

18 March 2008

Sarah Evans,  
Consumer Policy Manager,  
Ofcom,  
Riverside House,  
2a Southwark Bridge Road,  
London,  
SE1 9HA.

Dear Madam

### **OFCOM - CONSULTATION -BT ADDITIONAL CHARGES ETC.**

I am forwarding to your department, as I have strong views on this issue, my opinions to be considered in the forthcoming consultation regarding the above.

#### **Charges For Non-Direct Debit Payments**

1. A banking agency has indicated that cost of processing non-direct payments, (i.e. by cash or cheque) should be less than £1 per transaction.  
BT is charging quarterly account payers £4.50 per quarter - £18.00 per annum - for 4 annual payment transactions!
2. BT say that customers will pay late without an automatic system doing it for them - What an outrageous and slanderous generalisation. In over 30 years as a BT customer - I have never paid late. Many customers have not paid late either!
3. BT say customers not paying by direct debit are more likely to end up not paying at all and that the debts they leave behind should be spread over the other customers who avoid direct debit!  
- Yet another outrageous statement!
- a) Many non-direct debit payers do pay their accounts in full and on time. This must be acknowledged by BT.!
- b) Customers who do not pay accounts are a matter for BT. - To charge other account payers for the debts of non-payers is preposterous - and must surely be unlawful?
4. The application of such a non-direct debit charge at such a high level, (i.e. £18 per annum) is a convenient way for BT to commandeer extra income to which it is not due. In short it is yet another "rip off" charge foisted on the long-suffering British public.

BT's aim should only be to cover the cost of handling cash/cheque payments from non-direct paying customers for quarterly account payments - a realistic sum in the region of £1.00 per quarter, (i.e. £4.00 per annum) not the £18.00 presently imposed.

I have personally left BT because of the outrageous statements, generalisations and accusations announced regarding customers preferring not to be bullied into direct debit payments. I am sure that many other customers will and indeed have also cancelled their contracts - Customers 'vote with their feet' and obviously object to being wrongly accused of not paying if they do not accept direct debit!

Yours Sincerely

W. Gargett (Mr.)