

Title:

Mr

Forename:

john

Surname:

loader

Representing:

Self

Organisation (if applicable):

Email:

What do you want Ofcom to keep confidential?:

Keep nothing confidential

If you want part of your response kept confidential, which parts?:

Ofcom may publish a response summary:

Yes

I confirm that I have read the declaration:

Yes

Ofcom should only publish this response after the consultation has ended:

You may publish my response on receipt

Question 1: Do you agree that it is helpful and appropriate for Ofcom to issue guidance on the application of the Regulations to consumer contracts for communications services?:

yes

Question 2: Do you agree with Ofcom's proposed guidance regarding core terms and transparency?:

no

Question 3: Do you agree with Ofcom's proposed guidance (including any administrative thresholds we have set) on non-core terms to which we apply the test of fairness?:

no

Question 4: Are there any other issues that are covered by the Regulations which Ofcom should give guidance on?:

BT claims it costs it over £4 to process payments other than by Direct Debit. BT is now publicising another product that carries no such penalty - its credit card. I have also bought BT hardware over the internet and not been charged for using debit or credit card. Virgin mobile allows me to use a debit card to top up my mobile for a sum of just £5 - no charge for payment there. These charges are a con and Ofcom seems no to see it.

Additional comments:

Whilst a cheque costs something to process, other forms of payment as alternatives to direct debit cost little or no more as evidenced that the suppliers can ignore such costs when it suits them with products where the customer is not tied in. Ofcom should take an all or nothing approach. If it costs BT £4.50 to process an electronic payment for a bill then it must prove this is reasonable by charging that fee on payments for all services. Virgin are worse and if they charged their non direct debit fee on mobile yop ups it would be more than the minimum top up. These chsrge are a con and Of com seems not to have noticed