

Title:

Forename:

Surname:

Representing:

Self

Organisation (if applicable):

Email:

What do you want Ofcom to keep confidential?:

Keep name 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, but as a consumer watchdog, Ofcom should have a heavy bias toward the consumer and NOT the service provider.

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

no comment

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?:

Ofcom should not give service providers "guidance" but set out mandatory terms.

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

Ofcom should take greater account of the consumers right to be given statutory protection under the law, where service providers insist on holding and processing and releasing onto the electronic IT system, any information whatsoever about the consumer. The service providers must give consumers indemnity in the event the consumers personal/financial details are used fraudulently as a result of thier use by the service provider.

Additional comments:

BT has introduced a spurious and unwarranted "Payment Charge" for customers who refuse to give thier personal/financial details to BT to be used in Direct Debit payment. This information is available to thier offices outside the jurisdiction of English Law, consumers object to this. BT must accept that "any form of electronic payment" by a customer through thier own banks electronic clearing system requires no more or less "administration costs" than a Direct Debit. payment. It is as valid as Direct Debit BUT gives the customer full control and NOT BT, which is as it should be. BT should only make thier "Payment Charge" to customers who use a cheque via the postal system to pay thier account.