

**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?:**

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

**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?:**

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

Payment processing charges should only represent the additional cost the utility provider can prove they have incurred in processing the payment of the account above the cost of direct debit payment.

These additional cost if justified should be CLEARLY displayed on the account bill and not hidden in the small print of the terms and conditions

**Additional comments:**

AS Above