

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

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

YES

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?:

YES

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

Ofcom should ban companies from charging extra for non direct debit payments. This hurts the poor and those unable to get bank accounts which are very very difficult to get in the UK.

Socially excluded people, the homeless, transient communities and those who live in shared homes find it very hard to get 'proof' of address, ie, bills in their name when multiple people live in one house.

Charging for direct debit also forces people to sign up to the DD system when they dont want to. There is little control over mistakes and despite bank and comms companies issuing 'guarantees' that a full refund will be made this requires you to contact them to request it, and in the first place to identify that there has been an erroneous charge. The onus is placed on the customer to contact them (usually they are out of hours as phone companies do not work 24 hours a day neither do banks). If the customer calls on a friday night they will get not get through and will have to wait till monday to contact the bank/phone company at their expense and time. The guarantee is only given for 34 hours later so no money is paid back until tuesday.

I myself have been a victim and have been places in deficit with my account because of erroneous DD charges. The phone company refused to pay those charges until I 'proved' these charges, ie, I had to send my PRIVATE bank statements to them and they got to see all my financial affairs.

However, if the phone company charges a late payment fee the customer does not ask the phone company to 'justify' or 'prove' the cost of the late payment fee is relative to the actual cost incurred by the company or to dispute it's fairness or amount.

Therefore the phone company should be in no position to argue with customers with regards to paying the customers fees or indeed if the customer simply wants to charge for their time/cost as a penalty.

I no longer have DD due to the phone company over charging and them blaming the banks..the banks in turn blamed the phone company and I have to play mediator in THEIR disputes that have nothing to do with me.

Lastly one solution would be for the phone companies to charge a LATE fee IF the customer did not pay on time. This would be fair. However demanding that a customer pay be DD or face higher charges is unfair and hurts poor people or those who want to maintain control of their accounts without having them raided in error by phone companies making 'mistakes'. Another solution would be to ask non DD customers to pay a month or 2 upfront, so that they phone company always has a months worth of money ahead. This credit system for monthly customers would be an option

Additional comments:

Ofcom has a duty to the socially excluded and people living on benefits, OAP's etc. These non DD charges should be scrapped and replaces with a fair system.

