Sarah Evans Consumer Policy Ofcom.

Dear Ms Evans,

Further to our recent telephone conversation please find enclosed a copy of the letter sent to me by B T. I wrote to the managing director Mr Berwood complaining about the processing payment but the letter was passed to someone who signs himself Syed from the finance team.

As you can see from the underlined paragraph Syed says that the £4.50 pence processing fee has been introduced not only because some method of payments are costly to process, but also to follow up customers who forget to pay on time. So what is the £7.50 late payment charge for?

I recently received a bill from B T which had a £12 payment charge attached, thinking it was a mistake I telephoned customer service I was told the £12 consisted of the payment charge of £4.50 and a penalty charge of £7.50 for not paying on time. A penalty charge suggests that I was being fined.

I was told that if bills weren't paid within 15 days of the date they were sent, a penalty charge was added.

I was in Cornwall visiting a friend when the bill arrived so didn't get it until I returned home which means I am being charged an extra £7.50pence penalty charge for being away from home when the bill arrived which is ridiculous. I was not sent a reminder.

Non direct debit customers already pay £18 a year more than people who pay by direct debit which British Telecom say is because it costs more to process their payment so why the need for the new additional payment charge of £4.50?

British Telecom appear to be trying to boost their profits by targeting the most vulnerable and poorest people in our society, not everyone has enough income coming in to warrant a bank account. The people most affected by these charges are people already struggling to pay their bills like the elderly, the disabled and single parents. Why should they have to pay more than the more privileged for the same service?

Furthermore they are trying to take away our freedom of choice, B T say they offer a wide range of different ways of paying our bills but if you choose to pay by any means other than direct debit you are penalised.

I myself am 62 years old and disabled I would feel very isolated without my phone but am seriously considering having it cut off because not only are the costs becoming prohibitive but I consider these extra payments to be unfair and immoral.

Yours sincerely