Dear Sir,

I write to express my annoyance and frustration about the way in which BT charge all of their customers a fee of £1.50 per month for the privilege of paying their telephone account in cash either in the Post Office or in a bank, the so-called "Payment Processing Fee". The only way customers can avoid this unjust and iniquitous charge is to open a direct debit, a method of payment which may not suit all people such as the old or those without bank accounts.

I have had a long correspondence with BT (Mrs Axford, Customer Services Advisor, Middlesbrough) about these charges which resulted in me at first deleting them from my account. This proved fruitless – all that happened was that BT applied a late payment fee of £7.50 (even though the payment was not late, just reduced by the £1.50 charge).

It seems that BT have their customers over a barrel; if the unjust "Payment Processing Fee" is not paid the charges mount up dramatically with late payment fees being applied every month. The final outcome of that would presumably be for the customer to be cut off.

Mrs Axford refused to offer any justification for the charges apart from saying that cash payments were "costly to process". When I asked her to justify this, her response was that BT do not disclose internal data on how they calculate such charges.

The customer cannot win, it seems.

I wish you to take this matter up at a high enough level in BT so that these unjust and excessive charges can be ceased at once and the monies paid over the last 10 months refunded to all BT's customers who are unable or who do not wish to pay by direct debit

I look forward to hearing from you.

Yours faithfully,