The Telecoms Team, OFCOM, Riverside House, 2a southwark Bridge Road, LONDON, SE1 9HA

Dear Ms.Cullen,

Re: BT Additional Charges.

Thank you for your prompt reply to my earlier letter. I was interested to read that you are carrying out a consultation on the matter, and as it is reported that 8 million customers are involved I believe the result of it is important. And I hope that BT will be obliged to retract their obviously unpopular attitude. In regard to that I have written to the new Chief Executive of BT suggesting that no business-like firm could afford to annoy so many of their customers. Another irritating matter is that their latest account shows an increase of Line Rental of 6.87% from the previous quarter without as far as I know of any prior warning or present explanation. Take it or leave it and many more may $\mathrm{wel}\, \bar{1}$ decide to leave. The main thrust of my argument is that I understand the Law demands that any additional payments relating to such matters as servicing cheques must be strictly related to the costs to the recipient, (what you describe as "direct administrative costs") So far no reply has been offered on that issue, which costs, if any you appear to believe may be "fairly low". A letter I received earlier from BT clearly stated that the monies so collected would be used to assist losses due to non-payment by some customers in the sum of "over £100 million". But a Press report states that such collections exceed £200 million, so in fact another, unstated profit, is made. Surely the answers for non-payers is in the hands of BT. They can quite easaly cut off such persons and make them sign up to Direct Debit in the future, not we who pay on time. So far I have been removing these charges from my bills and paying the balance. Would you please consider the points I raise in your consultations before they close.

Yours sincerely,

Patrick O'Keeffe

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Dear Ms.Cullen,

Re: BT Additional Charges.

Further to my letter of 21st.April I note the following items taken from a Press report on unfair Bank charges. This states that fees taken without prior agreement from customer's accounts were subject to "unfair contract regulations" in that excessive fees were charged for costs of only £2.50. The OFT has argued that such fees were "unfair and count as penalties".

A second hearing of the case is now likely, but in my opinion this judgement has a bearing on the similar dispute we have about BT's unfair and unagreed charges for payment of their accounts by cash or cheque, and should be taken into consideration in your Consultation on the matter.

Yours sincerely,

Patrick U'Keeffe.