

**Title:**

Mr

**Forename:**

Robert

**Surname:**

Wilson

**Representing:**

Self

**Organisation (if applicable):**

**Email:**

**What do you want Ofcom to keep confidential?:**

Keep nothing 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, but it is apparent that BT do not see this as you do. BT, the peoples telephone service before privitisation, is a bussiness that hold a monopoly given by the people. Why should they charge the less well off people for paying cash? Where all over the world cash can speak many languages and is accepted. BT's penalisation to customers for paying cash and the many other organisations that follow this policy, to push

people into debt and an overdraft. £18 a year is disgracefull. A bank charge of £30 a time to tell me I have no money in the bank to pay a BT DD is worse. Scrap his charge now.

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

Yes. However will BT follow your advice? I am ready to dump my phone service for good depending on your ruling and BT's compliance. There are no public telephones that work. I feel that I am about to step backward in time 50 years!

**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?:**

Yes. The guidance should be spread over the whole business community and made standard. No charge for payment. I do not agree that BT and the like have to pay extra chargesfor recovery. This I feel should be built within their financial planning and not "skimmed" from people like myself who do not prefer to pay by DD.

**Additional comments:**

As above.