

**Title:**

Mr

**Forename:**

James

**Surname:**

Reid

**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

**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?:**

Allowing providers to use direct debits virtually allows them to help themselves to your bank account whether their invoices are right or wrong. I have had several battles with BT and others re erroneous charges which have been credited eventually, generally after protracted and time-consuming correspondence.

If a consumer agrees to direct debiting it should be on the basis that the consumer can object to a charge before it is taken from their bank account. I suggest a 14-day period between invoicing and collection, during which time the consumer must specifically consent to the payment being taken. This could be done by email.

**Additional comments:**

I have recent experience of BT not advising my company of extended contract duration of 2 years when installing a new telephone line.