

**Title:**

Mr

**Forename:**

Graham

**Surname:**

Sargent

**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 the spirit of the regulations must be abided by for example

When processing a non direct debit payment the business cannot make a profit, there are some payment methods that are probably the same price as direct debit (bank transfer) but people who pay by this method are victimised the most

There should be a court case, like with bank charges, but to access what they can charge for different payments this will be in line with the

Unfair terms act 1999

Bill of Rights act 1689

Magna carta 1297

And any other relevant consumer law

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

yes but i think more should be done on the unfair and, i think, illegal charge

**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?:**

i think that paying by different payment methods have some costs but these should be fairly done.

For example

If it cost 20p to process a bank transfer payment they should pay 20p not £1 if cash is £1, cash payments should be £1 nothing else

**Question 4: Are there any other issues that are covered by the Regulations which Ofcom should give guidance on?:**

whether Section 12 of The Bill Of Rights Act 1689 apply to these charges

Whether the telecommunications industry is abusing people's rights under other sections of the above act and Section 29 of the Magna Carta 1297

**Additional comments:**