

Ms Sarah Evans
Consumer Policy Manager Ofcom

11th March 2008

Dear Ms Evans.

Additional Charges-Consultation.

May I point out two important facts not mentioned in the above document? Many people like me have an absolute loathing of direct debit, and would never hand over control of their accounts to any company to decide how much they are taking from these accounts this month etc. The second fact is internet banking where the customer does all the processing of the payment, not BT.

I know about the so called safeguards of direct debit but it's the principle here, and duty for many of us to manage our own accounts due to the advancement these days of electronic fraud, and BT's arrogance is highlighted in the statement they gave to Ofcom's investigation that "Customers who don't pay by direct debit are more likely to end up not paying at all." and I fail to see why people with such strong views against direct debit are penalised in this way. Perhaps I should say blackmailed instead of penalised, for the following reasons.

Since August 2007 I have been trying to get answers to the following questions from BT.

1. *Why do not online banking customers paying directly into BT's account get the same privilege as direct debit customers?. (No fee because your staff are not involved in any processing)*
2. *Does it cost any more to process online payments than direct debit, either in time or finance?.*
3. *What processing do you do when I pay my bill directly into BT's account.*

These questions have never been answered as on the 8th October 2007 Ms Dawn Boiston, Assistant to the chairman and Chief Executive sent me a deadlock letter saying "*The payment processing fee will not be removed from your phone account unless a direct debit is set up. Regrettably we have now exhausted our internal complaint process. This letter therefore constitutes BT's final position.*"

Not one single question has been answered, in fact my last letter to Ms Boiston dated 22nd Jan 2008 has still not been answered, and I fail to see why I should continue to pay a fee for processing a payment that BT do not do. How different from Ms Boiston's first letter when she stated that "*Every single customer is important to us and we take your views seriously.*"

Being an 83 year old pensioner restricted in movement but not in managing my own finances, I chose internet banking to pay all my bills because it is convenient, and object to unnecessary charges and other methods of payment being forced on me to suit a greedy supplier.

When BT introduce their Basic System I still feel that it will not benefit me, or others like me, who do not receive any government state benefits, but must hope some fairness will come out of all this. I also asked BT Where in Law does it state they can charge me a fee for paying bills on time, through a method of my choice direct to their coffers, but they did not answer that one either!!

Yours Sincerely

D.E. Welch.