

**Representing:**

Self

**Organisation (if applicable):**

**Email:**

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

Keep name 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?:**

As BT for example charge interest on late payment they should be forced to give interest at the same rates on any overcharges that they may refund - I note that the Wholesale contracts allow for interest but the Retail contracts do not. This is patently unfair to the retail consumer, both residential and business.

**Additional comments:**

BT indicate that their Direct Debit's are covered by the Direct Debit Guarantee - That is that errors will be corrected asap. This needs to be strengthened as for example they could overcharge by say £5,000. This could cause knock on problems such as default on Mortgage payments - leading to bad credit record and subsequent problems. Can you enforce a stricter regime in which a supplier would HAVE to repair ALL damage caused by their error?

Without the consumer having to take action for damages through the courts.