

Title:

Forename:

Surname:

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?:

I believe that that "guidance" is not sufficient, although I don't know if you have a power to do more (i.e. stop companies doing things like charging for paying them)

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

yes, in one word, but see above, I don't believe this will have any _concrete_ effect.

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?:

no comments, they don't seem to affect me much.

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

Yes, that the companies (BT in this case) inform the customers prior to slapping the charges. We found out about the extra charge for paying BT via debit card / on the phone, in December, I think, when we saw the item on the bill (extra £4, I think). Only then, in the end of January, did we get a letter from BT saying that they are setting up a separate company for charging, clearly it was illegal to charge for payment directly, so they found a roundabout way.

Oh, yes, we will be moving to another supplier, but obviously as BT is a monopoly in telephony services, this will catch up with us, sooner or later.

Additional comments:

What stops BT from setting up another company to charge us for having to pay the new "BT payment" company to pay for our telephone service? Is your guidance going to achieve anything? I believe the only result will be a blah-blah statement from BT on how they care for the best value for the customers. Perhaps a result will be publicity, if more customers realize they are conned.

I believed that the price paid to BT is based on their cost plus their margins. If they now charge extra for "payment" cost of their service, does it mean they did not do this before?

I can see times coming when I buy a loaf of bread for 59 p and pay £2 at the til, as the receipt includes "extra costs", for the petrol to drive the supermarket van, electricity to run the till and the cashier to put the cash in the till, etc.