

Our objections to BT's arrogance in demanding extra payment for cheque payment and paper billing.

From:

WE object to BT's arrogance in penalising those customers who prefer paper billing and cash/cheque settlement. We speak as a retired couple - only one of whom has any interest, access or proficiency with a computer.

We know there will be millions of consumers who have no contact with, and a fear of, modern telecommunications yet who have conscientiously paid bills over their lifetimes by 'old fashioned' methods. There are many without banking facilities. They may have no wish to change and will be disadvantaged.

It is deplorable they should be penalised for their views and circumstances. For Ofcom to advocate these BT penalties could be deemed acceptable if they were "prominent and transparent" is equally intolerable. To suggest consumers who rejected BT's condition could simply switch supplier is simplistic in the extreme. Many consumers, and we include ourselves in this category, do not want the hassle of changing suppliers.

We believe BT has completely overstated and exaggerated the true cost of handling both cheque/cash payments and paper billing. Its charges bear no relationship to those rendered by the banking system.

1: Pay by cheque or cash

We want complete control over our financial resources. The simple exercise of paying a mailed BT bill, by cheque on time for over 45 years, gives us absolute certainty of correct payment and a subsequent assurance by both cheque stub and bank statement. The system has worked to both party's benefit.

Direct debiting is known to be fallible. Its combination with paperless billing is a recipe for disaster. It demands constant monitoring and alertness by consumers; any relaxation or forgetfulness can be catastrophic. We have no faith in, and have never entered into, any direct debit contract. We object to a third party being able to withdraw indeterminate sums from our bank account with only the minimum of notice. If the account balance is low, and the direct debit high or inaccurate, the downstream cost to the consumer of subsequent and unavoidable overdraft facilities, direct debit non-payment penalties, interest on overdraft could be frightening. The personal check and personal issue of a cheque is done against the full knowledge of bank account status.

The current system of paper billing/cheque payment fits our financial control for all suppliers - water, gas, electricity,

council tax, and local traders. It provides an easily assimilated and understandable control we both value. We are alarmed other statutory bodies will copy BT and institute direct debit and paper bill charging. That would be disastrous for every consumer.

2: Paper billing

Paper bills constitute an official audit trail recognised by all members of this family and one that is independent of access and prowess in computer technology. Should our ancient computer malfunction or e-mail bills arrive during an absence, there is no fall back situation. The Post Office has proved its worth over time.

Paper bills can be read by any member of the family especially those who have no wish or intent to be computer-literate. The possibility of infrequent or unavoidable computer access - through hospitalisation or absence - would lead to indebtedness through ignorance. BT must acknowledge there are many millions of its consumers with no desire or opportunity to enter the world of computers. Should they be penalised for this attitude?

Banks, councils, libraries and many statutory bodies require paper bills as proof of residence and identification documents. Computer printouts run a poor second to a headed bill.

Our recommendation

You would think, wouldn't you, BT would cherish customers who had a faultless record of paying over 45 years? Why, for example, doesn't BT incentivise swift on-time settlement?

We think Ofcom should rule BT's iniquitous charges 'not in the consumer interest' and instruct BT -- and others - to think again.