

**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?:**

the right to pay any bill with coin of the realm without penalty or charge

**Additional comments:**

the charging for non direct debit bills is against fundamental moral rights especially from utility companies that all have the same agender and you have no choice but to pay such charges.