

Comments on your consultation re additional charges.

I only wish to comment on the 'Non-direct debit' charge.

I pay regularly by bank transfer through on-line banking, but not by direct debit. I wish to retain control of what I pay and when, not provide suppliers with this control.

To my mind, an appropriate charge for this would be the charge made by the bank to the provider for processing this transaction. This I suggest would be a matter of pence. It does not cost the provider £4.50 or £5 to process this kind of transaction.

If I pay late (one of the excuses made by the providers for charging this fee) I will get charged a late payment fee. This is fair. But to my mind it negates the argument of late or non-payment from the need to charge non-direct debit transactions. (I am sure that many direct debit customers default through not having sufficient funds in their accounts!)

I can appreciate that paying by cheque or cash costs the company more but not at the same level as on-line banking transactions.

A proposal that says merely that it is fair to levy a charge if the customer knows about it leaves the customer in a no-win situation as all that will happen (has happened) is that every company levies the charge (they cannot afford not to if their competitors are doing so as shareholders will pressure them to grab the extra revenue).

Fairness is charging at true cost, not charging to make a clear profit from people who choose to maintain control over their bank accounts.

To summarise, I believe a fair charge for processing payments through on-line banking (not direct debit) should be at the actual cost of the transaction as charged by the supplier's bank, no more, no less.