The enclosed (not published) is my letter to BT, after I forwarded them a letter of comments and an invoice to them, for my part in processing a payment. I enclosed these with a cheque for 3 lots of payment processing charges. I am so incensed by these charges and the fact that they are legal, that I could not bring myself to pay them, until I was threatened with late payment charges. I did pay the rest of what was due by on-line banking direct transfer on receipt of the bills, but at the latest possible time, rather than my usual prompt payment. Being uncooperative is all I can do to protest. I feel that there is no true supporter of the consumer.

I continue to have very strong feelings on this issue and would rather see them stopped and not as your consultation document suggests.

William John Wood