

Digital Home Billing & Debt Collection Code of Practice

Struggling to Pay? We understand circumstances can change. If you can't pay by the date shown on your bill, you must tell us as soon as possible. The earlier your payment problems are shared, the more help we can give you. For all customers, our support number is 03330 155156.

Help Available

If you are regularly having problems paying your bill in full or on time, we may offer you a more structured way to pay. We may offer one or more of the following:

1. **Repayment Plan.** This will help you to pay the amount you owe over an agreed period. When we agree to the repayment plan, we will take your past payment history with us into account.
2. **Monthly Payment Plan.** The amount you owe can be included in your Monthly Payment Plan payments, so you can spread the amount you owe. We may ask you for some payment upfront, depending on what is best for you.
3. **Restricted Service.** We may ask you to agree to a restricted service for a period to avoid a larger debit building up.

We provide you with online access to our customer portal that includes both historic and future invoices, it also allows you to adjust your payment dates to a preferred cycle.

Billing & Debt Collection

Paying Your Bill Late? If you can't pay your bill and you have not talked to us about it, we will try to contact you by phone, SMS or email. We may also suspend your service and you will not be able to use our network until you pay any outstanding balance.

If this happens, we may also:

- add an early termination fee to your account in line with your terms and conditions.
- pass on your details to a debt collection agency who may add their own charges and fees to recover the debt; or
- notify credit reference agencies that you have missed payments (the information can be used by other lenders and will affect your credit rating and ability to gain future credit)

If we do not get payment immediately after sending you your first reminder, there are some steps that we will take:

- Remind you that payment is due (by email, phone or SMS)
- Charge you a late payment fee.
- Restrict access or suspend services
- Send you a reminder notice 7 days before disconnection

Disconnecting your service? We will do everything possible to avoid disconnecting your service. If we do, we will not reconnect your service until we have received full payment of the amount you owe. We reserve the right to charge you for reconnecting your service and you may have to pay a deposit or agree to a specific payment method.

We can disconnect your service in the following situations:

- If your service has been restricted or placed at risk of suspension, and:
 - you still do not pay the amount agreed or owed
 - we are unable to contact you to talk about it

If you do not pay the overdue amount this will end your agreement with us. We may charge you for all your services for the full term of your agreement. We will pass your details to a debt collection agency.

Debt collection agencies are professional members of a recognized association responsible for regulating the debt collection industry. They are licensed to do this work by the Office of Fair Trading and Financial Conduct Authority.

Additional Help? There are several organisations offering free, independent advice if you are struggling to pay your bills, for example:

- Citizens Advice Bureau <https://www.citizensadvice.org.uk/>
- StepChange: <https://www.stepchange.org/>
- Money Advice Trust: <https://www.moneyadvicetrust.org/>