

Digital Home Billing and Debt Collection
January 2022
Billing and Debt Collection

Struggling to Pay:	<p>We understand that at times, financial commitments may be difficult. If you are unable to pay your invoice by the date due, please tell us as soon as possible. If we understand that you are having difficulty with payment, we can help you.</p> <p>Please contact us at 0333 0155 156 or email us at help@digitalhomeuk.com.</p>
We can help	<p>If you find that you are consistently having difficulty paying your bill, we can offer a Repayment plan: This will help you to pay the amount in arrears over an agreed instalment plan. The amount owed can be spread over your regular monthly payments.</p> <p>If you need to change the date of payment to coincide with your financial circumstances, we can assist you with this.</p>
If you are paying your bill late	<p>If your account is past due, we will contact you by phone, SMS, and email.</p> <ul style="list-style-type: none"> • If we do not receive any reply, we will suspend your service and the broadband connection will be interrupted. • A reminder will be provided via phone, email, and SMS. A reminder letter will be sent to your billing address. • If you can't pay your bill and you haven't spoken to us about it, service will be suspended until your outstanding balance is paid. <p>If this happens, we may add a termination fee per our terms and conditions equal to your monthly subscription x the remaining term on your subscription.</p> <p>We may pass your details on to a credit agency who may add their own charges and fees to recover the debt. We may provide credit agencies with notification that you have missed your payments which may affect your ability to gain credit in the future.</p> <p>In the event your payment remains in arrears after we have sent you the first reminder, we may take the following actions:</p> <ul style="list-style-type: none"> • Send you an SMS, telephone call or email to remind you that your payment is overdue. • We will send you a disconnect letter 7 days before we plan to disconnect you. • We may assess late charges at the rate of £1.00 per day in arrears. • We may share information about your debt with other organisations which might provide credit to you in the future. • We may restrict access to your broadband services.
If you don't pay the overdue amount after we have cut off your service, we'll terminate your contract with us.	<p>We will charge you for the full remaining term of your contract equal to your monthly subscription x the remaining months in your contract term.</p> <p>We will pass your overdue amount to a debt collection agency</p>
Assistance is Available	<p>If you need assistance with advice for outstanding debt, free help is available:</p> <p>Citizens Advice Bureau: www. Citizensadvice.org.uk</p> <p>StepChange: www.stepchange.org</p> <p>Money Advice Trust: www.moneyadvicetrust.org</p>