



# Billing and debt collection

For residential customers

November 2018



## Billing and Debt Collection

### Struggling to pay

We understand your 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 we know that you're having payment problems, the more help we can give you.

For residential customers, the contact number is 0800 800 150.

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### There's help available

If you regularly have problems paying your bill in full or on time, or if we think there's a high risk that you won't pay your bills, we may recommend that you use a more structured way to pay.

We may offer one or more of the following solutions.

- Repayment plan. This will help you to pay the amount you owe over an agreed period. We may give you a BT Payment Card so you can make payments in instalments. When we agree the repayment plan, we'll take your past payment history into account.
- Restricted service. We may ask you to agree to have your service restricted to incoming calls only until the end of your repayment plan, if we believe this will help you to avoid a larger debt building up. In this case, we won't charge for reconnecting the service.
- Monthly Payment Plan. The amount you owe can be included within your Monthly Payment Plan payments, so you can spread the amount you owe. But we may ask you to make a payment upfront, depending on what's best for you.
- Call My Bill. This is our automated service on 0800 854 608 (this call is free from your landline). It allows you to check - between bills - how much you're spending on calls.
- View My Bill. It's like Call My Bill but it's online - go to [bt.com](http://bt.com).

Call barring for premium-rate services. These types of calls may have added to your payment problems.

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### BT Basic

You may be eligible for BT Basic which gives low-cost line rental and inclusive calls for customers who get:

- Income Support;
- Income-based Jobseeker's Allowance;
- Pension Credit (Guaranteed Credit);
- Employment and Support Allowance (income-related); or
- Universal Credit (and are on zero earnings).

BT Basic costs less than the standard line rental and includes a call allowance. You'll find full details of BT Basic at [bt.com/btbasic](http://bt.com/btbasic).

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### Protected Services Scheme

Sometimes, elderly or disabled residential customers could have their phone line cut off for not paying their phone bill. For example, a bill may be missed during a long stay in hospital. If you'll be at risk without a phone service, we want to help make sure you keep your service.

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The Protected Services Scheme allows another person (such as a friend, relative or adviser) to help solve problems and delay disconnection. Once registered, we tell both you and the other person if the phone bill remains unpaid and we work with you or your representative to agree payment terms (e.g. amounts and dates these need to be paid by).

We will remind you both of your responsibilities under the scheme. There's no charge for this scheme, and the person helping you isn't responsible for paying the bill. You can find our contact details online at [bt.com/contact](https://bt.com/contact).

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### Paying your bill late

If you can't pay your bill and you haven't talked to us about it, we'll try and contact you by phone, SMS or email. We will also suspend your service and you won't be able to use our network until you pay any outstanding balance.

If this happens, we may also:

- add a 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've missed payments (the information can be used by other lenders and will affect your credit rating and ability to gain future credit).

If we don't get your payment immediately after sending you the first reminder, there are some steps that we will take.

- Remind you that the payment is due. We may do this through a variety of methods such as an automated voice call, text message or email.
- Send you a reminder letter at least seven days before we plan to disconnect you.
- Charge you a late-payment charge.
- We may share information about your debt with other organisations that give credit.
- We will restrict access to your services. This means you won't be able to use BT Broadband or BT TV, you may still be able to receive calls. You won't be able to make any calls apart from emergency calls to 999.
- We will eventually restrict your ability to receive calls if you still don't pay.

We may automatically divert any calls you make to us so that we can talk about how you can pay your bill.

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### Disconnecting your phone line

We'll do everything possible to avoid disconnecting your services. If we do, we won't reconnect your service until we've got full payment of the amount you owe. We'll also charge for reconnecting your line and you'll have to pay a deposit or agree to a specific payment method.

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We can disconnect your service in the following situations:

- If you've had your service restricted so you can only receive, not make, calls because you still owe us money, and:
  - you still don't pay that amount;
  - we can't contact you to talk about it; and
  - you won't agree to, or you fail to keep to, a payment arrangement.
- If we sent you an interim bill because you went over your call limit, you haven't paid that bill and you still don't pay when we restrict your service to incoming calls only.
- After you pay your bill we will reconnect you to a full service, but you'll have to pay a reconnection fee. Our reconnection charges are shown in our published price lists. Prices can be viewed at [bt.com/tariffguide](http://bt.com/tariffguide).

If you don't pay the overdue amount after we've cut off your service, we'll end your agreement with us. We may also charge you for all your services for the full term of your agreement.

We'll pass details of the overdue amount to a debt collection agency so they can collect the money for us, and we may charge you our costs for hiring the agency. We'd explain this on the 'termination notice' we send you.

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

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### Further help

There are several organisations offering free, independent advice if you're struggling to pay your bills, for example:

1. Citizens Advice Bureau [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
2. StepChange: [www.stepchange.org/](http://www.stepchange.org/)
3. Money Advice Trust: [www.moneyadvicetrust.org/](http://www.moneyadvicetrust.org/)