



BT Business Code of Practice – Debt management

For business customers

November 2018



BT Business Code of Practice – Debt Management

Payment for BT Services

We provide services that you must pay for. In this Code of Practice document, we describe how we ask for payments and the help we can give you if you have problems paying your BT bills. We also explain what action we'll take if you don't pay. We aim to help you by:

- promoting responsible behaviour by us and our customers;
- encouraging people to pay their bills in full and on time;
- keeping debt to a minimum and restricting service where necessary; and
- making you more aware of how we do things in these areas.

When you need to pay us

You must pay your bill as soon as you get it, and send us your payment in pounds sterling so we get it by the due date.

You will pay the full amount in cleared funds into BT's bank account, without any set-off, counterclaim, deduction or withholding, unless you legally have to take something off.

If you can't pay by the date shown on your bill, it's important that you contact us straight away. The earlier we know that you're having payment problems, the more help we can give you. The number to ring is shown on the back of your phone bill.

If you're going away for a long time, and you might miss a bill, please tell us. This is so we can avoid restricting your service and save you a reconnection fee.

We prefer you to pay by direct debit and for some types of invoice this is required as part of your contract with us. This means you can pay for your services on a day of your choice, and we won't take the money from your bank (or building society) account any earlier than eight calendar days after the bill is produced.

BT may reduce the number of days you have to pay each invoice from 28 days to five days, where:

- you issue a profit warning; or
- any Credit Agency reduces your credit rating, and BT reasonably considers that this will affect your ability to pay invoices.

If you make a payment covering more than one invoice:

- you will tell BT which amounts to apply to which invoices; and
- if you do not tell BT, BT may apply the payment to any unpaid invoices at its discretion.

As part of BT's credit management procedures, BT may at any time:

- require you to pay a deposit, pay the Charges in advance, or provide a guarantee as security for payment of future invoices by the means requested by BT; and
- carry out a credit vet on you. You will provide BT or its agents with any information it or they may reasonably require for this.

If we don't receive your payment on time

If we don't get your payment by the due date, we'll do the following.

- Attempt to contact you and tell you that the payment is due. We may do this with an automated voice call, by letter or by e-mail, on screen reminder or SMS text.
- Unless you have notified us otherwise, letters will be sent to the installation address.
- Charge you a late-payment charge if we don't get and process your payment by the due date. We may charge interest for each day or a late-payment charge.

If we send you bills every month, we'll send at least one reminder and you must pay immediately.

If we don't get your payment within 7 days of the due date, we'll do the following.

- Restrict, in most cases, access to your services. Where possible we will first restrict your ability to make a call and then restrict your ability to receive calls, if you still don't pay.
- If you try to make calls after we've restricted your service, automatically divert those calls to us so we can talk about how you can pay your bill.
- Charge a fee for reconnecting you to a full telephone service after you pay your bill.
- For non-network services we may stop maintaining the equipment, take steps to recover it and refuse to fulfil any further orders until your account is up to date

We now monitor customers who regularly delay payment and we may take further action.

If you pay an overdue amount by cheque or direct debit, and your bank or building society doesn't forward the payment to us, we'll proceed as if you haven't made a payment and charge you an administration fee to cover our costs.

The following information explains what we'll do if you don't pay an amount that's due without letting us know that you're having problems paying your bill.

Disconnecting your services

We'll do everything possible to avoid cutting off your services. But if we do cut you off, we won't reconnect your service until we've got full payment of the amount you owe. We'll also charge for reconnecting your service and you may also have to pay a deposit or give us a guarantee as security for future payments.

We can cut off your service in the following situations.

- If you gave incorrect or incomplete information when you applied for the service.
- If we ask you to pay a deposit but you don't do so.
- If you break your agreement with us or we believe that your service is being used in a way forbidden by your agreement.
- 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.
- If twice in the past 12 months you've failed to pay an overdue amount and, as a result, we've restricted your service to incoming calls only.

- If we suspect fraud. (If we notice an unusually high number of calls being made from your phone line, we may restrict your service immediately to avoid the build-up of further debt until we can contact you and find out the reasons for the high number of calls. If appropriate, we'll investigate further to find out if fraud is taking place. We can prosecute in all cases of fraud.)
- BT may suspend the Service if you do not pay what you owe BT under any other contract that you have entered into with BT, as set out in that other contract. We will give you seven days written notice of our intention to do this.

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 or for any legal action that we take. 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. Information about your debt may be shared with other organisations that give credit. You'll have to pay a charge to be reconnected for any further phone service.

Our reconnection charges are shown in our published price lists. Business customers can go to bt.com/pricing. If we cut you off by mistake, you won't have to pay a reconnection charge.

We'll always tell you how and why we'd restrict your service or limit the number of calls you can make. We'd also tell you the circumstances that would allow us to remove the restriction or limit.

If you've got payment problems

If you can't make sure we get your payment by the date shown on your bill, it's important that you contact us straight away. The earlier we know that you're having problems, the more help we can give you. The number to ring is shown on the front of your phone bill. If you make an offer to pay us over time, we'll get back to you as quickly as we can.

If you tell us that you're having problems paying what you owe us, we'll offer one or more of the following solutions.

- A 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.

- Call Barring for international and premium-rate calls. These types of calls may have added to your payment problems.
- Claims for premium-rate services. We can give you advice and information about how to make a claim if unauthorised calls have been made to premium-rate services from your phone line.

Remember to tell us straight away if you can't make sure we get your payment by the date shown on your bill.

Your responsibilities to pay your bills

As our customer, you have responsibilities to us and we expect the following.

- You should make sure we get full payment of your bill by the ~~date shown on your bill~~ due date.
- If there's a reason why you can't pay your bill, or if you need more time to pay, you should let us know straight away.
- If you're having problems paying your bill, you should be prepared for us to restrict your calls to incoming calls only and pay the amount you owe over an agreed period.
- If you're a new customer, you should be prepared to agree a limit on your calls.
- If you disagree with any item on your bill, you should let us know as soon as you receive the bill and then pay the amount you think is correct while we check everything.
- If you plan to be away from the address we normally send your bill to for a long time, please tell us so we can help you arrange a payment.
- If we ask you to pay a deposit, we'll refund it only after an agreed time has passed and we're happy with your payment history.

Disputing an Invoice

If you do not agree with something in an invoice BT sends you before you have made payment, you should give BT Notice within 28 days after the date of the invoice.

If you do not agree with something in an invoice BT sends you after you have made payment, you will give BT Notice of that dispute within six months after the date of the invoice.

You will always pay the undisputed amount of an invoice, and any disputed amount that is less than 5 per cent of the total invoice.

When we will both settle an invoice dispute you will pay the amount we both finally agree on within seven days of both of us agreeing it.

BT may still charge you a late payment charge or interest for any amount that we both agree.