



Putting you first

# Financial support

# What we offer

At BT, the services and support we give our customers have never played a more important role, and we'll never stop working to keep our customers connected.

We're committed to offering personal and local support to all our customers. We prioritise customers living with additional needs, those in vulnerable circumstances and their carers. We'll do all we can to make sure our customers get the support they need, when they need it, and in the way they need it.

So if you have money worries, get in touch with us and we'll work out a way to ensure you still get the very best from our services. Whether you need help managing your account, controlling your calls or staying connected on a budget – we're here for you.





# Protected Services Scheme

We want to make sure you stay safe and connected – even if you miss paying your bill because you're in hospital.

Under our Protected Services Scheme, you can choose someone to be your second point of contact for anything to do with your bill. So if you're not around to pay it when it comes, we'll know who to get in touch with instead.

The person you pick to be our second contact won't be responsible for anything you owe – they're just someone we can get in touch with if we need to. If they won't be available for a long while, they'll need to let us know, so we can sort out something else. And we'll protect your phone, so it'll still be there for you when you get back.

There are two ways to register for this scheme:

- Fill in a form (you can download one at [bt.com/pss](https://bt.com/pss))
- Call us on **0330 123 4150**  
**8am – 9pm, Mon – Fri. 8am – 8pm**  
**Weekends and bank holidays.**

If you haven't paid your BT bill, or you don't reply to our letters, emails or calls, we'll get in touch with your second contact and try to sort out why we haven't been able to reach you. We'll work with them to do all we can to help you keep your phone service.





# Breathing Space

Breathing Space is a government scheme which can help relieve the pressure and stress caused by being in debt.

There are two parts to the scheme:

- **Standard Breathing Space** – which you apply for through a debt advisor, and which lasts up to 60 days with a review between days 25 and 35.
- **Mental Health Crisis Breathing Space** – which is specifically for people in mental health crisis treatment and can only be applied for with an approved mental health practitioner. It lasts for the duration of your treatment, plus 30 days.

You can only apply for Breathing Space through a debt advisor.  
**It's not a payment holiday, so you'll have to pay your debts during this time, but it does prevent action being taken against you if you're unable to pay.**

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More information on organisations that can help with Breathing Space is available on [Page 12](#).

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# Contact Centre support

We understand your circumstances can change. If you're experiencing financial difficulties and can't pay by the date shown on your bill, don't worry – we're here to support you through difficult times.

Depending on your situation there are some things we can help you with.

## Things like

- Agreeing a suitable payment arrangement
- Giving you additional time to pay
- Information about specialist free debt advice.

It's important to know that some of the support options might impact your credit file – but contacting us and having a conversation about your circumstances won't. We can't support you without you reaching out to us. If you're struggling, please call us and you can speak to one of our Guides.

## The sooner you get in touch, the better

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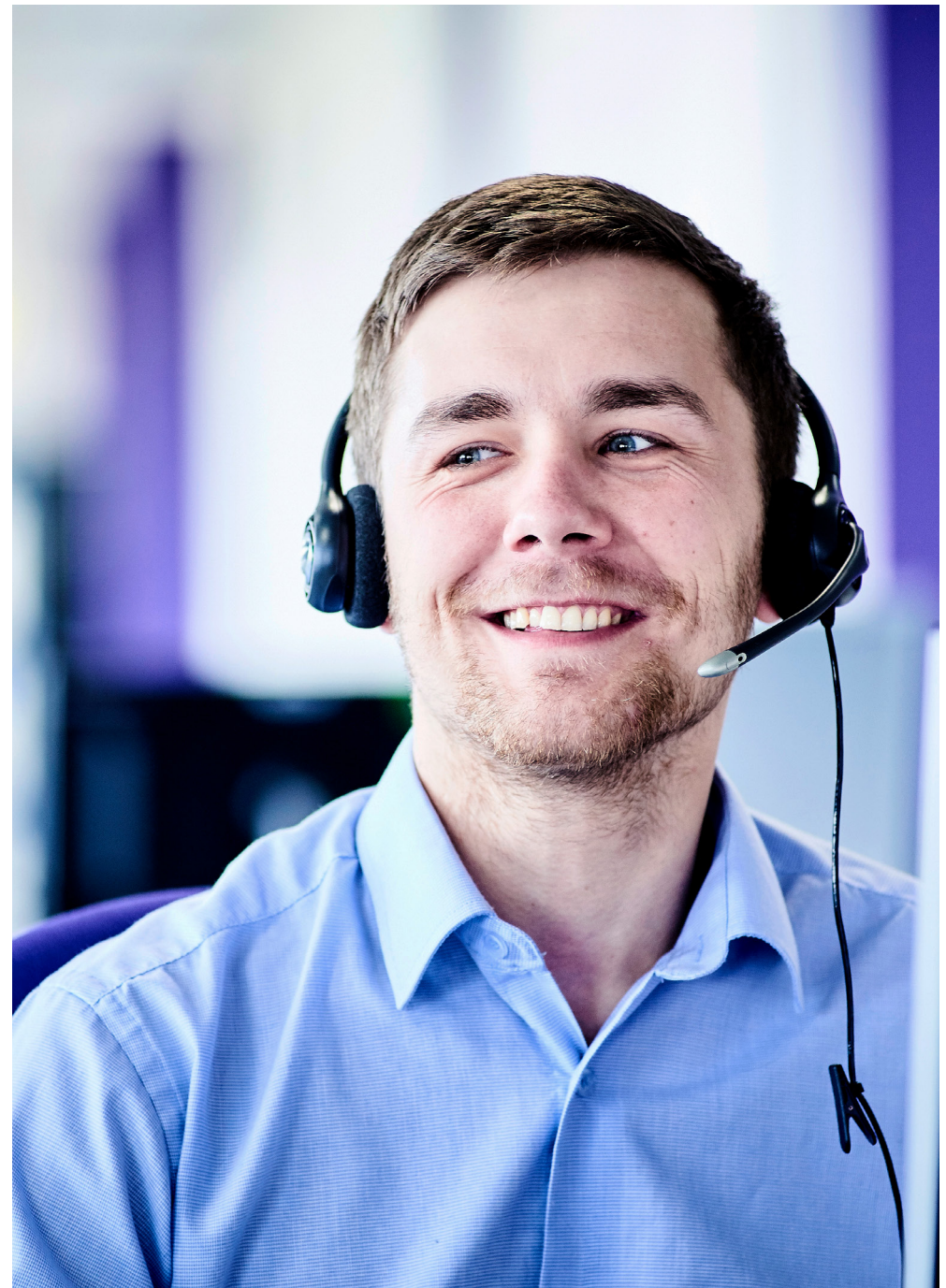
### For residential customers:

From BT mobile **150**

From the UK **0330 1234 150**

From outside the UK **+44 150 174 7714**

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# Contact Centre support

There are also some things you can do to help make paying easier.

- **Direct debit payers** can change the payment date online [here](#).
- **Make partial payments** through the month.
- **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: Log into My BT Call barring for premium-rate services. These types of calls may have added to your payment problems.
- It’s a good idea to find out **what’s included in your plan** and what services you might be paying extra for. For example, if you’re on a pay as you go plan, then calls aren’t included in your package and you’ll be charged extra for them.
- Sometimes **adding an inclusive calling plan** can be cheaper than paying for your calls. You might also have some add-ons that you may no longer need.
- You can **view and manage** your products [here](#).
- If you have **BT Mobile**, adding a Spend Cap to your account restricts usage of services, such as roaming and photo messaging, so you can stay in control of your bill. You can manage your BT Mobile spend [here](#).

If you’re struggling with your finances, there are several free independent debt advice services that can help. They’ll give you free and confidential advice and aim to find solutions that are best suited to you and your circumstances.

Here are a few:

- **National Debt Line**  
**0808 808 4000**  
A debt charity set up to give free independent debt advice over the phone and online.
- **StepChange Debt Charity**  
**0800 138 1111**  
Their advice is free and confidential; they offer a wide range of solutions including a debt assessment and management tool you can use.
- **Citizens Advice**  
**0800 144 8848**  
Citizens Advice give people knowledge and support in a wide range of issues free of charge. If you find it easier to talk face to face with someone, you can find your local branch [here](#).





# Call Barring

If you need to control your spending on outgoing calls, we offer a range of services that can help.

## **Premium Rate Service Call Barring**

Bar calls to premium rate service numbers beginning with 09.

## **Network Controlled Calling**

Set up a list of 10 UK numbers that you can call from your BT landline. You can change this list every six months by contacting us. You'll only be able to call your 10 numbers, emergency services (999 or 112) and our fault repair service (151). Incoming calls aren't affected.

## **123 and 118 Call Barring**

Bar calls to 123 and numbers beginning 118 for the speaking clock and directory enquiries.

## **BT Basic Call Barring**

Allows a monthly price cap on your outgoing calls.

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To find out more about these services, call us on **0800 919 591**

**Monday-Friday 8am to 9pm**

**Saturday and Sunday 8am to 8pm**

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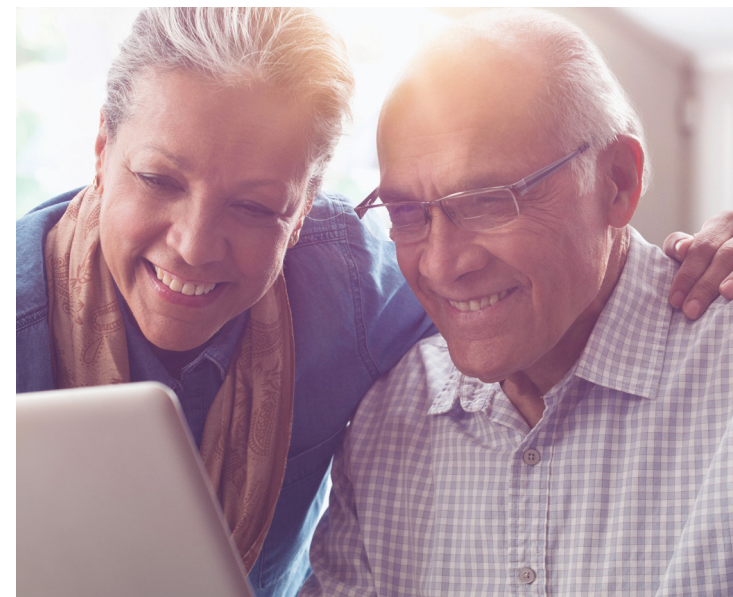
# Power of Attorney

Power of Attorney is a legal document that lets one person (the attorney) make decisions on behalf of another person (the donor).

Once we're satisfied that someone is acting as an attorney, we'll treat them as the account holder. In other words, the donor will no longer be able to manage their account. So if you're the donor, please make sure you're ready to hand over control of your BT account before you apply to us.

## The types of Power of Attorney we accept are:

Lasting Power of Attorney (LPA). There are two types of LPA – health and welfare, and property and financial affairs. We only accept the property and financial affairs LPA.	Must be registered with the Office of the Public Guardian (OPG).
Enduring Power of Attorney (EPA)	No need to be registered by the OPG, unless the donor no longer has mental capacity.
Living in Scotland	If accompanied by a certificate of capacity. Powers of Attorney are called different names and are set up slightly differently in Scotland.
Living in Northern Ireland (PoA and EPA)	If correctly witnessed. Must also be registered if the donor no longer has mental capacity. Powers of Attorney are set up slightly differently in Northern Ireland.
Deputyship order	No conditions apply.
Appointee/ BF57	These requests come from a varying source including Money Support Organisations, Local Authorities and Citizen's Advice.



We'll need the relevant BT account number (it's on the bill) and we'll need to see a certified copy of the Lasting Power of Attorney (LPA). This means each page will need a statement that it's a 'certified copy of the original' and must be signed by the donor, who must still have mental capacity. The same applies to Enduring Power of Attorney (EPA). We can also accept access codes over the phone or by post. These will allow us to digitally verify your Lasting Power of Attorney. This service can be used if the LPA was registered on or after 1 September 2019. If the donor has lost mental capacity, a solicitor will need to certify a copy.

Email a copy of your Power of Attorney to [POA@bt.com](mailto:POA@bt.com). Or, send photocopies of the Power of Attorney – never send us the original – or access codes to: BT PLC, PO Box 334, Sheffield S98 1BT





# Digital skills

We want to help you make the most of life in a digital world. Our digital skills programme is free, and designed to help people across the UK – from jobseekers to older and digitally excluded people – with their understanding of digital tools and technology. We aim to boost their confidence, to make their daily lives better and help realise their long-term ambitions.

## Senior Skills

Working with the charity AbilityNet, our Senior Skills programme delivers group and one-to-one digital skills sessions to older and digitally-excluded people across the UK.

## Work Ready

Our Work Ready programme is designed to excite and inspire 16-24 year olds around careers in digital, data and technology, providing insight into career paths and practical employability support. For learners still in school we have our one-day course to build links between curriculum learning, young peoples' natural abilities and the skills employers look for. This academic year we'll be supporting over 2,000 students in seven areas near our workplaces across the UK.



# Social tariffs

If you're on certain benefits, you could be eligible for one of our broadband or mobile social tariffs, which allow you to stay connected on a budget. Here's what we offer.

## BT Home Essentials

BT Home Essentials: Unlimited Fibre Broadband from £15 per month, plus £11.99 P&P. Or, get a call-only plan for £10 a month. A 12 month contract applies, with no early exit fees, so you're not tied in if your circumstances change.

## EE Basics

Unlimited calls and texts, with 5GB of data and 25 Mbps speeds for £12 per month on a SIM only plan. 30 day rolling contract for 12 months, with no early exit fees. New or existing customers can apply, and with our eligibility check, you'll find out immediately if you qualify. You'll need to be receiving one of these benefits:

- Universal Credit (all claimants)
- Pension Credit (Guarantee Credit)
- Employment and Support Allowance (eligibility rules apply)
- Jobseekers Allowance (eligibility rules apply)
- Income Support.

To find out more, go to [BT Home Essentials](#) or [EE Basics](#).

The monthly price of Home Essentials or EE Basics will not increase in March 2024 by the Consumer Price Index (CPI) rate of inflation published in January that year, plus 3.9%. However, out-of-bundle charges and add-ons will increase from March every year by the CPI rate of inflation published in January that year, plus 3.9%.





# Here For You

We're committed to treating all our customers fairly and with respect, including those who are living with additional needs or are in vulnerable situations.

We know there are lots of different factors and life events which mean you may need additional support from us, on either a long-term or a temporary basis.

**Here For You** brings together our wide range of products and services for those who need extra help in one easy-to-navigate place. It also includes information about the latest accessibility options and priority services for customers with long term illnesses or disabilities, advice on dealing with scams, and support for those struggling financially.



Letting us know of any disabilities or additional needs ensures you'll receive the best service when you speak to us.

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You can do so any time by calling one of our Guides on  
**0300 123 4150**  
**Monday-Friday 8am to 9pm,**  
**Saturday and Sunday 8am to 8pm.**

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Additionally, we'll contact you before the end of your contract to fully review your account, and make sure you're getting the very best from your services. That could mean changing your plan, recommending additional equipment or updating your communication preferences; we'll make sure you're well looked after.

# Further support

If you need further help or support there are several organisations offering free, independent advice.

These include:

## **National Debt Line**

**0808 808 4000**

A debt charity set up to give free independent debt advice over the phone and online.

## **Citizens Advice**

**0800 144 8848**

Citizens Advice give people knowledge and support in a wide range of issues free of charge. If you find it easier to talk face to face with someone, you can find your local branch [here](#).

## **StepChange Debt Charity**

**0800 138 1111**

Their advice is free and confidential; they offer a wide range of solutions including a debt assessment and management tool you can use.

## **Money Advice Trust**

[moneyadvicetrust.org](https://moneyadvicetrust.org)

You can find lots more useful information on the products and services we can provide by visiting our **Here For You** pages at [bt.com/hereforyou](https://bt.com/hereforyou)





# Need some more help?

If you need any further help, support or advice please contact us on 0800 800 150.

We've brought together lots of information about our products and services, help and support, news, advice, information and much more – all in one place, at [bt.com/help/here-for-you](https://bt.com/help/here-for-you)



## Offices Worldwide

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