

Your response

Question	Your response
<p>Question 1: Do you agree that we should amend the guide in the ways suggested? If not, are there any alternative options you think we should consider? Please provide evidence supporting your views, including any research you have conducted or have access to</p>	<p>Confidential? No. I agree with amendments. Oddly enough we have found communication providers amongst some of the most difficult to communicate with. Some require giving a password when you phone them, which many clients forget. Some fail to respond to letters when we write on behalf of clients in arrears. Your report suggests that a lot of companies have good policies in place but do you really know how well they are being implemented?</p>
<p>Question 2: Do you agree that we should amend the guide in the ways suggested? If not, are there any alternative options you think we should consider? Please provide evidence supporting your views, including any research you have conducted or have access to.</p>	<p>Confidential? – N. I especially agree with your suggestion of providers giving advice organisation direct channels of communication, especially if this means there is a dedicated team that specialises in dealing with clients with payment difficulties. Our experience has been that all too often an affordable repayment plan cannot be setup until the contract has been terminated and the account passed onto a debt collector. Disconnection in some cases could have been prevented if we could engage constructively with the provider at an earlier stage. Can I suggest that access to a specialist team be extended to all customers in arrears, not just those who go to n advice organisation.</p>
<p>Question 3: Do you agree that there should be more consistency in the way in which providers seek to effect payment from customers in debt? If so, how do you believe this could be achieved most effectively? Please provide evidence supporting your views, including any research you have conducted or have access to</p>	<p>Confidential? – N. I agree with their being more forbearance as there is in the credit industry. I was speaking with a client recently who works for Uber eats, he owes his mobile phone provider £60, and they have suspended his services until he makes payment. As a result of not having a working phone he can't work and won't be able to pay the debt or earn any money until he receives his Universal Credit. Suspending or terminating services for people who rely on the phone for work is obviously self defeating when it comes to effecting payment of the debt and naturally could lead to a</p>

	<p>devastating effect on household income if it affects the customer's ability to work. Therefore when thinking about vulnerable customers thought should be given to protecting those who rely on their phone for work. Providers would need to ask new customers if the phone service they are purchasing will be used for work so that suspension and termination would in these cases truly be considered as a last resort.</p>
<p>Question 4: Do you agree that we should amend the guide regarding the provision of information about measures to support customers? If not, are there any alternative options you think we should consider? Please provide evidence supporting your views, including any research you have conducted or have access to.</p>	<p>Confidential? – N. I agree with the amendments recommended. Despite having dealt with many clients with phone/internet debts I had never heard of providers giving payment deferrals, hence clients have had to have their services terminated and the account handed to a debt collector before we could negotiate an affordable repayment plan. As many of our clients are in a debt crisis and could only afford very small payments to arrears maybe the providers weren't prepared to consider such a small offer towards the arrears. It does not seem fair that when a customer has financial difficulties their services are terminated so they are left paying for the rest of the contract on top of having to pay for their new service.</p>

Please complete this form in full and return to debt.review@ofcom.org.uk.