## Response:

Your details		
Full name:	Robert Allan	
Representing:	Individual	
Contact phone number:	[⊁]	
Organisation (Optional):		
Email address:	[×]	
Confirmation:	I confirm that the correspondence supplied with this form is a formal consultation response. It can be published in full on Ofcom's website, unless otherwise specified below, and I authorise Ofcom to make use of the information in this response to meet its legal requirements.	
Confidentiality		
We will keep your contact number and email address confidential. Are there any additional details you want to keep confidential? (Optional):	None	
If you want part of your response kept confidential, which parts? (Optional):		
Confidential Responses Only:		
Ofcom may publish non-confidential responses on receipt:	Ofcom may publish non-confidential responses on receipt	
Your response		
Question 1: Do you agree that we should include SMEs in the scope of our work?:	No opinion	
Question 2: What are your views on whether consumers not knowing when to engage is a barrier to their engagement? What impact do you think this has on them and to competition in the various communications markets? Please provide evidence supporting your views, including any research you have conducted or have access to.:	Its obvious that the sheer complexity of bills from telecoms providers is a major barrier to anyone thinking of changing providers. My BT bills are pages long with sums taken off, sums added on, charges from the past, charges for future service etc etc. I find it impossible to work out how they get to the final total. I have no doubt other providers would have similarly confusing bills so I see no point in trying to compare.	
Question 3: What are your views on the suggested possible solutions to help address consumers not knowing when to engage? What could be their positive or negative effects? What other possible solutions might there be?:	All I can say is that bills should be simplified.	
Question 4: What are your views on whether consumers not understanding their	See my answer to Q2	

own needs, or having difficulties navigating available information, is a barrier to their engagement? What impact do you think this has on them and on competition in the various communications markets? Please provide evidence supporting your views, including any research you have conducted or have access to.:	
Question 5: What are your views on the suggested possible solutions to help consumers understand their own needs, and navigate available information? What could be their positive or negative effects? What other possible solutions might there be, and what might be their effects?:	Charging sysrems and bills should be simplified.
Question 6: What are your views on whether these (or other) particular contract terms and conditions, or industry practices, are a barrier to consumer engagement? What impact do you think this has on them and on competition in the various communications markets? Please provide evidence supporting your views, including any research you have conducted or have access to.:	See Q2.
Question 7: What are your views on the suggested possible solutions to help address the impact on consumer engagement of particular contract terms and conditions, or industry practices? What could be their positive or negative effects? What other possible solutions might there be, and what might be their effects?:	Bills and charging methods should be simplified.
Question 8: Are there other barriers to engagement that you think our work should seek to address? What impact do you think these have on consumers and on competition in the various communications markets? What possible solutions might there be to these barriers, and what might be their effects? Please provide evidence supporting your views, including any research you have conducted or have access to.:	No comment
Question 9: What are your views on the need to trial or test potential solutions? To	I would be willing to help in trials.

what extent might you be willing and able	
to participate in or facilitate field trials or	
other testing of possible solutions?:	