

## Non-Payment and Disconnection Policy

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## 1. What can I do if I miss a payment?

- 1.1. We understand that circumstances can change, which may result in you missing a payment. We're here to help and in the first instance, you should contact us before your payment is due, so we can explore the options.
- 1.2. We will explore the options available and depending on your past payment history, may offer one of the following:
  - 1.2.1. Change your recurring payment date: If you're finding that your missing payments because your bill is due before your income has come in, this option could prevent you from missing further payments;
  - 1.2.2. Delay your payment date: This will help if you need some more time before you can make the payment and our team can find an alternative payment date for you;
  - 1.2.3. Set up a payment plan: Here we may agree a set amount to be taken at a set period to remove any debt on your account;
  - 1.2.4. Remove products from your package: There may be additional products you no longer need or don't need as much as, such as reducing your call package or downgrading your services;
  - 1.2.5. Restrict any call services: We may agree with you to restrict any outbound calls to help prevent further debt from increasing and remove the restriction once the debt has been cleared;
  - 1.2.6. Change your package to a low income household offer, subject to you meeting the criteria for this package.

## 2. What happens if I miss a payment?

- 2.1. If you contact us and you miss a payment, we'll explore the options in section 1 of this policy.
- 2.2. If you have not contacted us and your payment is overdue, or you have a payment due and you cancel your payment facility (e.g. Direct Debit or Recurring Card), then we'll try and contact you using various methods, such as phone, email, and SMS.
- 2.3. If we can't get in contact with you or arrange any payment options, a late payment fee will be applied and you will go through the following stages, where we will advise you of the next stage when we contact you.

## 3. Stage 1: Suspension

- 3.1. Your services will be suspended, meaning any internet services will no longer work and any outgoing calls will be barred, excluding emergency services.
- 3.2. A suspension fee will be applied to your account.
- 3.3. We'll notify you that your services have been suspended and the charge has been applied.

### Key Points

If you miss a payment, then you need to contact us as soon as possible so we can help you.

There are several options our team may offer to you which can either give you more time to pay, help pay the balance in instalments, reduce your monthly payments or restrict part of your services.

If you don't contact us and you have missed a payment or cancelled your payment facility (e.g. Direct Debit or Recurring Card) then the stages of non-payment will begin.

We will try and contact you through various methods, such as phone, email and SMS to let you know the payment is overdue.

We will notify you in advance of any changes to your services and let you know what action will likely happen if you do not get in contact with us and arrange a suitable payment option.

Your services will then be suspended and a late payment fee applied.

3.4. We may notify credit referencing agencies that you've missed your payment (the information can be used by other companies and will affect your credit rating and ability to gain future credit).

#### 4. Stage 2: Disconnection Notice

4.1. We'll notify you at least 5 days in advance that your services may be disconnected.

4.2. We'll continue to contact you via the methods above.

4.3. We may restrict all calls, including incoming calls from your services (except for emergency services).

4.4. We may notify credit referencing agencies that your payment is still outstanding (the information can be used by other companies and will affect your credit rating and ability to gain future credit).

#### 5. Stage 3: Disconnection & Contract Termination

5.1. We do everything possible to avoid disconnection of your services and will only proceed with this if we have exhausted all options to try and resolve the debt with you.

5.2. We'll notify you that your services are being disconnected.

5.3. We'll disconnect all services, which will mean any telephone number you had from us will become publicly available and will likely be no longer available to you.

5.4. Your contract will be terminated with us, and early termination charges and disconnection charges will be applied, in line with your terms and conditions.

5.5. If you pay your overdue balance after we have disconnected you, then you will need to pay a reconnection charge before we place any order or agree to a payment plan where you will be required to pay a proportion of your outstanding balance (agreed with us) that is reasonable in order for us to reconnect your services.

5.6. We may notify credit referencing agencies that your payment is still outstanding (the information can be used by other companies and will affect your credit rating and ability to gain future credit).

5.7. We may pass on your details to debt collection agencies so they can collect the payment on our behalf, where further charges will likely apply. We will notify you of these charges, prior to passing your details on.

5.8. We may commence legal proceedings, such as a County Court Judgements (CCJ) or a High Court Writ, which will likely impact you for any credit in the future and may result in debt collection agents visiting your home or trying other methods to collect the payment from you.

### Key Points

We may notify credit referencing agencies that you've missed your payment which will likely affect your ability to get credit in the future.

We'll notify you that your services are planned to be disconnected and may restrict your services further.

If we disconnect your services, your contract will be cancelled and termination fees will be applied, in line with your terms and conditions.

Any telephone number we supplied will become publicly available and will likely be no longer available to you.

You'll need to pay to reconnect your services once they have been disconnected.

We may pass on your details to debt collection agencies where additional charges may apply.

We may commence legal proceedings, such as County Court Judgements.

## 6. Is there any other help or advice available to me?

6.1. There are other independent organisations that can offer help and advice if you're struggling to pay your bills:

6.1.1. Citizens Advice Bureau: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

6.1.2. StepChange: [www.stepchange.org](http://www.stepchange.org)

6.1.3. Money Advice Trust: [www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)

### Key Points

Further help is available if needed through other organisations.

In all instances, you should get help either through us or an independent organisation and communicate if you need help with your bills.