



# BT code of practice for residential customers and small businesses

If you'd like quick and easy support and advice, please go to [www.bt.com](http://www.bt.com) where you can ask questions, report faults, check your bill and find a wide range of information about our products and services.

We provide more than 24 million phone lines and serve more than 18 million residential and business customers in the UK. Our customers are at the heart of everything we do.

This code of practice is designed to be as clear and useful as possible. It intends to:

- outline the main services we offer;
- tell you how to contact us;
- give details of arrangements for sending you bills;
- explain how you can pay our bills;
- explain what to do if you have a complaint; and
- outline the main features of other specific services, such as BT broadband and Voice over Internet Protocol (VoIP).

Ofcom (the Office of Communications), the industry's regulator, has told companies who provide phone services (phone companies) to produce a number of different codes of practice. This code of practice is known as BT's code of practice for phone services to residential customers (also called consumers) and small businesses (defined as 'businesses with ten or fewer employees').

Our code is set out in detail below. You can also see an online version at [www.bt.com](http://www.bt.com). We pride ourselves on meeting all the standards set for us, whether these are set by the Government, Ofcom or us. We'll regularly review our processes and systems, and the performance of our people, to make sure that we continue to do the things we say we will.

If you have a complaint about our code of practice, please email us at <http://bt.custhelp.com/app/contact>, call our Customer Service for free on 0800 800 150 or write to:

Customer Service Manager  
BT Customer Correspondence Centre  
Providence Row  
Durham  
DH98 1BT

Nothing in this code forms part of any contract between you and us. The products and services we describe may not always be available, and from time to time we may change them, our terms and conditions, and the prices we charge. Our standard terms and conditions apply to the products and services. These can be found at [www.bt.com](http://www.bt.com). All information was correct when this code was published (May 2011).

We provide services throughout the UK, although some may not be available in Hull.

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## To order our phone service

This section explains how to order our ordinary fixed telephone line service, sometimes called a 'landline'.

- You can order a phone service online at [www.bt.com](http://www.bt.com)
- If you're a residential customer, phone 0800 800 150 between 8am and 9pm Monday to Friday, 8am and 8pm on Saturdays or 9am and 6pm on Sundays. This call is free from your landline.
- If you're a business customer, phone 0800 800 152 between 8am and 6pm Monday to Friday. This call is free from your landline.

The minimum term for our phone service is normally one year, unless we let you know otherwise. If you need a new phone service for a short period, please ask about our temporary service. If you're a residential customer and we have to fit a new phone line, you can pay the connection charge in instalments.

### New customers

When providing a phone service to new residential customers, we'll suggest the payment option we'd prefer you to use. For most customers, this will be a monthly payment plan or direct debit.

We may also set a limit on how many calls you can make, which we'll tell you about when you apply for service. The limit will stay on your phone service until you've shown that we can rely on you to pay your phone bills. If you reach your limit before we send you your next bill, we'll send you an 'interim bill', which you must pay straight away. If you choose to pay your future bills by Monthly Payment Plan, we won't send any interim bills.

There are other circumstances when we might also need to send you an interim bill for the calls you've made since your last bill. You must pay any interim bill quickly. If you haven't always paid your bills in full or on time, we may also bar (block) or limit outgoing calls from your line, or even incoming calls, until you've paid your bill.

We sometimes ask residential customers to pay a deposit. When you apply for a service we'll tell you whether you need to pay a deposit.

We'll usually be able to give business customers a phone service without asking for a deposit. If we do ask for a deposit, you'll need to pay it before we connect you. We'll also tell you, in writing, how long we'll hold the deposit for. If you pay your bills in full and on time during this period, we'll then return your deposit.

If you're a business customer, you'll have to pay all charges for the service as often as we agree with you at the start of your contract.

### Credit checks

If you're a new customer asking for a phone service, we'll check your credit history through a credit reference agency. Credit checking is regulated, and we follow all the legal requirements that apply.

We'll tell you if we're going to carry out a credit check on you. A credit check may be registered with the credit reference agency, and your personal information will be given to other organisations, such as credit vetting agencies and their customers (if this is allowed under the Data Protection Act).

For the credit check, you may need to provide proof of your identity, either at the start or when some information is revealed by the check. If so, the credit reference agency may need to see the documents but won't keep copies of them longer than they have to.

If we refuse to provide a phone service to you, we won't base this decision on just the result of your credit check. We may use various ways to reduce the risk to us. We may also refuse to provide a service to people who are not legally able to enter into a contract with us (such as people under 18). We may also refuse to supply a service if we have reason (based on reliable evidence) to believe that fraud is involved.

## **Cancelling or ending a contract**

You can cancel your contract or any part of the service at any time before we provide the service. Sometimes, we might ask you to pay us for any work we've done or money we've spent in getting ready to provide the service. If so, we'll take reasonable steps to keep any costs down. If you want to cancel or end a contract, phone Customer Service. For more information, see 'How to contact us' on page 18.

## **How long will it take to install?**

We aim to provide phone services for residential customers and small businesses within 14 days of you asking us to (as long as there's a phone line to your premises). If we need to arrange a survey before carrying out the work, or provide any extra cabling (or both), it'll take us longer to do the work. If this happens, we'll tell you how long it's likely to take. We offer you a morning or afternoon appointment. A few Saturday appointments are also available.

## **Openreach**

We use engineers employed by Openreach (a BT Group business). Openreach installs and maintains services for Britain's phone and internet service providers. Openreach also services, supports and maintains the wiring, fibres and connections that link millions of homes and businesses in Britain to communications networks.

## **Your phone service**

When we install your phone line, we'll fit either:

- a special socket (known as a line box or Network Terminating Equipment and referred to as an NTE5) inside your premises; or
- External Network Terminating Equipment (referred to as an XNTE) outside your home.

You can recognise the line box, which will be fitted inside your premises, by the horizontal line across the middle. The External Network Terminating Equipment is a small grey box, which will be fitted to the outside of your premises. Both of these sockets are known as the 'demarcation point'. Our network ends at the demarcation point. You can rent or buy phones and other equipment from us, or you may want to buy your own.

## **Extra sockets**

We can install extra sockets if you want, but we'll charge you for the work. You can add your own approved extension wiring and sockets by making connections inside the line box. You mustn't try to do this if you have an old-style BT socket instead of a line box. If you'd like your old socket updated to a line box, please ask us. We'll charge for this work.

If you have any wiring or sockets that we haven't installed, these don't form part of our network and so aren't covered under our fault repair service or customer service guarantee. This means that if you have a fault with this part of your phone system and you ask us to repair it, we'll charge you for the work.

## **Moving home or office**

If you're moving home or office, please let us know at least 14 days before you move so we don't charge you for calls made from your old address once you've moved, and that we can send a final bill to your new address.

## **Changing supplier**

If you want to move your phone service to or from us and you're still within the local exchange area of both phone companies, you should be able to keep your existing phone number. This changeover normally takes 12 working days for residential customers, and the phone companies concerned will do all the necessary work. If you'd like more information, please phone 0800 800 150 (this call is free from your landline).

If you're a business customer, please contact your new service provider to check that they offer this service. If you need extra business products to be installed at the same time as moving the service to us, the changeover may take longer.

## **Cancelling or ending products or services**

You may cancel any of your products or services at any time. However, if the product or service has a minimum term, you may have to pay for ending it early. To cancel a product or service, please phone Customer Service. Contact details are given in 'How to contact us' on page 18.

## **Other services we provide**

### **Broadband**

Broadband is a high-speed connection to the internet that is 'always on'. It gives you quick access to websites and allows you to download files quickly, and you can make phone calls at the same time. We offer a wide range of broadband products for homes and offices. For more information and to buy broadband from us, go to [www.bt.com](http://www.bt.com) or call 0800 800 150 (this call is free from your landline) for residential customers or 0800 800 152 (this call is free) for business customers.

If you want to switch broadband provider, you'll need to contact your existing broadband provider to get a Migration Authorisation Code (MAC) from them.

You can get information on how to report faults, make a complaint, cancel your broadband service and make payments from [www.bt.com](http://www.bt.com). Click on the 'terms and conditions' link at the bottom of the relevant product's web pages.

We'll need to carry out a technical survey to make sure you can get BT broadband.

### **BT Vision**

BT Vision gives you access to a wide range of television programmes, as and when you want to see them, online through a broadband connection. With it you can also get Sky Sports 1 and 2, ESPN and more than 40 Freeview channels through your TV aerial. BT Vision is delivered through a set-top box, which contains a digital video recorder that can store up to 80 hours of programmes. You can pause or rewind live TV and record programmes at the touch of a button. You can get more information on BT Vision at [www.bt.com](http://www.bt.com)

Sometimes things can go wrong. If they do, see 'If you're not happy with the service you're getting' on page 18 for further details. If your complaint is about the content of a programme, please contact us first. If you're still not happy, you'll need to contact the Association for TV On-Demand (ATVOD), the regulatory body for 'on-demand' TV. You can contact them at:

ATVOD Complaints  
PO Box 561  
Walton-on-Thames  
KT12 9DA  
Email: [complaints@atvod.co.uk](mailto:complaints@atvod.co.uk)  
Website: [www.atvod.co.uk](http://www.atvod.co.uk)

### **Home networking**

A BT home network allows you to share your broadband connection with up to ten computers within your home without needing extra sockets. For more information, go to [www.bt.com](http://www.bt.com) or phone 0800 587 8877 (this call is free from your landline).

### **Mobile phones**

We offer our broadband residential customers a pay-monthly mobile broadband service. We also offer a pre-pay mobile broadband service.

We have a range of mobile phone services for both consumers and businesses. You'll find full details, including prices, at [www.bt.com](http://www.bt.com)

## Payphones

We run a wide network of payphones throughout the UK (except Hull, where services are provided by Kingston Communications (Hull) plc). Many of our payphones accept cash, although some only accept payment by credit or debit card or a calling card such as the BT Chargecard. If for any reason you can't put cash in the slot, the payphone will normally still allow certain calls you don't pay for, including calls to the emergency services.

Other companies are allowed to provide and maintain public payphones and supply private payphones connected to our network. Private payphones might not provide access to the full range of services available from our public payphones, including access to our Chargecard Service on 144 (although 0800 144 144 may be available). All payphones must provide free access to the emergency services on 112 and 999.

## Help from the operator

We offer an Operator Assistance service 24 hours a day to help connect your calls within the UK (dial 100) or abroad (dial 155). Other services (which you'll have to pay for) are also available through the operator, including reverse-charge calls and alarm calls. If you're not happy with the connection or quality of a call, please contact the operator to discuss the problem.

In an emergency, to contact the police, fire service, ambulance service or coastguard, call 999 or 112. This call is free from your landline. If you use a textphone, call 18000 to contact the emergency services.

## Directory services

You can choose how your phone number is listed:

1. your name, address and number can be printed in The Phone Book, with your number also available from directory enquiry services;
2. your name, address and number can be kept out of The Phone Book, but still be available from directory enquiry services; and
3. your name, address and number is not printed in The Phone Book or available from directory enquiry services.

As well as using your data for our own directory services, BT is obliged to provide your data to other companies for use in the ways set out above.

If you chose option 3 above, BT will make your name and address, but not your telephone number, available for the purposes of providing directory enquiry services. This includes services on the internet as well as those available from 118xxx providers. Your name and address won't be revealed to any user of these services but, when searching for you, they'll be told that your listing was found but that you're ex-directory. Similarly, if you chose option 2 above, we'll make your name and address, but not your telephone number, available for the purposes of providing directory enquiry services on the internet. Your name and address won't be revealed to any user of these internet services but, when searching for you, they'll be told that your listing was found but that you're ex-directory.

If you rent a single phone line (or several lines with a single phone number), you can have one free entry in The Phone Book for your area, unless you choose otherwise. The Phone Book covering your area is split into business and residential sections, and you can have an entry in the appropriate section. Your entry will also appear on electronic products (CDs) and online directory services, including those offered by third party service providers.

We'll give you one copy of The Phone Book covering your local area when a new edition is published. If, for any reason, you haven't received a current copy and you want one, please call 0800 833 400 between 8.30am and 5pm Monday to Friday (this call is free from your landline).

You can buy extra listings or advertising space in any of our phone books and buy extra copies of The Phone Book or those for other areas. Electronic products listing phone numbers, such as PhoneDisc and our online directory enquiry service, are also available. We'll publish the number of another phone company's customer in The Phone Book if that phone company asks us to.

We try to make sure that The Phone Book is accurate. If we do make a mistake with your entry, please contact us as soon as possible. We can't reprint The Phone Book there and then, but we'll try to help by suggesting ways to overcome any problems.

We offer a range of directory enquiry services, including international and Welsh. Calls to these services are chargeable. Details of these services can be found at [www.118500.com](http://www.118500.com)

You'll find a free directory enquiry service on the internet at [www.thephonebook.com](http://www.thephonebook.com) and [www.btexchanges.com](http://www.btexchanges.com)

We also provide a free directory enquiry service for people with disabilities. See below for more information.

## **Services for customers who are vulnerable or may need specific help**

We make sure that vulnerable customers can get access to affordable phone services, and we're committed to helping all our customers keep in touch more easily. We've a range of products and services for elderly customers and customers with disabilities who feel they need help.

- Text Relay translates calls between textphones and standard voice phones. If you're using a standard phone to call a textphone, or using a textphone to call a standard phone, a relay assistant will translate the call when necessary. A relay assistant isn't needed for calls between textphones. Text Relay also gives information about the progress of the call in text (for example, if the phone line is busy).

To use Text Relay, dial 18001 before the national number if you're a textphone user. If you're using a standard phone to call a textphone, dial 18002 before the national number. For more information on Text Relay, call 18001 0800 731 1888 (if you've got a textphone) or 0800 731 1888 (if you're calling from a standard phone), or go to [www.textrelay.org](http://www.textrelay.org)

- If you can't hold or see the printed version of The Phone Book, we offer a free directory enquiry service. However, calls connected through the service are charged for and can't be included in most inclusive call packages (packages that provide a fixed number of minutes of call time for a set fee). To register for the free directory enquiries service, phone 0800 587 0195 from a standard phone or 18001 0800 587 0195 if you've got a textphone. (Calls to these numbers are free from your landline.)
- We can provide your bill (including your copy of BT Update) in Braille, in large print and on audio CD.
- If you're at risk because of a long-term illness or disability, our Protected Services Scheme can help you avoid having your phone line cut off. Please see page 17 for more details.
- If you're a vulnerable residential customer and need a social community alarm to connect you to a warden service, we can convert your old-style socket to a new-style line box free of charge.
- You can apply for our 'Free Priority Fault Repair Service' if you have a long-term illness or disability and can't leave your home. The service applies to the phone service and equipment you rent from us. It makes sure that, whenever possible, you get priority treatment if you report a fault.
- Our public payphones include induction loops for customers who use a hearing aid with a 'T' setting. We also provide public textphones so you can contact other textphones if you have hearing or speech difficulties.

For more information about all of these services, go to [www.bt.com/includingyou](http://www.bt.com/includingyou) or phone 0800 800 150 (this call is free from your landline). If you've got a textphone, call 18001 0800 800 150.

## Services for customers on limited budgets

We want to make sure that customers on a limited budget can afford a phone service.

BT Basic gives low-cost line rental and inclusive calls for customers who get:

- Income Support;
- Income-based Jobseeker's Allowance;
- Pension Credit (Guaranteed Credit); or
- Employment and Support Allowance (income-related).

BT Basic costs less than the standard line rental and includes a call allowance. With BT Basic, you don't need to pay a payment processing fee. (See page 13, Billing payments and pricing.)

You'll find full details of BT Basic at [www.bt.com/btbasic](http://www.bt.com/btbasic).

## Dealing with malicious calls

Malicious calls are annoying and worrying. We take this problem very seriously and work closely with the police to tackle it.

To find out how to deal with silent, malicious or nuisance calls on your BT phone line, please go to [www.bt.com/unwantedcalls](http://www.bt.com/unwantedcalls). From here, you can also download a booklet on how to deal with silent, malicious or nuisance calls.

If you need any more help, we've got a team of nuisance-call advisers available on 0800 661 441. If you believe that your case is more serious and may need the police to be involved, our team can give you advice. You should be prepared to give evidence if the malicious caller is traced, charged and brought to court. If you continue to get malicious calls, we may recommend that you change your phone number and that your new number is not given in The Phone Book or by directory enquiry services.

If you're getting malicious calls, we've a number of products that can help, including:

- Anonymous Call Reject, which allows you to block calls from callers in the UK who've withheld their phone number;
- Choose to Refuse, which allows you to block incoming calls from certain numbers;
- Caller Display, which lets you see the number that's calling you before you answer so you can decide whether to pick up the phone or ignore unwanted calls; and
- BT Privacy at Home, a service that includes free Caller Display and registration with the Telephone Preference Service.
- Call Sign, which gives you an additional number with a different ring tone. If you give this number to family or friends you can distinguish between incoming calls.
- BT Answer 1571, a voicemail service for callers to leave a message if you don't answer the phone.
- BT 1471, the number to dial to check the last person who called you.

You may also wish to make your telephone number ex-directory.

## Nuisance sales calls

All UK companies making sales or marketing calls using automatic calling equipment (ACE) must keep to regulations relating to abandoned ('silent') calls. Abandoned calls are where you answer a call before one of the calling company's agents is available to talk to you.

The regulations include the following requirements.

- For each call made using ACE, a 'Call Line Identification' (CLI) number must be displayed to help you identify who has called you.
- All abandoned calls must play, within two seconds of the call being answered, a recorded message that tells you:
  - o who's called you; and
  - o details of a free (0800) or basic rate (0845) number you can ring so you can arrange to receive no further calls from that company.

You can find more information about unwanted calls [www.bt.com/unwantedcalls](http://www.bt.com/unwantedcalls)

## Voice over Internet Protocol (VoIP) services

Voice over Internet Protocol (VoIP) services deliver phone calls over broadband connections rather than traditional phone networks. To use a VoIP service, you'd normally use a broadband connection with some special equipment. This equipment usually includes a personal computer with relevant software installed, a traditional phone with an adaptor that plugs into the broadband connection, or a wireless device with suitable software installed on it.

Many VoIP services might 'look and feel' like traditional phone services but may not offer the features you expect from your phone service, such as guaranteed access to 999 calls or power to a phone so that it will still work during power cuts. We strongly recommend that you carefully consider whether a particular VoIP product will work if you need to contact the emergency services.

We've a wide range of VoIP products for use in the home, at work or to take 'on the road'. You can get more information at [www.bt.com](http://www.bt.com)

## Our customer service guarantee

We offer a service guarantee for our ordinary fixed phone service. This means that, if you've got a problem with our service, the important thing is to keep you connected. If you ask, we might be able to divert your incoming calls to another number you choose.

### 'Quality of service' statement

We're proud of how reliable our network is and how good our people are at their jobs. We carry out checks on our network every night and put right many faults before they cause a problem for our customers, but things can still go wrong. If they do, we want to know as quickly as possible so that we can put them right. Please see 'How to contact us' on page 18.

### If we're late installing your phone line

While you're waiting for your phone service, you can ask us to divert all your incoming calls to another fixed or mobile number free of charge. If we do this, you can keep the diversion until we install your line.

If your incoming calls are diverted to a mobile phone, we'll also help with the cost of calls you make from your mobile phone. We'll do this automatically by taking a fixed daily call allowance off your next bill. We'll work out the call allowance by looking at the number of whole or part days we were late in installing your line or you've been without a service. For details of the amount of fixed daily call allowance, go to [www.bt.com/terms](http://www.bt.com/terms). (Please note: there are some exceptions for some products, and it's not always possible to offer call diversion.)

## As soon as you report a fault on your phone line

While you're waiting for the fault to be repaired, you can ask us to divert all your incoming calls to another fixed or mobile number free of charge. If we do this, you can keep the diversion until we repair your service.

If your incoming calls are diverted to a mobile phone, we'll also help with the cost of the calls you make from your mobile phone. We'll do this automatically by taking a call allowance off your next bill. We'll work out the call allowance by looking at the number of days you've been without a service. (Please note: there are exceptions for some products, and it's not always possible to offer call diversion.) You can find more information about the mobile call allowance in our Price List at <http://www.bt.com/pricing>

## Daily-rate rental credit

If you don't ask us to divert your calls and we fail to supply or repair your phone line on time, you can claim a 'daily-rate rental credit'. We'll work out the daily-rate rental credit by:

- multiplying your quarterly phone service rental by four;
- dividing this by 365; and
- multiplying this by the number of days we were late in installing or repairing your phone line.

If you can prove that you've lost money as a direct result of us not being able to provide or repair your phone line in the time we said we would, you might be able to claim that financial loss (up to a limit of £1,000 for each residential phone line). You can claim a financial loss on top of a daily-rate rental credit.

You can claim for financial loss if you've asked to have your calls diverted, but not for the cost of extra mobile phone calls you make within the first five days of us going over our promised times. The terms and conditions in the contract between you and us apply. You must make your claim within four months of us putting matters right. If you'd like a financial-loss claim form, please contact us (see 'How to contact us' on page 18).

## If we're late transferring your phone number from another provider

While you're waiting for your phone number to be transferred from another provider, we might be able to provide your phone service on a different number, but we won't be able to divert calls from the number you are transferring to that different number. If your request to transfer your phone number to us is delayed you might also be entitled to claim compensation. Details are available in our terms and conditions.

## Important note

Our customer service guarantee doesn't apply if we can't supply or repair your line on time because of circumstances beyond our control. In this case, you can ask us to keep your service connected by diverting calls to another number whenever possible. If we can't divert your calls, you can claim a refund of your rental for the period that you're without a service.

## Disconnecting your phone by mistake

If we cut off your line by mistake, you can claim daily-rate rental credit. We'll work out the compensation from the moment we cut you off and take this amount off your next bill.

## Repairing faults on your phone line

You can report faults, free of charge, 24 hours a day. But unless you've taken out one of our maintenance schemes, our engineers can't carry out repairs outside normal working hours (8am to 5pm Monday to Friday, not including bank holidays or public holidays).

Faults can happen on our network, on another operator's network, on the phone you're using or on the phone of the person you're trying to call. If you contact us during normal working hours, we'll try to find out where the fault is straight away by testing your phone line from the exchange to your premises. We might suggest that you carry out some simple tests to work out whether the fault is on your phone or wiring.

Repairing faults on our network is part of the maintenance cover included within your phone service rental. If the fault is in a phone or wiring that we don't own, or that you haven't rented from us, we're not responsible for repairing it. We have the right to charge for any work or visit that is cut short because the fault is something we've no control over.

If an engineer needs to visit your premises, we'll arrange a day and time that's convenient for you. We'll offer you a morning or afternoon appointment, Monday to Friday. Our customer service guarantee means that if you have difficulties with our service, we will do our best to keep you connected.

For the numbers you need to call to report a fault, see 'How to contact us'. Or you can report a fault and track the progress of a reported fault on [www.bt.com](http://www.bt.com)

## Communicating with you

If you're a residential customer, we usually let you know about changes to your service through 'Update', a booklet that comes with your bill every month or every three months, depending on how often you receive your bill. If you're a business customer, you'll get Business Insights and direct mailers. You can choose to receive this information online by registering at [www.bt.com/bt-online](http://www.bt.com/bt-online)

We're committed to doing everything reasonably possible to give you information in the best format for you. Our website at [www.bt.com](http://www.bt.com) is the best source of information. Many of our publications, including bills and guides on using our products, are available in Braille, in large print and on audio CD. Please phone Customer Service on 0800 800 150 for more information (this call is free from your landline).

We provide a number of Welsh-language services to those customers in Wales who use Welsh as their preferred language. Wherever possible, we'll provide staff who speak Welsh, to help customers who want to deal with us in Welsh. We can also offer phone bills and some information in Welsh. We offer residential customers a dedicated Welsh Language Customer Service Centre on 0800 800 288 (this call is free from your landline).

## Your privacy

We know that privacy is very important to our customers, and we want you to feel confident about the privacy and security of your personal information. We're registered under the Data Protection Act in the United Kingdom and take all reasonable care to prevent any unauthorised access to your personal information.

Here's some important information about the personal information we may hold about you, and how we use it. Our full Privacy Policy is on [www.bt.com](http://www.bt.com). When we refer to 'personal information', we mean information that identifies you (or could do so). We may hold and use information about you as a customer, a business customer, a person acting on behalf of a business customer or a shareholder, or in any other role (for example, when you visit our websites).

### The information we hold about you

If you order, or register for, a service from us, we may ask you for information such as your name, home or business address, contact phone numbers and email address. We collect this information by phone, in writing or through a website. We may also ask you for other relevant information about the service you're using or ordering. For example, we may need your credit card number to charge you for certain services.

When you (or someone using your phone) make a phone call, send a fax or connect to the internet, we keep a record of that call (including the number called) so we can charge for it. Other phone service providers also give us information about calls made over our network, if we need that information for connecting calls and billing purposes.

We may sometimes monitor and record calls about customer services and telemarketing (marketing carried out over the phone). We do this as part of our staff training and to improve how we look after our customers, including how we handle complaints.

If someone abuses or damages the phone network (for example, by making offensive or nuisance calls), we may keep information about that abuse.

If you enter any of our competitions or promotions, we may ask for information about you. We'll make this clear at the time and tell you how we may use your information.

We may ask you how you use the services we provide, what other services you'd like us to provide in the future, and for other information, such as details of your lifestyle.

We may receive personal information about you from other people or organisations. Apart from when we're just processing information for them, we rely on these people or organisations to get your permission for us to use this information.

We collect information from people who visit our websites to help us to make improvements to our websites and the services we make available. We know, for instance, how many visitors there are to each website, when they visited and which areas of our website they visited. We may share this information with our advertisers and with other companies that offer their services on our websites.

## How we use your personal information

We use information about you to do the following.

- Process the orders you place with us.
- Charge for the calls made from your phone line and for the other services making up your phone service. Where necessary, we may give your information to other people or organisations who we instruct to collect payments for us.
- Publish your details in our phone directories, provide directory enquiry services, as appropriate, and provide information to BT Wholesale (another part of BT) so other service providers can provide similar services. We have to give directory information about our customers to other phone operators and service providers. We also have to pass these details to other companies who want to provide a directory service that is available to the public. We don't give ex-directory numbers to other companies.
- Communicate with you about how to use our services.
- Let you know about any changes to our services.
- Check or confirm your identity if you call us, particularly about changes to your service or requests for billing information.
- Make enquiries about you for credit checks.
- Provide information to credit reference agencies. See the 'privacy policy' on [bt.com](http://bt.com) for details.
- Market our own products and services, which we may need your permission for. We'll assume that we have your permission, unless you tell us otherwise by writing to us at:

Freepost BS 6295  
Bristol  
BS1 2BR

or any other address we give you.

- Carry out market research and analysis on our products and services and future developments. We'll make sure that you can't be identified. We may give the information in this form to certain other people or organisations.
- Allow checks to be carried out so we can find out whether broadband internet access is available on your phone line. We, you or a friend can carry out these checks, online or through a retailer.
- Allow your service provider to continue your broadband service by telling them if your phone number changes.
- Prevent and detect criminal activity, fraud and misuse of or damage to our network, and prosecute or sue those responsible.

- Collect information about the websites you visit while you're browsing the internet. We may share this information with others to allow them to display advertising on websites you visit. Before doing this, we'd ask for your permission and we'd give you more information in our Privacy Policy at [www.bt.com](http://www.bt.com)

## Who we can give your information to

We sometimes use other companies to provide some of our services or to provide services to us. So that they can do this, we may need to let them process your personal information. When we do so, these companies:

- must act in line with the instructions we give them;
- may only do things that we're entitled to do; and
- must keep to the Data Protection Act 1998 and so keep the information secure.

We have specialist partners who might call you, on our behalf, to offer you the latest BT service or any special offer that we think will benefit you. These partners are listed at [www.bt.com/partners](http://www.bt.com/partners). If you're contacted by a company who's claiming to be acting for us, but it isn't listed on the website, contact us immediately so we can check it out. Please see 'How to contact us' on page 18.

We may share your personal information with other companies in the BT Group, or other companies, so that they can contact you with details of other products and services you may be interested in. For companies outside the BT group of companies, we'll only do this if you've agreed to this and those companies have agreed to use your personal information for this purpose only. You can opt out at any time by contacting Customer Service. Please see 'How to contact us' on page 18 for the numbers to call.

We may provide information (in response to requests made properly) to prevent and detect crime, and to prosecute offenders. We may also provide information to protect national security. In all cases, we'll do this in line with the Data Protection Act 1998.

We also provide information when we have to do so by law (for example, under a court order) or in response to demands that have been made properly under legal powers.

## How long we keep personal information for

How long we keep personal information depends on how we use that information. In some cases, by law we must keep information for a minimum period. Unless the law says otherwise, we'll keep information no longer than we need to for the purposes we collected or processed the information.

You can get more information about how we use your information (particularly our Privacy Policy and the information we collect) at [www.bt.com](http://www.bt.com)

If you visit any of our websites or use any of our customer services, by continuing to do so you're agreeing to us using your personal information as set out in our Privacy Policy.

## Telephone Preference Scheme (TPS)

The Telephone Preference Service is a central register which your name can be placed on, for free, if you do not want to receive sales and marketing phone calls. This should help to cut the number of those calls you receive. It's only available to residential customers. Business customers may be interested in a similar service called CTPS (Corporate Telephone Preference Service). You can get more information on both of these at [www.tpsonline.org.uk](http://www.tpsonline.org.uk)

BT Privacy Online helps protect your computer from accidentally downloading software 'diallers' that charge you international and premium-rate call rates when you dial up. Our Modem Protection Software helps you to prevent any nasty surprises on your phone bill.

## Billing, payments and pricing

We provide services that you must pay for. In this section, 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.

We process the charges for calls you make on your phone line after you've made them, sometimes by as much as four months later. We'll send you a bill every three months, or every month if you prefer, for your calls and other charges. This includes line rental charged for the following month or three months, depending on how often we bill you.

We usually bill business customers for rental charges every three months for the period ahead, and for call charges every three months for the period that's just passed.

Your bill may show:

- the cost of any calls made from your phone line;
- rental for your phone line, services such as maintenance, and any phone or equipment you rent from us;
- a payment processing fee (if you've chosen not to pay by direct debit or Monthly Payment Plan);
- one-off charges and other engineering charges for connecting a service;
- discount savings;
- any amounts we owe you; and
- charges for calls to an operator.

Bills we send to residential customers are not VAT invoices.

We can send bills in a choice of formats. If you need a bill in large print or Braille, or on CD, please go to [www.bt.com](http://www.bt.com) or call us on 0800 800 150. (This call is free from your landline.)

If you, or someone you know, don't have internet access and you need to check your bill and payment details, you can use Call My Bill by calling 0800 150 111 (this call is free from your landline). This service gives you details of how much you've spent on calls since your last bill. If you've got a textphone, you can call 0800 243 123 (8am to 6pm Monday to Saturday). Business customers should call 0800 800 152 (this call is free from your landline).

We also offer different ways to pay to suit different people, including those without a bank account. Please see the back of your bill or go to [www.bt.com](http://www.bt.com) for up-to-date information on ways to pay.

### When you need to pay us

You must pay your bill as soon as you get it, and send us your payment so we get it by the date shown on your bill. 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 phone service and save you a reconnection fee.

We prefer you to pay by Monthly Payment Plan or direct debit. This means you can pay a set amount on a day of your choice or pay the full amount ten working days after the bill is produced. If you pay any other way, you may have to pay a payment processing fee.

We offer our Protected Services Scheme for customers who're at risk because of a long-term illness or disability. The scheme helps these customers sort out problems so they don't have their phone line cut off. Please see page 17 for more details.

## **If we don't receive your payment on time**

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

- Remind you that the payment is due. We may do this with an automated voice call.
- Send you a written reminder and tell you the date we must get payment by. We may also contact you by text message or by an automated voice call. If we can't contact you, we'll send a letter at least seven days before we plan to cut you off to tell you your payment is overdue and that you must pay immediately to avoid being cut off.
- Charge you a late-payment charge if we don't get and process your payment within ten days of the date of our first reminder. We may charge business customers interest for each day or a late-payment charge.

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

If we don't get your payment by the date shown in our reminders, we'll do the following.

- Restrict, in most cases, access to your services. This means you won't be able to use BT broadband or BT Vision, and you'll only be able to receive calls (not make them, except to call emergency numbers such as 999 and 112).
- 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.

If you're a residential customer and regularly have problems paying your bill in full or on time, or if we think there's a high risk that you won't pay your bills, we may recommend that you use a more structured way to pay. This may be using a Monthly Payment Plan or sending you a BT Payment Card that allows you to make regular payments to your account wherever the PayPoint sign is displayed.

You may be eligible for BT Basic. See page 8 for more details.

We don't usually restrict a business customer's service immediately after the payment date set out in the final reminder. We may suspend services in line with your contract with us.

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 phone line

We'll do everything possible to avoid cutting off your phone line. 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 line and you'll have to pay a deposit or join a payment scheme. Business customers may also have to pay a deposit or give us a guarantee as security for future payments.

We can cut off your phone service in the following situations.

- If you gave incorrect or incomplete information when you applied for the phone 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:
  - o you still don't pay that amount;
  - o we can't contact you to talk about it; and
  - o 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.)

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 of hiring the agency. 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.

All our reconnection charges are shown in our published price list, which you can see at [www.serviceview.bt.com/list/homepage.htm](http://www.serviceview.bt.com/list/homepage.htm). 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 phone 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.

We won't threaten to cut off your phone line to encourage you to pay for extra services that may appear on your bill.

## 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 [www.bt.com](http://www.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 our 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.
- 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 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.

## Protected Services Scheme

Sometimes, elderly or disabled customers could have their phone line cut off for not paying their phone bill, through no fault of their own. For example, a bill may be missed during a long stay in hospital.

If you'd be at risk without a phone service, we want to help make sure you keep your service. The Protected Services Scheme allows another person (such as a friend, relative or adviser) to help solve problems and delay disconnection. Once registered, we tell both you and the other person if the phone line is likely to be cut off, and we remind you both of your responsibilities under the scheme.

There's no charge for this scheme, and the person helping you isn't responsible for paying the bill.

## Prices

We publish a standard price list. To see this, go to <http://www.bt.com/pricing>

If you've got a question about our prices, please go to [www.bt.com/Pricing](http://www.bt.com/Pricing) or, if you're a residential customer, call us on 0800 800 150 between 8am and 9pm Monday to Friday, 8am and 8pm on Saturdays or 9am and 6pm on Sundays. Business customers should call 0800 800 152 between 8am and 6pm Monday to Friday. (Calls to these numbers are free from your landline.)

## How to contact us

You can contact us online at [www.bt.com](http://www.bt.com) or [www.bt.com/feedback/feedback.jsp](http://www.bt.com/feedback/feedback.jsp)

Or you can call us. Our main contact numbers are listed below and nearly all are free from a BT landline.

Other services may have their own contact numbers or websites so, where possible, we've shown these throughout this document in the relevant sections.

### If you're a residential customer

For questions about residential sales, bills or general matters, please go to [bt.com](http://bt.com). Or you can call us on 0800 800 150 between 8am and 8pm Monday to Friday, or 9am and 6pm on Saturdays or Sundays. This call is free from your landline.

To report a fault on a residential line, call 0800 800 151 (this call is free from your landline). This line is open 24 hours a day, seven days a week. If you'd like to speak to someone about a fault, our customer service advisers are available from 7am to 11pm, seven days a week.

### If you're a business customer

For questions about business sales or services, go to [www.bt.com/business/help](http://www.bt.com/business/help). Or you can call us on 0800 800 152 between 8am and 6pm Monday to Friday (this call is free from your landline).

If you've a question about your bill, call us on 0845 600 6156 between 8am and 6pm Monday to Friday or 8am and 1pm on Saturdays.

To report a fault on a business line, call 0800 800 154 (this call is free from your landline). This line is open 24 hours a day, seven days a week.

We monitor some of the calls we get to make sure that we give our customers the standard of service they're entitled to expect. This means that a supervisor might record or monitor calls you make to us.

## If you're not happy with the service you're getting

If you're not happy with the service you're getting, please see our customer complaints code. You can see this at [www.bt.com/complaintscode](http://www.bt.com/complaintscode) or contact us (see page 18) and we'll arrange to send you a copy free of charge.

# BT's code of practice for premium-rate services and Number Translation Services

(This section hasn't been approved by Ofcom as it doesn't need their approval.)

## Premium-rate services

Premium-rate services have dialling codes starting with 09xx or 0871 and are charged at a higher rate than normal calls. They might include:

- recorded information – for example, traffic reports, competitions, voting, chatlines and things that you can download, such as ringtones; and
- live services – for example, advice lines.

The company providing these services is known as a 'service provider'.

Directory enquiry services with numbers that start with 118 are also classed as premium-rate services. The extra cost of the call is paid to the organisation offering that particular 118 service. The network operator who gives them the 118 number will also take a share of the price to cover the cost of carrying the 118 calls.

Information about calling premium-rate services from a BT line is given in our BT Price List at [www.bt.com/Pricing](http://www.bt.com/Pricing), or you can phone Customer Service. For more information, please see 'How to contact us' on page 18 for the numbers to call.

## PhonepayPlus

PhonepayPlus regulates premium-rate services. It publishes a code of practice that providers of premium-rate services must follow. This includes rules on advertising and promoting premium-rate services. PhonepayPlus may be able to help you if you've a complaint about a premium-rate service (see 'Complaints about premium-rate services' below).

Some information and entertainment services, including services for adults, are provided by international companies. Phone numbers for these services may be advertised in the UK.

We have no control over international numbers, but we can block premium-rate and international numbers on your phone line if you want us to. Or you can buy Call Barring, so calls to international numbers can't be made from your phone line. For more information, please see 'How to contact us' on page 18 for the numbers to call.

## Complaints about premium-rate services

### What we can do for you

- We can give general information about premium-rate services.
- We can deal with number-checking requests through the facilities provided on PhonepayPlus' website at [www.phonepayplus.org.uk](http://www.phonepayplus.org.uk).
- We can give details, if available, of the service provider for the premium-rate service number, so you can contact them direct for a refund.
- We can give information about the prices for calls to any premium-rate service number on our network.
- We can give basic information about how premium-rate services work, including whether the calls in question were on our own network or on the network of another provider. We can also explain, in general, how call charges are shared between the networks.
- We can give information about how you can bar calls to all or specific premium-rate numbers from your phone line.

- We can give information about how ‘internet diallers’ work and what you can do (such as improving your computer’s security) to avoid similar problems in the future.
- We can give information on other options available to get a refund in cases of abuse or problems involving premium-rate calls.

## What PhonepayPlus can do for you

PhonepayPlus (see ‘Some other useful contacts’ for their contact details) regulates the content of premium-rate services and how they’re advertised. It’s responsible for investigating complaints about the way premium-rate services are advertised or run, or the way information received using a premium-rate call has been presented.

PhonepayPlus can’t give compensation for calls made to recorded information premium-rate numbers. It may be able to give details of the service provider.

You can make a formal complaint to PhonepayPlus in a number of ways. Please see ‘Some other useful contacts’ for its website, address and phone number.

## Number Translation Services

Number Translation Services (NTS) are calls to numbers shown in the National Telephone Numbering Plan as ‘special services’. The National Telephone Numbering Plan is the UK’s list of numbers that Ofcom has allocated to phone companies. The ‘special services’ include:

- 08 numbers, such as 0845 and 0870;
- 0500 freephone numbers (but not calls to 0808 99 numbers for flat-rate internet access calls); and
- 070 personal numbers (numbers beginning 070 that are not mobile numbers).

## Complaints about Number Translation Services

### What we can do for you

We publish charges for Number Translation Services calls on our website and in our published price list. We print those charges as clearly as the charges for other calls.

We give details of:

- any call charges that apply for calls to freephone numbers, including details of when those charges will apply;
- call charges for NTS calls that vary by time of day (for example, ‘08xx calls cost x pence a minute, including VAT, during weekday evenings’); and
- whether any special offers, discount schemes or call-bundling arrangements apply to NTS calls, including details of which of those arrangements apply to each number range.

We can give new customers information about all charges for NTS calls.

Our advertising and promotional materials clearly show:

- the maximum prices that apply to NTS calls;
- where you can find our price list on our website; and
- where on our website you can find the complete set of NTS call charges.

You can find information about calling Number Translation Services from a BT line in our price list at [www.bt.com/Pricing](http://www.bt.com/Pricing), or you can ring Customer Service. For more information, please see ‘How to contact us’ on page 18.

Kevin Lendor, Compliance Operations Manager of BT Group, is responsible for making sure that we keep to BT’s code of practice for premium-rate services and Number Translation Services.

If you'd like to comment on the code, please email Kevin at [compliance@bt.com](mailto:compliance@bt.com) or you can write to Kevin at:

BT Compliance  
PO Box 67531  
London  
EC1P 1RP

## Some other useful contacts

### **Ombudsman Services: Communications**

PO Box 730  
Warrington  
WA4 6WU

Phone: 0330 440 1614, 0192 543 0049 or 0845 050 1614  
Fax: 0330 440 1615 or 0192 543 0059  
Textphone: 0845 051 1513 or 0330 440 1600  
Email: [enquiries@os-communications.org](mailto:enquiries@os-communications.org)  
Website: [www.ombudsman-services.org/communications.html](http://www.ombudsman-services.org/communications.html)

### **PhonepayPlus** (regulator of premium-rate services)

Freepost WC5468  
London  
SE1 2BR

Phone: 0800 500 212 (8am to 6pm, Monday to Friday)  
Website: [www.phonepayplus.org.uk](http://www.phonepayplus.org.uk)

### **Ofcom** (Office of Communications)

Ofcom Contact Centre  
Riverside House  
Southwark Bridge Road  
London  
SE1 9HA

Phone: 0300 123 3000  
Website: [www.ofcom.org.uk](http://www.ofcom.org.uk)

The following organisations may be able to help you with managing your money.

### **Citizens Advice**

The phone numbers of local citizens advice bureaus are listed in the Yellow Pages and The Phone Book and online at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

For online information from Citizens Advice about payment problems, go to [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### **National Debtline**

Phone: 0808 808 4000 or go to [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## BT's useful numbers

Customer Service, sales and complaints (residential customers): 0800 800 150

Customer Service and sales (business customers): 0800 800 152

Reporting faults (residential customers): 0800 800 151

Reporting faults (business customers): 0800 800 154

Speaking clock (Timeline): 123

BT Chargecard: 144

UK operator: 100

International operator: 155

You can find prices at <http://www.bt.com/pricing>

Charges on other networks and from mobile phones may be different.

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