



Disconnection Policy

If you cannot pay your bill, please contact our Collections Team using the contact details shown on your bill. Most of our customers pay on time. It is only fair to them to keep our costs down by insisting that bills are paid promptly. Nevertheless, in cases of genuine financial difficulty, we may be able to help perhaps by extending the time for payment or agreeing payment by instalments.

We will only disconnect you as a last resort but if we must cut you off then you may have to pay a reconnection fee.

We will not cut you off for non-payment while there is a genuine dispute, but only so long as you have paid up for all charges that are not disputed. However, we may still bar access to certain services from your line until the dispute has been dealt with.

What our policy is about

This policy statement is made by KCOM Group Limited.

This policy may change from time to time in the light of experience.

It is intended to help our customers who may have difficulty paying the bills issued by KCOM. It does not relate to bills from any other telecommunications operator or service provider.

Our responsibilities to customers

We will:

- Send a bill when it is due;
- Send at least one reminder if the bill becomes overdue;
- Try to contact our customers who don't pay prior to disconnection of any services.

If contact has been made with our customers:

- We will look carefully at the reason for non-payment and try to agree a Payment Plan where it's sensible;
- Payment Plans may be tougher if there have been payment problems in the past but they will also be realistic based on what our customers can afford to pay;
- We will try to continue supply of basic services while our customers pay off debts. We will expect our customers to pay off the total debt within a reasonable time, taking into account their income and other financial circumstances;
- We may limit the type of services available to our customers while they are paying off their debt. If we are going to limit service in any way, we will tell our customers why we are doing so and we will explain to them what types services they still have



access to. There are various ways in which we can limit the service we provide, with the most restricted service is one that only allows customers to receive inbound calls;

- We will tell our customers that full service (or a limited service if they prefer it) will be restored once they have paid their bills in full. We will let our customers know that their usual non-call line charges will continue while their service is limited. It will be explained clearly that if they do not meet agreed Payment Plans we may disconnect all their services. If that happens they will only be reconnected once they have paid their bill in full and if applicable a charge for reconnection;
- We will tell our customers about ways in which they can manage their future bills better and will offer a package review where appropriate.

If we cannot contact a customer:

- We will look at our customer's payment history and decide fairly whether we will limit our customer to receiving calls only or whether we will completely disconnect. If there have not been previous payment problems, and it does not look as if fraud is taking place, then we will initially limit the customer's service to incoming calls only.

Our customers' responsibilities

We expect our customers:

- To pay their bills as soon as they receive them;
- To pay the remainder of their bill while any disputed charge is being investigated;
- To tell our Collections Team as soon as possible if they cannot pay, or need extra time;
- To agree to a Payment Plan if they cannot pay on time and to accept the limits on their service that we will explain to them;
- Pay the charges associated with the late payments as detailed in the Price Manual (<http://pricing.kcomhome.com/>) for Consumer & Regional Business customers or as notified by us for KCOM Business customers.

Our approach to disconnection

We will always try to avoid disconnecting customers but may have to do so if:

- A customer fails to pay an instalment under an agreed Payment Plan;
- A customer's bill (including any late payment charges) is still not paid 7 days after the disconnection notice has been sent and:
 - There is a history of failure to pay on time and we cannot get in touch with the customer; or
 - The customer refuses to agree to a Payment Plan;
- It looks like there has been fraud (fraud means that someone has deliberately tried to get services without any intent of payment for them);
- Our customer breaks the Conditions of Service (the contract we have entered into with the customer for the provision of services);



- A customer's bill is getting so high we become worried that they may not be aware of the charges that they are incurring and may not be able to afford to pay them;
- A bankruptcy/liquidation notice is issued against one of our customers;
- A customer pays their bills by direct debit and their bank refuses to make the payment.

Help and advice

Help in understanding our policy and advice about payment problems is available from our Collections Team on **(01482) 602808** for Consumer **(01482) 602821** for Business.