

## Budget Scheme

### 1. Service Description

The KCOM budget scheme allows customers to spread the cost of their telephone bills over equal monthly payments.

Payments can only be paid by direct debit from a bank or building society account.

Customers on the budget scheme will still receive a phone bill statement each quarter to provide details on charges, payments made, balance from previous statement, new balance details and notification of any changes to monthly payments.

In no instance will KCOM be allowed to take any more than the agreed amount out of a customers account. If the monthly payments need to be changed at any time we must write, giving at least 14 days, before they are changed.

It is even possible to pay small irregular payments with this budget scheme. KCOM will continually adjust the customers balance which will be shown on the bill statement.

Customers can cancel their Budget Scheme agreement at any time, and settle any outstanding amounts, or receive a cheque if the account is in credit.

### 2. Service Constraints

- The budget scheme is available for KCOM telephone bills for residential lines only, excluding summary bills.
- Budget schemes are subject to status.

### 3. Charging Structure

- Budget scheme is available free of charge.
- There is no charge for credit (0% APR).
- Written quotations are available on request.
- KCOM may vary these payments in accordance with changes in the customer's phone bill and charge for some items separately.