

DEBT MANAGEMENT POLICY

The following payment terms are accepted:

- ▶ Direct Debit
- ▶ Continuous Payment Authority (Credit or Debit card)
- ▶ Direct Payment (Bank Transfer)

What happens if I miss a payment?

If you miss a payment on your agreed payment date we will attempt to recollect the amount outstanding again in 7 days time. We will also add a failed payment charge of £11.95 to your following invoice.

We will contact you by letter, email and SMS message (where possible) to notify you of the re-attempt at the collection and the addition of the £11.95 failed payment charge (cancellation and compensation charges are not subject to VAT).

If after a further 7 days your payment fails again, an immediate bar will be placed on the service. This will include your outgoing calls and any broadband services which you have with us.

We will contact you by telephone, letter, email and SMS message (where possible) to advise that a suspension has been placed on your services and that you have a further 7 days to make payment of the outstanding balance to avoid any further disruption to your services (e.g. barring of inbound calls and ultimately the cessation of your services).

At this point our credit control team will attempt to contact you to obtain a payment for the outstanding balance and reset any payment methods which you had in place. This contact may involve telephone calls, SMS messages, letters and emails.

If after a further 14 days the balance remains outstanding a full restriction will be placed on all of your services including inbound calls. Failure to make this payment will result in your services being ceased. If any termination fees are due (as defined within our terms and conditions) these will be added to your final invoice.

At this point we will begin the 14 day cessation process. Throughout this period you will not be able to use any of your services.

After the 14 day cease notification period has elapsed and your services have been terminated any amounts outstanding, including any termination fees, will be passed to our nominated external debt collection company. All outstanding amounts sent to the debt collection company are subject to a 20% surcharge.

Our nominated external debt company is:-

Mil Collections Limited

Palace Buildings

Quay Street

Truro

TR1 2HE

Mil Collections Limited will contact you in an attempt to obtain payment. This will include telephone calls, SMS messages, letters and emails.

What should I do if I know that I am going to miss a payment?

If at the point of your agreed payment date you are aware that you are not going to be able to make the payment, please contact us. Where possible we will make the necessary arrangements for you to ensure that your services are maintained, whilst keeping you up to date with payments. This may include; setting up payment plans, rescheduling the due dates, changing your payment method etc.

Please note, it is always best to advise us at least 5 days in advance (where possible) of any changes you would like to make.

If you do find yourself in arrears, providing you can maintain up to date payment of ongoing bills we will consider spreading the costs of the arrears over a period of time.

What happens if I am leaving you, but I still owe you money?

Once you have left our service we will raise an invoice for any other charges not yet invoiced, such as termination fees, and a credit for any advanced charges already invoiced to you. If your final account is in credit we will refund the monies due to you within 7 days. Where your final account has an amount due to us we will require full payment within 14 days. If any monies remain outstanding after 14 days we will pass your account to our external debt collection company, details above.

What happens if I cancel my payment method?

If you cancel your recurring payment method at anytime we will contact you by telephone calls, SMS messages, letters and emails in order to re-instate the agreed recurring payment method. If after 7 days your recurring payment method has not been re-instated an immediate bar will be placed on the service. This will include your outgoing calls and any broadband services which you have with us.

Overdue days	Outcome
Day 14	Barring placed on outgoing calls and any broadband services
Day 35	Full restriction placed on all of your services (including inbound calls)
Day 49	Cease order placed on your services pending for a period of 14 days