



# Billing and Debt Collection

November 2023



**BT Group**



# Struggling to pay? There's help available

We understand your circumstances can change. If you are experiencing financial difficulties and are unable to pay by the date shown on your bill, don't worry, we are here to support you through difficult times. Depending on your situation there are some things we can help you with. Things like:

- Agreeing a suitable payment arrangement
- Giving you additional time to pay
- Information about specialist free debt advice

It's important to know that some of the support options might impact your credit file. There is no impact to your credit file by contacting us and having a conversation about your circumstances.

We can't support you without you reaching out to us. If you are struggling, please call us and you can speak to one of our guides. The sooner you get in touch the better:

For residential customers:

From BT mobile **150**

From the UK **0330 1234 150**

From outside the UK **+44 150 174 7714**

## There are also some things you can do to help make paying easier

- Direct debit payers can change the payment date online: [\*\*BT: How you pay your bill\*\*](#)
- Make partial payments through the month.
- 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: [\*\*Log into My BT\*\*](#)
- Call barring for premium-rate services. These types of calls may have added to your payment problems
- It's a good idea to find out what's included in your plan and what services you might be paying extra for. For example, if you are on a pay as you go plan, then calls aren't included in your package and you'll be charged extra for them. Sometimes adding an inclusive calling plan can be cheaper than paying for your calls. You may also have some add-ons that you may no longer need. You can view and manage your products here: [\*\*Your products | My BT\*\*](#)
- If you have BT Mobile adding a Spend Cap to your account restricts usage of services, such as roaming and photo messaging, so you can stay in control of your bill. You can manage your BT Mobile spend here: [\*\*How can I manage my BT Mobile spend? | BT Help\*\*](#)

# BT Essentials

## Support available for low-income households

We have some basic plans for Broadband and Telephone, which are exclusively available to customers on one or more of the following benefits:

- Universal Credit
- Guarantee Credit element of Pension Credit
- Jobseeker's Allowance
- Income Support
- Employment and Support Allowance

You can find out more: [\*\*BT Home Essentials Broadband | Universal Credit Broadband\*\*](#)

## Protected Services Scheme

Sometimes, elderly or disabled residential customers could have their phone line cut off for not paying their phone bill. For example, a bill may be missed during a long stay in hospital. If you'll 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 bill remains unpaid and we work with you or your representative to agree payment terms (e.g. amounts and dates these need to be paid by).

We will 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.

You can find out more: [\*\*Protected Services Scheme | Here For You | BT Help\*\*](#)

## Paying your bill late

We know it can be hard to talk about money issues, but the best thing to do if you're struggling to pay is speak to us. We're here to listen to you and do everything we can to support you through difficult times. The sooner you get in touch the better.

It is important that you know that if we don't hear from you there are some steps that we will take:

- Remind you that the payment is due. We may do this through a variety of methods such as an automated voice call, text message or email.
- We will also suspend your service and you won't be able to use our network until you pay any outstanding balance. This means you won't be able to use BT Broadband, BT landline, BT Mobile or BT TV, you may still be able to receive calls. You won't be able to make any calls apart from emergency calls to **999** and other essential services for example Childline UK **0800 1111**, Missing Children EU 116000, EU Child Helpline **116111**, Samaritans **116123**.
- Send you a reminder letter at least seven days before we plan to disconnect you.
- Charge you a late-payment charge.
- We may share information about your debt with other organisations that give credit.
- We will restrict access to your services.
- We will eventually restrict your ability to receive calls if you still don't pay.

## Disconnecting your phone line

We can disconnect your service in the following situations:

- If you've had your service restricted so you can only receive, not make, calls because you still owe us money, and:
  - you still don't pay that amount;
  - we can't contact you to talk about it;

We may also:

- Charge to your account in line with your terms and conditions for all your services for the full term of your agreement
- pass on your details to a debt collection agency who may add their own charges and fees to recover the debt; or
- notify credit reference agencies that you've missed payments (the information can be used by other lenders and will affect your credit rating and ability to gain future credit)

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 and Financial Conduct Authority.

## Need more support?

If you're struggling with your finances, there are several free independent debt advice services that can help. They will give you free and confidential advice and aim to find solutions that are best suited to you and your circumstances. Here are a few:

- **National Debt Line - Freephone 0808 808 4000** - Are a debt charity set up to give free independent debt advice over the phone and online.
- **StepChange Debt Charity - Freephone 0800 138 1111** - Their advice is free and confidential, they offer a wide range of solutions including a debt assessment and management tool you can use.
- **Citizens Advice – Freephone 0800 144 8848** - Citizens Advice give people knowledge and support in a wide range of issues free of charge. If you find it easier to talk face to face with someone, you can find your local branch on this page tool.