



BT Business Code Of Practice – Debt Management

November 2023

Payment for BT Services

We provide services that you must contractually pay and be responsible for, so that you can continue to receive these. In this Code of Practice document, we describe your responsibilities, when and how we ask for payments and the help we can give you if you have problems paying your invoices. 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;
- requiring customers to pay their invoices 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.

Your responsibilities to pay your Invoices

As our customer, you have responsibilities to us, and we expect the following:

- you should make sure we get full payment of your invoice by the due date;
- if there's a reason why you can't pay, or if you need more time, you should let us know straight away;
- if you're having problems paying your invoice, you should be prepared for us to restrict or suspend your service 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 expenditure; and
- you must advise us promptly of any changes to your bank details that may affect payment of your invoices.

When you need to pay us

Payment is by direct debit unless we agree otherwise. This will protect you from losing access to your services and late payment charges. You will be protected by the Direct Debit Guarantee, and we won't take the money from your bank or building society account any earlier than eight calendar days after the invoice is produced.

If we issue an invoice online, we will email you when we have done so.

Our standard payment terms are 28 days from the date of the invoice. If we have agreed different payment terms with you this will be stated in your contract. If your invoice shows a "pay by" date this is our recommended payment date to ensure we receive and process your payment in time to prevent late payment charges.

You will pay the full amount in pounds sterling, in cleared funds into our bank account, without any set-off, counterclaim, deduction or withholding, unless you legally have to take something off.

We may reduce the number of days you have to pay each invoice from 28 days to five days, where:

- you issue a profit warning; or
- any Credit Agency reduces your credit rating.

If you make a payment covering more than one invoice:

- you will tell us which amounts to apply to which invoices; and
- if you do not tell us, we may apply the payment to any unpaid invoices at our discretion.

As part of our credit management procedures, we may at any time:

- require you to pay a deposit, pay the invoice in advance, or provide a guarantee as security for payment of future invoices by the means requested by us; and
- carry out a credit vet on you. You will provide us or our agents with any information we or they may reasonably require for this.

If we don't receive your payment on time

If we don't get your payment by the due date, we'll do the following:

- attempt to contact you and tell you that the payment is due. We may do this with a call, by letter or e-mail, on screen reminder or SMS text. Letters will be sent to the same address as the invoice; and
- charge you either (i) a late payment charge or (ii) interest on the unpaid amount at the annual rate of 4 per cent above the Bank of England's base lending rate at the date of calculation, or at the maximum rate allowed by applicable law, whichever is less. The interest will build up and be compounded each day, from the date the invoice was due to the date you pay BT.

If we don't get your payment within 7 days of the due date, we'll do the following:

- restrict or suspend access to your services. Where possible we will first restrict or suspend your ability to make a call and then restrict or suspend your ability to receive calls. For non-voice services we will temporarily suspend the service; and
- for non-network services we may stop maintaining the equipment, take steps to recover it and refuse to fulfil any further orders until your account is up to date.

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 on time and charge you a late payment charge or interest.

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 invoice.

Disconnecting your services

We'll do everything possible to avoid restricting or suspending your services, but if we do restrict or suspend your services, we will let you know beforehand as soon as we reasonably can. We won't start your service again until we've got full payment of the amount you owe to us. We also may charge for starting your service again and, prior to starting the service again, we can require you to pay for our services by direct debit.

We can restrict or suspend your service if you do not pay us on time and in the way we require in our contract which includes:

- you won't agree to, or you fail to keep to, a payment arrangement; or
- if you do not pay what you owe us under any other contract that you have entered into with us, as set out in that other contract. We will give you seven days written notice of our intention to do this.

Termination

If you don't pay the overdue amount after we've restricted or suspended your service, we'll terminate the service and end your agreement with us. We may also charge you for all your services for the full term of your contract.

We may pass details of the overdue amount to a debt collection agency so they can collect the money for us. You will pay us any reasonable costs that we incur when recovering any amount you owe us, including debt collection agency and legal costs. We'll 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. If you want the service to be started again after we have terminated your service, you will need to re-sign your contract and our agreement will be subject to credit checks and standard connection charges.

If you've got payment problems

If you can't pay our invoice by the due date, 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. You'll find our contact information on your invoice and on our reminders.

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. All subsequent invoices will need to be paid on time;
- help you to sign up to My Account on bt.com/billing which allows you to manage your account, make payments, view your usage and much more; or
- review your products and call plans with our Sales team to make sure you're on the best package for your needs.

Remember to tell us straight away if you can't make sure we get your payment by the date shown on your invoice.

Disputing an Invoice

If you do not agree with something in an invoice we send you before you have made payment, you must tell us within 28 days after the date of the invoice. If you do not agree with something in an invoice we send you after you have paid it, you must raise the dispute with us within six months after the date of the invoice. You will always pay the undisputed amount of an invoice, including any disputed amount that is less than 5 per cent of the total invoice. When your dispute has been resolved, or charges maintained as being correct, you will pay the remaining balance within 7 days of both of us agreeing it. We may still charge you a late payment charge or interest for any amount that we both agree upon settlement.



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Offices Worldwide

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