

## **Non Payment of Bills**

**WIGHTCABLE (2005) LIMITED**

Communications House

56 Love Lane

Cowes PO31 7EU

Registered in England No 547 0659

Registered address as above

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## **1. INTRODUCTION AND OVERVIEW**

### **1.1 Policy**

Wightcable policy on measures taken to effect payment or disconnection has three main objectives:

- to be proportionate and not unduly discriminatory;
- to give due warning to the Customer beforehand of any consequent service interruption or disconnection; and
- except in cases of fraud, persistent late payment or non-payment, to confine any service interruption to the service concerned, as far as technically feasible.

### **1.2 Publication**

Wightcable provides information on its policy by:

- sending a copy or any appropriate parts of it to any Customer who may request such a copy; and
- placing a copy of such information on its website.

## **2. Payments to Wightcable**

### **2.1 Expectations**

Wightcable expects its customers to:

- pay their bills promptly;
- inform us of any significant change in circumstances for example if you are going to be away for an extended period which may affect bill payment;
- be straightforward when providing personal information.

### **2.2 Policy On Non-Payment**

Wightcable is aware that some customers can get into financial difficulties unintentionally, and this is taken into account when dealing with instances of non-payment. We advise customers of our processes to minimise debt and help them manage their bills. Customers may of course wish to take advantage of help from external debt counselling agencies

Wightcable offers a wide range of methods for customers to pay their bill and has a number of ways of helping customers minimise the risk of large debts for their communications services.

If a customer experiences problems in paying their bill, Wightcable has a consistent policy designed to:

- help the customer manage costs;
- protect both Wightcable, and customers in general;
- help minimise debt and disconnection;
- promote good customer service.

### **3. CUSTOMER OBLIGATIONS**

#### **3.1 Payment Requirements**

Customers are required to pay their invoices no later than the date at the top of the invoice. This will always be the last working day of the month.

#### **3.2 Non-payment By The Due Date**

##### **Business Customers**

A late payment administration fee of 2% above Bank base rate of the total invoice amount will be applied to your account 30 days after the invoice date.

An administration fee of £10.00 will be applied to your account if a request to your bank for a Direct Debit payment is rejected due to lack of funds or cancellation without prior written notice to Wightcable (2005) Ltd.

##### **Residential Customers**

A late payment administration fee of £3.00 will be applied to your account after the invoice due date.

A further £2.00 late payment administration fee will be added 14 days after the invoice due date should the balance remain unpaid.

An administration fee of £10.00 will be applied to your account if a request to your bank for a Direct Debit payment is rejected due to lack of funds or cancellation without prior written notice to Wightcable (2005) Ltd.

If there is no response to the initial contact and/or full payment of arrears is not made, then:

- services may be restricted;
- customers will be reminded that continued non-payment will lead to full disconnection of the service;
- customers will be informed further non-payment will lead to debt recovery procedures, and possible court action.

### **3.3 Restriction**

If a telephone line is restricted for non-payment, any attempted calls may be diverted to a message routing the call to Wightcable.

Some customers may be informed that they have had a credit limit applied to their account. If a credit limit is exceeded then Wightcable may restrict service without notice.

### **3.4 Disconnection**

Wightcable reserves the right to disconnect any customer without notice if the company has reasonable grounds for suspecting that there is an unacceptable credit risk, for example through suspected illegal behaviour (e.g. fraud) or a breach of the contract with Wightcable. We will carry out a review of any such decision if the customer requests it.

Disconnection would include disclosure of relevant customer information to the appropriate credit vetting agencies leading to a possible bad credit history. Any debt recovery procedures will be carried out professionally and in accordance with relevant UK legislation and industry practice.

Customers must settle any outstanding debt they have with Wightcable, and may be subject to credit checking and payment of any appropriate published reconnection charges, before new service can be re-provided.

If a customer is in genuine dispute with Wightcable and makes it known to us, then the disconnection process will not be invoked, pending the outcome of the dispute resolution.

In the unlikely event that Wightcable were to disconnect a customer incorrectly the customer would be reconnected free of charge.