I wish to comment on your consultation document 12/47

Q1

Payment deadlines have got shorter and more susceptible to delays in the post. I had an instance where the post was for some reason not timely and the bill arrived while I was on holiday. When I got back I was late and got charged.

The period is too short . It isn't that long ago we paid quarterly. Now Sure benefit from increased cash flow on a monthly basis to the detriment of Sure customers

Q4

Sure should continue to offer more payment methods. Several years ago I had a bill for over £1,000. This was for many long distance calls and sex lines. Although I could prove that no one was in the house at the times the response was poor and they were in denial.

Over a year later it was admitted that the bill was wrong. I heard unofficially they had caught an engineer using peoples lines to make these calls. The point I am making is that if I had been on Direct Debit they would likely have taken the full amount before I would have had the opportunity to cancel the DD. They would have had my money for a long time and probably less inclined to sort it out.

I fail to understand why paying by cheque is 'free' but a debit card is charged £1.50. I work in banking and I know that the cost of paying in a cheque is invariably more than a debit card payment. I think Sure are acting unreasonably. I used to pay by debit card but now I am forced to use a cheque which is a method that is potentially being withdrawn by banks in the coming years.

Q5

I think the cost should be the same for any payment method. Direct Debit maybe offered a small discount, like the discount offered by States Electric for payment by standing order to encourage people.

Q6

I agree, Sure should accept electronic transfers (without charge)

Q7

I find it very difficult to find the information I require from the Sure website. It seems hidden.

Regards

Chris Le Tissier