

Brian J Gardiner  
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14<sup>th</sup> November, 2012

CICRA  
Suites B1 & B2 Hirzel Court  
St Peter Port  
Guernsey  
GY1 2NH

Dear Sir or Madam,

With reference to your consultation Document for billing practices by Cable and Wireless.

Question 1

My bill for the month is usually only about £10.00 per month including the rental charge so besides paying the rental in advance can budget to pay by the end of month. It may be more difficult if you have young family and the bill is much higher.

Question 2

The late payment charge is excessive for OAPs whose bills are similar to mine, so perhaps should only be a percentage of the of the bill not 75% of the bill. Even rogue money lenders do not charge penalties at this rate. By reducing the number of places you can pay without attracting an excessive charge makes it more difficult when going on holiday for over 1 month. If they billed quarterly like the other utilities it would reduce their costs. I now get 9 pieces of paper per month plus 3 envelopes and stamps plus staff time taken to fill the envelopes, this must nearly be as much as my bills! Plus how many trees are destroyed by this waste. If you are unlucky enough to get cut off when going to hospital or similar, £39 .00 to flick a switch in their control room, how will they justify this charge to you?

Question 3

They could charge the late payers a percentage which increases per week over due and also increase the percentage rate for persistent late payers.

Question 4

All the other utilities offer more ways of paying and take debit and credit cards with no extra charges. The banks which operate the cards charge a percentage of the amount which is usually between 1% to 5% depending on the amount of trade the outlet puts though the cards. This is for credit cards I do not think the banks charge

for debit cards as most firms only charge for credit cards. The banks are trying to phase out cheques so as your account gets debited on the same day it is similar to a cheque and the banks are not giving a loan with time to pay as with the credit cards. How they can say it costs them £1.50 to collect £10.00 is beyond belief. With paying by post the customer is still incurring a charge for envelope and stamp close to 50p

Question 5

The fact you can only pay them by direct debit or visiting their offices without incurring a charge means you have to visit town by bus if you do not have a car or hate finding somewhere to park. The main office and works area out of town is impossible to get to without your own transport. Most people have a post office nearby or when doing their weekly shop. They should be forced to stop charging for this high handed attitude and save costs by going back to quarterly bills, see question answer to question 2.

Question 6

I do not use electronic payments but know a lot of people do when they use internet banking. In this day and age this must be the way to go for the younger generation.

Question 7

They say all their changes to charges are set out on their web site but not all people have access to the internet. Also not every one keeps all the correspondence they are sent regarding charges etc. even if they read it in the first place.

Yours faithfully,

A handwritten signature in cursive script that reads "Brian Gardiner". The signature is written in black ink and is positioned above the printed name.

Brian J Gardiner