

What happens if my payment fails?

Stage One

- If a payment is missed on your agreed due date, we will contact you via phone, letter, email, or text message (where possible) to notify you of the failed payment.
- We will attempt to collect the missed payment 7 days later.
- A **payment failure fee of £14.99** will be added to your account and will appear on your next invoice.

Stage Two

- If the payment remains outstanding after the resubmission attempt, your services will be **suspended** as follows:
 - **Phone-only customers:** Outbound calls will be suspended, except for emergency calls to 111 or 999.
 - **Data-only customers:** All internet usage will be fully suspended.
 - **Phone and data customers:** Outbound calls will be suspended (except to 111 or 999), and internet access will be fully barred.

Stage Three

- If the outstanding amount remains unpaid **14 days** after your services have been suspended, we will initiate the **disconnection** of your services.
- If you are within the minimum term of your agreement, an **early termination fee** will be added to your account in accordance with the terms and conditions provided at the time of joining.

Stage Four

- If the balance remains unpaid **28 days** after disconnection:
 - Your account will be fully disconnected.
 - The outstanding balance will be referred to our nominated external collection agency.
 - A **20% surcharge** will be added to the amount owed

What happens if I leave but still owe money?

- Upon leaving, we will generate a final invoice, including any unpaid charges and credits for advance-billed services.
- If your account is in credit, a refund will be issued within **14 days**.
- If there is an outstanding balance, full payment is required within **14 days** of the account being closed.
- If payment is not made within a further **14 days**, the balance will be referred to our external collection agency (details above).

What happens if I cancel my recurring payment method?

- All customers must maintain an active payment method as per the terms and conditions of the agreement.
- Cancelling your payment method may result in the **restriction or suspension of services**.
- We will contact you by phone, text, letter, and email to reinstate the recurring payment method and pay any outstanding balance.

What happens if my first invoice payment fails or I cancel my payment method?

- **New customers** (first invoice on joining) who cancel their recurring payment method before services go live or fail to pay their first invoice will be contacted to reinstate the payment method and clear any outstanding balance.
- Services will not be activated until the first invoice is fully paid.
- If the payment method is not reinstated and payment remains overdue, we may, at our discretion:
 - (a) **Cancel the order** and prevent services from going live, or
 - (b) Place a **bar on services** once they have gone live.

Is there any other help or advice available to me?

If you're struggling to pay your bills, there are independent organisations that can offer help and advice:

- Citizens Advice Bureau: www.citizensadvice.org.uk
- StepChange: www.stepchange.org
- Money Advice Trust: www.moneyadvicetrust.org

Key Dates and Outcomes

Overdue Days	Action/Outcome
Day 7	Resubmission of the failed payment.
Day 14	Suspension of outgoing calls and/or broadband services.
Day 28	Disconnection initiated, and any applicable termination fees applied.
Day 56	Services ceased, account closed, and outstanding balance referred to the debt collection agency.

Last updated: January 2025