CHARGE TO BILL & PRS

CONSUMER CODE OF PRACTICE



This code will provide you with some information and advice regarding Charge to Bill and PRS Services and associated charges that will appear on your bill, if you use these Services.

This guide will cover what Charge to Bill and PRS are, how it works, how these Services are charged, and how you can stop any Service that you no longer require.

Introduction

EE, part of the BT Group, runs the UK's biggest and fastest mobile network, offering 4G and 5G in more places than any other UK network. EE was first to launch 4G in the UK in October 2012, and first to launch 5G in May 2019. EE also provides home and business broadband using both 4G/5G and fixed line connections. EE's retail presence exceeds more than 600 shops across the UK.

Ensuring that customers understand charges that appear on their bill is important to EE. This Code of Practice will provide the information you need to understand Charge to Bill and Premium Rate Services charges on your bill and will set out what you should do if you have a query or complaint regarding these charges, or the goods or Services provided.

What are Charge to Bill and Premium Rate Services?

Charge to Bill and Premium Rate Services are generic names for Services or goods that are purchased via your mobile phone (or other connected devices) and are charged to your monthly mobile phone bill or taken from your pay as you go credit amount.

Some examples of these services are:

- o TV and Radio competitions entered via text message
- Charity Donations

- Digital content purchased via App Stores or Online Stores like Apple, Google, Sony and Microsoft
- $\circ~$ TV and Radio engagement and voting, for example, Strictly Come Dancing and I'm a Celebrity Get Me Out of Here
- o Directory Enquiries
- Adult, Chat and Psychic Services
- o Gaming
- o Gambling

Charge to Bill and Premium Rate Services are the contractual responsibility (and subject to the terms and conditions) of the company providing the relevant Service (the "**Service Provider**"). EE is not responsible for the content or provision of any of those Services.

Charge to Bill Services and Premium Rate Services could appear on your bill in several ways:

- Voice calls to relevant numbers starting 118, 087, 070, 091, 090. These charges are made up of an EE Access Charge, charged per minute¹ plus a Service Charge which is set by the company you are calling. That company should advise you of the Service Charge element of the call cost.
- Voice calls to short code numbers (usually five or seven digits long beginning with 6 or 8.
- Text messages sent to short code numbers that are charged at EE Standard Network Rate. Short code number begin with a 6, 7 or 8, and are used for such things as requesting to make a charity donation, enter a TV or Radio advertised competition, or for paying for games and other digital content that is downloaded to your handset or device. The cost for text messages sent to short code numbers can be found in the Pay Monthly nonstandard charges price guide or the Pay-As-You Go non-standard charges price guide available here:

Price plans for mobile and home plans | Help | EE

Text messages sent to short code numbers will show 'sent' as the message type on your bill.

- Text messages received from short code numbers that are charged at between 15p and £10 per message. Received messages appear on the bill as a 5-digit short code number beginning 6, 7 or 8 and will show 'received' as the message type.
- Carrier Billing or Direct Billing enables you to pay for digital goods or Services purchased from App Stores, or from third-party publishers/merchants, (for example buying games, adding gambling/gaming credit to an account you hold with the Service Provider via your mobile phone bill). It also enables you to set up Charge to Bill or Mobile Billing as your preferred App Store payment method. This could also include subscription Services where you will be charged on a regular basis for your membership to and for access to the Service via your EE mobile phone bill.

Charge to Bill and Premium Rate Services are subject to the Payment Services Directive 2 (PSD2) and EE will limit your spend to £40 per maximum transaction and £240 per month in line with this regulation. For more information see here:

Premium Rate Services and the Payment Services Directive 2 | Billing Help | EE

¹ For more details on EE Access Charges go to <u>http://ee.co.uk/help/add-ons-benefits-and-plans/price-plans-and-costs/ee-price-plans/changes-to-numbers-starting-08-09-and-118</u>

Who is responsible for what?

EE, as your network provider, is responsible for two things: explaining what the charges on your bill are for and providing you with the contact information for the Service Provider. EE is simply acting as the collection agent (and sometimes Service carrier) for the Service Provider and is not responsible for the content or Services that the Service Provider has provided you. EE is therefore not able to offer **any refunds** for Charge to Bill or Premium Rate Services, **and refund requests can only be made to the relevant Service Provider**. If a refund request has been refused by the Service Provider, EE is unable to override their decision.

The Service Provider is responsible for explaining the Service you have used, the associated charges and providing proof that your mobile handset authorised the purchase or the set-up of Mobile Billing (where applicable). If a refund request has been made to the Service Provider and they decline to offer a refund, they **must** provide you with a full explanation as to why a refund has been denied and provide details of their complaints handling process should you wish to make a complaint.

Who regulates Charge to Bill and Premium Rate Services?

Charge to Bill and Premium Rate Services in the UK are regulated by Ofcom. Ofcom oversees the market for Premium Rate Services and protects consumers from harm by means of the PRS Order The Regulation of Premium Rate Services Order 2024.

Ofcom also deals with complaints about:

- The way Service Providers promote Charge to Bill and Premium Rate Services. For example, if the charges are not clear, missing or if you feel you have been misled about the costs.
- The content of Charge to Bill and Premium Rate Services.

Further information can be found on the Ofcom website Home - Ofcom.

Please note that Ofcom will need Service Provider information to deal with your enquiry. Ofcom **are unable to provide any refunds for Charge to Bill or Premium Rate Services Charges.** Refunds can only be issued by the Service Provider responsible for the Service.

How do the charges appear on your bill?

Charge to Bill and Premium Rate Services will appear on your bill and they are not included in any call allowances. Charge to Bill and Premium Rate Services do not count towards any Spend Cap that you might have on your account and so access to these will not be barred by applying a Spend Cap, however **messages sent to short code numbers will count towards your Spend Cap**.

The cost of sending text messages to short code numbers is charged at EE's Standard Network Rate' as per the Pay Monthly and Pay-As-You Go non-standard charges price guides which can be found here:

Price plans for mobile and home plans | Help | EE

Premium rate calls to numbers beginning with 118, 087, 070, 091 and 090 will appear on your bill as a call in the 'outside of allowance' section and will not be included in your call allowances.

The Access Charge for a call to a premium rate number will count towards your Spend Cap. The Service Charge for calls to premium rate numbers will NOT count towards your Spend Limit but will form part of the limits set by the PSD2. See below for more information:

Premium Rate Services and the Payment Services Directive 2 | Billing Help | EE

Short code charges and Direct Billing charges will appear within the "Services from other companies" section of you bill as 'One off charges', 'Recurring subscription charges' or 'App Store'.

Your bill will show the date, day and time that the charge was made, plus either a short code number, a bill descriptor (which will be in the 'Ref' field) or the short code number that you dialled, depending on the type of Charge to Bill or Premium Rate Service you have used. The bill descriptor will be the name of the Service used/merchant purchased from/name of App Store. For Charge to Bill Services, the bill will also display a Category and contact details for the Service Provider.

Depending on the Service used, some charges will be excluding VAT (VAT is added to your final bill amount) and others may include VAT.

Additional information about a Charge to Bill Service you have used or subscribed to, can be found by using EE's Charge to Bill checker tool, further details below.

Charge to Bill Service checker tool.

A Charge to Bill Service checker tool can be found on the ee.co.uk website by searching Charge to Bill or by following the link below.

http://ee.co.uk/help/accounts-billing-and-topping-up/billing-and-payment/your-billexplained/third-party-services

Either the; short code number from the 'Ref' field on your bill (5 or 7digits in length), or the full alpha-numeric bill descriptor from the 'Ref' field on your bill, should be input into the search field. Once submitted correctly, contact details for the company and further information about the service will be displayed.

Please note that the Charge to Bill Service checker does not contain details for charges associated with Premium Rate Numbers. These can be found via the Ofcom website.

How can I find out how much Charge to Bill and Premium Rate Services cost?

Service Providers must confirm how much the Service costs in all their advertisements or promotional information as well as on any payment pages prior to confirming a purchase. This must include:

- The cost of calls or messages, including any Service Charge element of calls to a 09 number that will be charged **in addition** to EE's access charge², charged per minute.
- The maximum cost of the Service.
- If you are subscribing to a Service, you must be advised that you will have to pay repeat charges.

Every purchase that you make for a Charge to Bill Service will result in a receipt being sent either via text message to the mobile number that has been charged and/or to the email address registered with the account that has made the purchases. Receipts should be stored safely and not deleted as they contain information which might be required by the Service Provider should a dispute about the purchase arise.

When you subscribe to a subscription Service, you will also receive a 'Welcome Message' which acts as a confirmation of the charges and will usually be sent via text message from the provider (some providers such as App Stores may send an email as confirmation which will be sent to the email address registered with App Store account holder). This will confirm the name of the Service you are subscribing to, the cost of the subscription and frequency of charges, a brief description of the product/Service and details on how you can unsubscribe from the Service.

Important information

It is extremely important that you always read any advertisement or promotion for a Charge to Bill or Premium Rate Service carefully before you make a purchase or sign up to a subscription Service, as the advertisement or promotional material **must** confirm the pricing and terms of use information.

If you are not aware of the costs or terms of the Service, we recommend that you confirm this information with the Service Provider before you make a purchase or sign up to a subscription.

You should also be aware that when allowing access to your phone by other family members or adding additional lines to your EE account for others, if you are the account holder, **you** are responsible for any charges incurred for Charge to Bill Services or Premium Rate Services. You are also responsible for ensuring that the correct bars have been applied to these numbers to prevent spend as the account holder.

For some text-based short code Services you may be charged for both the sending of the original text and again for you receiving texts as part of the Service. Details of all these charges must be clear in advertising or promotional material. You should make sure you understand what the total cost of the Service is before you use it.

What to do if you feel you have been overcharged or misled.

If you are unsure about a charge on your bill you can call EE Customer Services by dialing 150 from your EE handset, who will explain the charges to you.

² For more details on EE Access Charges go to <u>http://ee.co.uk/help/add-ons-benefits-and-plans/price-plans-and-costs/ee-price-plans/changes-to-numbers-starting-08-09-and-118</u>

If you think the costs on your bill are different to what you agreed to when you made the purchase or signed up to a subscription, or that you have been misled in any way, you should contact the Service Provider.

The Service Provider will be able to provide more information on the Service that you have been charged for, respond to your query or complaint and, if appropriate, they may issue you with a refund and stop future charges.

To find out who the Service Provider is, you can use the Charge To Bill Service checker tool as detailed above, refer to the details provided on your bill, look for text message or email 'Receipts' or in the case of ongoing subscription charges, the 'Welcome Message'.

If you feel that your query or complaint has not been resolved, you can make a complaint directly to Ofcom.

Information regarding Ofcom and their complaints process can be found on their website <u>Home -</u> <u>Ofcom</u>.

Please be advised that you will need to provide Ofcom with the details of the short code or the name of the Service or company the complaint relates to. Ofcom can investigate your query or complaint; however, **they are unable to issue refunds**. Any refunds must be agreed with and issued by the Service Provider.

How to cancel a subscription.

There are various ways to cancel your subscription depending on the Service used:

- Contact the Service Provider directly and confirm that you want to cancel the Service.
- Go into your account with the Service Provider if you have one.
- Follow the stop instructions within the Welcome or Receipt messages or emails that the Service Provider sends to you. This could involve replying 'STOP' or 'STOP ALL' to a short code number.

You may incur a 'Standard Network Rate' charge to send the STOP SMS to a short code number.

How to block Charge to Bill and Premium Rate Services.

If you want to prevent anyone making voice calls to 09 and international numbers, get in touch with us and we will ensure that access to Premium Rate Numbers is barred from your phone. We are also able to provide a bar which prevents you from making online purchases or adding Mobile Billing as your App Store payment method. For text billed short code services, we can also prevent you receiving the text message charge associated with the service. Just call us and ask.

EE offers customers the ability to block online access to 18-rated content. EE customers can restrict access using Content Lock:

https://ee.co.uk/help/help-new/safety-and-security/content-lock/switching-content-lock-on-oroff Other bars are available, please get in touch with us to discuss which might be most appropriate for you. If you are setting up a new mobile phone for a minor, then you may wish to look at our Set up Safe guide:<u>https://ee.co.uk/help/help-new/safety-and-security/content-lock/set-up-safe-manage-childs-phone</u>

Additional Information.

Information on EE's Access Charge can be found at: <u>https://ee.co.uk/help/help-new/billing-usage-and-top-up/call-text-and-data-charges/charges-for-calling-non-geographic-numbers</u>

Stopping nuisance or malicious calls and texts information can be found at: <u>https://ee.co.uk/help/help-new/safety-and-security</u>

Charge to Bill information including the EE Charge to Bill checker can be found at:

https://ee.co.uk/help/help-new/billing-usage-and-top-up/understanding-my-bill/third-partyservices

Information about your bill and payments including how to view your bill can be found at: <u>https://ee.co.uk/help/help-new/billing-usage-and-top-up</u>

Information on how to set Charge to Bill up as your App Store payment method can be found at:

Google Play.

https://ee.co.uk/help/help-new/billing-usage-and-top-up/paying-my-bill/how-do-i-set-upcharge-to-bill-through-the-google-play-store

Apple App Store.

https://ee.co.uk/help/help-new/billing-usage-and-top-up/paying-my-bill/how-do-i-set-upcharge-to-bill-on-my-apple-device

Microsoft Store.

https://ee.co.uk/help/help-new/billing-usage-and-top-up/paying-my-bill/how-do-i-set-upcharge-to-bill-through-the-microsoft-store

Sony PlayStation Store.

How to make PlayStation Store payments using a mobile phone