# CHARGE TO BILL CONSUMER CODE OF PRACTICE



## This code will provide you with some information and advice regarding Charge To Bill services

and associated charges that will appear on your bill if you use these services.

This guide will cover what Charge To Bill is, how it works, how these services are charged, and how you can stop any service that you no longer require.

### Charge To Bill

#### Introduction

EE is the biggest and fastest mobile network in the UK. We have around 550 retail stores and serve more than 31 million connections across our mobile, fixed and wholesale networks. Our 4G coverage reaches more than 95% of the UK population, with unique double speed 4G reaching 80%. Our 2G coverage reaches 99% of the population while 3G reaches 98%. And our superfast fibre broadband service covers around 80% of the UK population.

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 (previously known as 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 is Charge To Bill?

Charge To Bill (previously known as Premium Rate Services or PRS) is a generic name for services or goods that are purchased via your mobile phone (or other connected device), and are charged to your monthly mobile phone bill or taken from your pay as you go credit amount.

Some examples of Charge To Bill services are:

- Quizzes and Competitions
- Voting (for example, reality shows such as XFactor and Britain's got Talent)
- Directory Enquiries
- Digital Content (for example, apps, games, in app purchases, digital products or services, one off purchases or subscriptions)
- Adult Services
- o Gambling

Charge To Bill 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 could appear on your bill in a number of ways:

- Voice calls to fixed line premium rate numbers starting 118, 0870, 0871, 0872, 0873, 070 and 09. These charges are made up of an EE Access Charge, charged per minute<sup>1</sup> 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 or video calls to Shortcode numbers (usually five or seven digits long and usually beginning with 6, or 8).
- Text or MMS messages to and/or from Shortcode numbers that are charged at 15p or more per message. Shortcode numbers usually begin with 6, 7 or 8 and are used for such things as making charity donations, entering competitions or paying for games and ringtones downloaded to your handset or device. This also includes subscription services where you will be charged on a regular basis for your membership to, and for access to, the service.
- Charge To Bill services such as Operator Billing, Payforit or Direct Billing enable you to pay for digital goods or services online, usually from app stores or third-party publishers and merchants, (for example paying for car parking, or adding gambling/gaming credit to your account) via your mobile phone bill. This also includes subscription services where you will be charged on a regular basis for your membership to and for access to the service.

#### 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 of the Service Provider. EE is simply acting as collection agent (and sometimes service carrier) for the Service Provider but is not responsible for the content or services that the Service Provider has provided you.

The Service Provider is responsible for explaining the service you have used, the associated charges and providing proof of you having purchased the service.

<sup>&</sup>lt;sup>1</sup> 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 regulates Charge To Bill?

Charge To Bill services in the UK are regulated by the Phone-paid Services Authority ("PSA"), previously known as PhonepayPlus. The PSA oversees the market for premium rate services in the UK and protects customers from harm by using their code of practice, a set of rules about the content of the services and how they operate.

The PSA also deals with complaints about:

- The way Service Providers promote Charge To Bill 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 Services.

Further information can be found on the PSA website: <u>http://psauthority.org.uk/</u>

Please note that the PSA will need Service Provider information to deal with your enquiry. The PSA and EE are unable to provide any refunds for any Service Charges. Refunds can only be issued by the Service Provider responsible for the service.

#### How the charges appear on your bill.

Charge To Bill services will appear on your bill as a call and they are not included in call allowances.

The cost of sending text messages to premium rate services vary and are not included in your call allowances.

Premium rate calls to numbers beginning with 118, 0870, 0871, 0872, 0873, 070 and 09 will appear on your bill as a call and will not be included in your call allowances.

Charges will appear within the "Services from other companies" section of you bill.

Your bill will contain the date, day and time that the charge was incurred, plus either a Shortcode number or the name of the service used / merchant purchased from / name of app store plus the cost incurred. Depending on the service used, some charges will be excluding VAT (VAT is added to your final bill amount) and others may include VAT.

Contact information for the company that runs the service you have used or subscribed to can be found by using EE's third-party charge checker tool, further details below.

#### Third-party charge checker tool.

A third-party charge checker tool can be found on the ee.co.uk website by searching Third Party Services 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; Shortcode reference number from your bill (5, 7 or 9 digits in length), or the alpha-numeric bill descriptor should be input into the search field and the relevant category selected from the drop down. Once submitted, contact details for the company will be displayed.

#### How can I find out how much Charge To Bill Services cost?

Service Providers must confirm how much the service costs in all their advertisements or promotional information. This must include:

- The cost of calls or messages, including any Service Charge element of calls to an 09 number that will be charged in addition to EE's access charge<sup>2</sup>, charged per minute.
- The minimum cost of the service.
- If you are subscribing to a service, you must be advised that you will have to pay repeat charges.

When you subscribe to a subscription service, you will receive a 'Welcome Message' which acts as a confirmation of the charges and will usually be via text message from the provider (some services may send an email as confirmation however this will be explained at the point of activation). 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. Customers who subscribe to subscription services will also receive regular reminder messages, also sent via text.

Depending on the service used, you may also receive text or email 'Receipts' from some service providers for purchases made. These will contain details such as the name of the service, the cost of the service and who to contact in case of any questions about your purchase.

#### Important information

It is extremely important that you always read any advertisement or promotion for a 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 provider before you make a purchase or sign up to a subscription.

For some text based Shortcode 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.

<sup>&</sup>lt;sup>2</sup> 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>

#### 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 who will explain the charges to you.

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.

To find out who the Service Provider is, you can either use the third-party charge checker tool as detailed above, refer to the description on your bill, look for a text message or email 'Receipt' or in the case of ongoing subscription charges, the regular reminder messages. You can also use the checker on the Phone-paid Services Authority (PSA) website.

#### http://psauthority.org.uk/about-us/number-checker

If you feel that your query or complaint has not been resolved, you can make a complaint directly to the Phone-paid Services Authority.

Information regarding the PSA including their complaints process and their checker can be found on the PSA website, <u>https://psauthority.org.uk/</u>

Please be advised that you will need to provide the PSA with the details of the Shortcode and the company the complaint relates to. The PSA can investigate your query or complaint; however, they are unable to issue refunds. All refunds will be issued by the Service Provider.

#### How to cancel a subscription.

There are two ways to cancel your subscription:

- $\circ$   $\,$  Contact the Service Provider directly and confirm that you want to cancel the service.
- Follow the stop instructions within the welcome, receipt or reminder SMS that the Service Provider sends to you. This usually involves replying 'STOP' or 'STOP ALL' to the Shortcode number.

You may incur a charge of 15p to send the SMS to a Shortcode number.

#### How to block Charge To Bill services

If you want to prevent anyone making voice calls to 09 and international numbers, or to text Shortcodes, get in touch with us and we will ensure that access to Premium Rate Numbers is barred from your phone.

EE offers customers the ability to block online access to 18-rated content. EE and T-Mobile customers can restrict access using Content Lock. Orange customers can restrict using Safeguard. Further information on these blocking options can be found by clicking the following link:

http://ee.co.uk/help/safety-and-security/my-digital-life/content-lock-and-orangesafeguard

Other bars are available, please get in touch with us to discuss which might be most appropriate for you.

#### Additional Information.

Information on EE's Access Charge can be found at: <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>

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

Third party services information including the EE search tool can be found at: <u>http://ee.co.uk/help/accounts-billing-and-topping-up/billing-and-payment/your-bill-explained/third-party-services</u>