



Managing debt

We understand your circumstances can change. Here's how to let us know about any significant changes to your circumstances such as ill health, bereavement, changing your name or if you're having financial difficulties.

Tell us you're struggling to pay

If you're struggling to pay your bill, we'll support you and discuss other ways for you to pay. Contact us by calling 150 from your EE phone call +44 (0) 7953 966 250 from any phone.

If you can't pay your bill, please tell us about it and we will try to help. If you haven't talked to us about it, we'll try and contact you by phone and mail. We'll also have to suspend your service and you won't be able to use our network until you clear any outstanding balance.

If this happens, we may also:

- add a termination fee to your account in line with your terms and conditions;
- pass on your details to a debt collection agency who may add their own charges and fees to recover the debt; and
- notify credit reference agencies that you've missed payments. This information can be used by other lenders and will affect your credit rating and ability to gain future credit.

There are several organisations offering free, independent advice if you're struggling to pay your bills. Here are just a few:

- Citizens Advice Bureau
- StepChange
- Money Advice Trust

Failed of late payments

If your bank doesn't allow the Direct Debit payment, we'll make a second attempt around nine or ten days later. If this fails again, and you haven't made a payment by any other method, then we'll have to apply a late payment fee and cancel your Direct Debit. Any late payment fee will be added onto your next bill. We'll show you details of the charge in My EE and it will show on your next bill as a one-off charge.

To restore your Direct Debit call us on 150 from your EE phone or +44 (0) 7953 966 250 from any other phone.