

**0870**

**&**

**Consumer Empowerment**

**William R Goodall**  
FlexTel  
Managing Director

# 0870

- **Ofcom Policy**
- 0870 Update



# Ofcom's Policy

## Consultation

*From the Ofcom website...*

- **Own Consultation Guidelines...**

- *If intervention is justified we aim to choose the **least intrusive means of achieving our objectives**, recognising the potential for regulation to reduce competition.*

- **Better Regulation Task Force...**

- *The option of **not intervening**...should always be seriously considered.*
- ***Regulation** and its unintended consequences, **may be worse than the effects of the imperfect market.***

# Ofcom's Policy

## Duties - Communications Act 2003

*From the Ofcom website...*

- 3(1) It shall be the principal duty of Ofcom, in carrying out their functions;
  - (a) to further the interests of **citizens** in relation to communications matters; and
  - (b) to further the interests of **consumers** in relevant markets, where appropriate by promoting competition

# Ofcom's Policy

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**A serious omission on the Ofcom website...**



# Ofcom's Policy

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## Ofcom has a mandatory duty to be **Prudent...**

- 3(3) In performing their duties under subsection (1), OFCOM **must have regard, in all cases, to**
  - (a) the principles under which regulatory activities should be **transparent, accountable, proportionate, consistent and targeted only at cases in which action is needed;**

# Competition Appeals Tribunal Judgements 2008

# Competition Appeals Tribunal Judgement 1

*20th May 2008 - Mobile Termination Rates*



Neutral citation [2008] CAT 12

**IN THE COMPETITION APPEAL TRIBUNAL**

Case Numbers: 1089/3/3/07

1090/3/3/07

1091/3/3/07

1092/3/3/07

Victoria House  
Bloomsbury Place  
London WC1A 2EB

20 May 2008

Before:

VIVIEN ROSE  
(Chairman)

PROFESSOR ANDREW BAIN OBE

ADAM SCOTT TD

Sitting as a Tribunal in England and Wales



# Competition Appeals Tribunal

## Judgement 1

*20th May 2008 - Mobile Termination Rates*

- **Ofcom must be Prudent**
  - CAT specifically **reaffirms and emphasises** Section 3(3) of the Act
- **Flawed Thinking**
  - Ofcom's use of the GFT test was **seriously flawed** and a serious error
- **Blind to Costs**
  - Ofcom's **refusal to consider cost information ... was an error**
- **Unreasonable**
  - OFCOM did not approach resolving these disputes on this basis [*reasonableness*] and it therefore committed **an error of law**.
- **Consistency**
  - *"Consistency is important because **companies need to be able to plan their business** on the basis of how they anticipate the regulator is going to act."*

# Competition Appeals Tribunal Judgement 2

*18th October 2008 - Number Portability*



Neutral citation [2008] CAT 22

**IN THE COMPETITION**  
**APPEAL TRIBUNAL**

Case Number: 1094/3/3/08

Victoria House  
Bloomsbury Place  
London WC1A 2EB

18 September 2008

Before:  
**LORD CARLILE QC**  
(Chairman)

**DR ARTHUR PRYOR CB**  
**PROFESSOR PAUL STONEMAN**

# Competition Appeals Tribunal

## Judgement 2

*18th October 2008 - Number Portability*

- Ofcom must be **Prudent**
  - CAT **again reaffirms and emphasises** Section 3(3) of the Act
- **Weak Impact Assessment**
  - [Ofcom's impact assessment] does not meet the test of...  
**profound and rigorous scrutiny.**
- **Advice on Impact Assessment**
  - [Ofcom] to ensure that the important decisions it takes, with potentially wide ranging impact on industry, **should be sufficiently convincing to withstand industry, public and judicial scrutiny.**

# **Ofcom Policy**

## Impact of CAT Judgements

**Impact Assessments  
&  
Cost Benefit Analysis**  
must withstand  
**Profound and Rigorous Scrutiny**

**Prudent Regulatory Activities**  
Transparent, Accountable, Proportionate, Consistent  
and  
**Targeted**  
only where  
**Action is Needed**

# 0870

- Ofcom Policy
- **0870 Update**



# 0870 Policy Objectives

*(Ofcom's Original 2005 Consultation)*

## 1. Price transparency

- *Consumers should know what they are paying for calls.*

## 2. Range and choice of services

- *Consumers should have access to a wide range of services and a choice of suppliers.*

## 3. Consumer protection

- *Use of 08 numbers as a micro-payment system should be accompanied by measures which provide an adequate level of consumer protection, particularly for vulnerable consumers.*

## 4. Promotion of competition

- *Regulation should promote competition between CPs and SPs, consistent with reasonable levels of cost recovery and revenue certainty.*

## 5. Reduced regulatory intervention

- *Ofcom should operate with a bias against regulatory intervention and should avoid imposing any unnecessary burden on consumers, suppliers or other stakeholders.*

## 0870

### The Pre-call Announcements Debacle !

- Ofcom “*pushed-on*” - heedless of dire warnings
- Activated 070 PCA's - 1st September 2007
- Ofcom “*uncovered*” Health & Safety Risks
  - including “*unknown*” embedded systems alarms protecting both People & Property
- Emergency modifications unsafe & unsound
- PCAs fully withdrawn - after 3 months chaos

# 0870

## The Pre-call Announcements Debacle !

### How did it happen?

- Inadequate **Impact Assessment** on 070
- No **H&S Risk Assessment** (on PCAs)

### Outcome?

- Cost 070 Industry over **£1 Million**
- Caused **distress** to vulnerable consumers
- **Confused** callers, including the vulnerable
- Best viewed as *“Low Traffic Test”* for 0870



## 0870 Cost-Benefit Changes

(2005-2008)

- Pre-call announcements no longer an option
  - Reduced Benefit - **Loss of consumer protection**
- 03 already offers 0870 service at Geo rates
  - Reduced Benefit - **Unnecessary 0870 migration**
- International access to 0844/0871 is mired
  - Reduces Benefit - **impacts EU cross border trade**
- Costs to receive 0870
  - Inadequate prominence of likely costs in consultation  
=> **erroneous impact assessment**

## 0870 Next Steps?

- New, Rigorous, Impact Assessment - so PCA error avoided
  - Does 03 make the **Burden of Intervention** unnecessary?
- H&S Risk Assessment required? - If network changes planned
- New, Robust, Cost-Benefit Analysis
  - **Real Cost Impact** on trade?
  - TCP **Revenue Uncertainty** and **cost recovery**?
  - **Targeting** mobile supplier **overcharging**?
  - **Delivers Consumer Protection**?

# Consumer Empowerment

- BERR & Consumer Protection
- Price Competition & Confusion
- Price Transparency



# **BERR & Consumer Protection**

## **Consumer Protection from Unfair Trading Regulations 2008**

**Came into Force: 26th May 2008**



# **BERR & Consumer Protection**

## **Consumer Protection from Unfair Trading Regulations 2008**

**Came into Force: 26th May 2008**

### **Misleading Actions**

# BERR & Consumer Protection

## Consumer Protection from Unfair Trading Regulations 2008

Came into Force: 26th May 2008

### Misleading Actions

- “**price** or the manner in which the price is calculated”  
is a consideration...
- “if it or its overall presentation in any way **deceives or is likely to deceive the average consumer**”  
such that...
- “it causes or is likely to cause the average consumer to take a **TRANSACTIONAL DECISION** he would not have taken otherwise”.

# BERR & Consumer Protection

## Consumer Protection from Unfair Trading Regulations 2008

### Transactional Decisions

- A “**Transactional Decision**” is “**Placing a call**”

## Why?

- The Caller **Commits to Pay** (*contractually binding*);

# BERR & Consumer Protection

## Consumer Protection from Unfair Trading Regulations 2008

### Transactional Decisions

#### Price must be presented...

- > Before a consumer decides to **place a call**;
- > In an **accurate** (*up-to-date*) manner;
- > So it is unlikely to **deceive** or **mislead**



# Consumer Empowerment

- BERR & Consumer Protection
- Price Competition & Confusion
- Price Transparency



# Price Competition & Confusion

## UK and International Call Prices & Discount Schemes for Residential Customers

Keeping you up-to-date with our latest residential prices

October 2008

**32 pages**



[www.bt.com/Pricing](http://www.bt.com/Pricing)

# Price Competition & Confusion

## Calling Plans Calls to 0845 and 0870

Type of Call	pence per minute	
	Daytime Mon-Sun 6am-6pm	Evenings & night-time Mon-Sun before 6am and after 6pm
0845	2.00	0.50
0870*	6.00	1.50

**\* Except calls to numbers beginning 0870 09, 0870 185, 0870 187 & 0870 188 – see table below for prices**

Type of Call	pence per minute		
	Daytime Mon-Fri 6am-6pm	Evenings & night-time Mon-Fri before 6am and after 6pm	Weekend all day Sat & Sun
Call price	4.95	2.49	2.00

Page 4

## UK Call Prices for Non-Calling Plans Customers

Chargeband	pence per minute		
	Daytime Mon-Fri 6am-6pm	Evenings & night-time Mon-Fri before 6am and after 6pm	Weekend all day Sat & Sun
Local	3.95	1.00	1.00
National	7.91	3.95	1.50

Type of Call	pence per minute
0845 Day	3.95
0845 Evening	1.00
0845 Weekend	1.00
0870* Day*	7.91
0870* Evening	3.95
0870* Weekend	1.50

**\*Except calls to numbers beginning 0870 09, 0870 185, 0870 187 & 0870 188 – see table below for prices**

Type of Call	pence per minute		
	Daytime Mon-Fri 6am-6pm	Evenings & night-time Mon-Fri before 6am and after 6pm	Weekend all day Sat & Sun
Call Prices	4.95	2.49	2.00

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# Price Competition & Confusion

## Time Bands? (page 3)

### Residential Lines

daytime - Monday-Friday 6am - 6pm  
 evenings & night-time - Monday-Friday  
 before 6am & after 6pm  
 weekend - All Day Saturday & Sunday

### Dialled Call Charges – Residential Customers

#### Call Charge Rounding - VAT Exclusive Billing (except for, Light User Scheme, and BT Standard Rate Customers)

Each call charge will be rounded up to a whole penny, except for call charges to non-Mobile 07X numbers, which will be rounded up to a tenth of a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny.

#### Call Charge Rounding - VAT Inclusive Billing (except for BT Basic Customers)

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#### Call Charge Rounding - Light User Scheme, and BT Standard Rate Customers - VAT Exclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of

[www.bt.com/Pricing](http://www.bt.com/Pricing)

a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny

#### Call Charge Rounding - BT Basic Customers - VAT Inclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the nearest whole penny.

#### Duration Rounding - All Residential Customers

The duration of the following call types will be rounded up to the next whole minute.

- Inland geographic Calls (including g21 rate and ISDN64k calls)
- Calls from Northern Ireland to the Irish Republic
- Calls to Channel Islands
- Fixed-to-mobile calls (excluding ISDN 64k)
- International Calls (including calls to international mobiles but excluding ISDN 64k and satellite calls e.g. Inmarsat)
- The above call types from Private Payphones
- Calls from Private Payphones
- The above Call types via Operator Assistance (specially assisted)

All other call types will be rounded up to the next whole second unless otherwise stated in the relevant section of the Price List.

#### Call Set-Up Fee - All Residential Customers (except for, Light User Scheme, BT Basic and BT Standard Rate Customers)

A Call Set-Up Fee of 5.957 pence (exc VAT) 7 pence (inc VAT) will apply to the following Call Types.

#### (Call Set-up Fee - Light User Scheme, BT Basic and BT Standard Rate Customers)

A call Set-Up Fee of 2.55 pence (ex VAT), 3.00 pence (Inc VAT) will apply to the Call Types listed below.

Applicable Set-Up Fee call types (for all Residential customers).

- Inland geographic Calls (including g21 rate and ISDN64k calls)
- Calls from Northern Ireland to the Irish Republic
- Calls to Channel Islands
- 08xx and 09xx numbers (excluding fixed fee premium rate numbers)
- Fixed-to-mobile calls (excluding ISDN 64k)
- International Calls (including calls to international mobiles but excluding ISDN 64k and satellite calls e.g. Inmarsat)
- The above call types from Private Payphones
- The above Call types via Operator Assistance (specially assisted)

Except in the following cases or unless otherwise stated in the relevant section of the Price List:-

- Freephone calls
- UK Evening and Weekend geographic calls where the pence per minute (ppm) rate has been set to zero for the first hour of each call (or to such calls which start within the uncharged period but end after the uncharged period)
- Fixed rate UK calls on Unlimited Weekend Plan
- Fixed fee calls charged by Time duration which start with a Fixed fee
- Calls charged by Time duration which start with a Fixed fee.
- Personal Numbering, Paging, Multimedia and Fixed to WiFi Services, for which a minimum call charge of 4.6pence exc VAT, 5.5 pence inc VAT applies

Full details are shown in the BT Price List, which can be viewed at: <http://www.serviceview.bt.com/list/homepage.htm>

# Price Competition & Confusion

## Time Bands?

### Residential Lines

daytime - Monday-Friday 6am - 6pm  
evenings & night-time - Monday-Friday  
before 6am & after 6pm  
weekend - All Day Saturday & Sunday

### Business lines

daytime - Monday-Friday 7am - 7pm  
evenings & night-time - Monday-Friday  
before 7am & after 7pm  
weekend - All Day Saturday & Sunday



# Price Competition & Confusion

## Set-Up Fees?

### Residential Lines

daytime - Monday-Friday 6am - 6pm  
 evenings & night-time - Monday-Friday  
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## Price Competition & Confusion

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Personal Numbering, Paging, Multimedia and Fixed to WiFi  
Services, for which a minimum call charge of 4.6pence exc  
VAT, 5.5 pence inc VAT applies



# Price Competition & Confusion

## Calls to Specialised Numbers and UK Mobile Phones

To find out the prices for calls to such number look up the number in the Specialised Numbers brochure. The first few digits of the number (eg 07850), will tell you at which rate your call will be charged (eg “fm1”). Then look for that rate within the table of charges also contained in that brochure.

Alternatively, visit our website at: [www.bt.com/Pricing](http://www.bt.com/Pricing)



## Price Competition & Confusion

# The price of calls to Specialised Numbers from BT Fixed Lines

Keeping you up-to-date with our latest prices

[www.bt.com/Pricing](http://www.bt.com/Pricing)

October 2008

**60 pages**



# Price Competition & Confusion

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0870 02	See page 42	N	N
0870 03	See page 42	N	N
0870 04	See page 42	N	N
0870 05	See page 42	N	N
0870 06	See page 42	N	N
0870 07	See page 42	N	N
0870 08	See page 42	N	N
0870 09	g2	N	N
0870 095	See page 42	N	N
0870 098	See page 42	N	N
0870 10	See page 42	N	N
0870 11	See page 42	N	N
0870 12	See page 42	N	N
0870 13	See page 42	N	N
0870 14	See page 42	N	N
0870 15	See page 42	N	N
0870 16	See page 42	N	N
0870 17	See page 42	N	N
0870 180	See page 42	N	N
0870 183	See page 42	N	N
0870 184	See page 42	N	N
0870 185	g2	N	N
0870 186	See page 42	N	N
0870 187	g2	N	N
0870 188	g2	N	N
0870 189	See page 42	N	N
0870 19	See page 42	N	N
0870 2	See page 42	N	N
0870 3	See page 42	N	N
0870 4	See page 42	N	N
0870 5	See page 42	N	N
0870 6	See page 42	N	N
0870 7	See page 42	N	N
0870 8	See page 42	N	N
0870 9	See page 42	N	N
0871 0	i2	Y	Y
0871 010	i2	N	N
0871 0404	i2	N	N
0871 0411	i10	Y	Y
0871 0442	i11	Y	Y
0871 0500	i2	N	N
0871 0511	i10	N	N
0871 0512	i3	N	N
0871 0515	i3	N	N
0871 052	i1	N	N

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0871 0544	i12	N	N
0871 0555	i9	N	N
0871 0557	i10	N	N
0871 0559	i11	N	N
0871 0561	i12	N	N
0871 0563	i2	N	N
0871 0577	i9	N	N
0871 0578	i10	N	N
0871 075	g7	N	N
0871 0902	i10	Y	Y
0871 0903	i9	Y	Y
0871 0906	i11	Y	Y
0871 0907	i2	Y	Y
0871 0908	i12	Y	Y
0871 0911	i2	Y	Y
0871 0912	i2	Y	Y
0871 0913	i2	Y	Y
0871 0933	i11	Y	Y
0871 0977	i12	Y	Y
0871 0988	i2	Y	Y
0871 2	g7	N	N
0871 207	g7	N	N
0871 211	g7	N	N
0871 214	g7	N	N
0871 216	g7	N	N
0871 217	g25	N	N
0871 218	g7	N	N
0871 219	g7	N	N
0871 220	g7	N	N
0871 224	g7	N	N
0871 226	g7	N	N
0871 232	g7	N	N
0871 235	g7	N	N
0871 237	g7	N	N
0871 238	g7	N	N
0871 239	g7	N	N
0871 243	g7	N	N
0871 245	g7	N	N
0871 247	g7	N	N
0871 248	g6	N	N
0871 249	g7	N	N
0871 251	g7	N	N
0871 253	g7	N	N
0871 256	g7	N	N
0871 257	g7	N	N

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0871 258	g7	N	N
0871 259	g7	N	N
0871 261	g7	N	N
0871 262	g14	N	N
0871 263	g7	N	N
0871 264	g7	N	N
0871 265	g7	N	N
0871 267	g7	N	N
0871 268	g7	N	N
0871 272	g7	N	N
0871 276	g25	N	N
0871 278	g7	N	N
0871 280	g7	N	N
0871 284	g7	N	N
0871 285	g7	N	N
0871 286	g7	N	N
0871 29	g12	N	N
0871 290	g12	N	N
0871 291	g12	N	N
0871 292	g12	N	N
0871 293	g12	N	N
0871 294	g12	N	N
0871 296	g12	N	N
0871 297	g12	N	N
0871 298	g12	N	N
0871 30	g15	N	N
0871 301	g15	N	N
0871 305	g15	N	N
0871 31	g7	N	N
0871 311	g7	N	N
0871 312	g7	N	N
0871 314	g7	N	N
0871 315	g7	N	N
0871 316	g7	N	N
0871 32	ff15	N	N
0871 323	g13	N	N
0871 324	ff15	N	N
0871 326	ff15	N	N
0871 327	g7	N	N
0871 329	ff15	N	N
0871 33	g15	N	N
0871 334	g15	N	N
0871 336	g15	N	N
0871 337	g7	N	N
0871 34	g15	N	N

[www.bt.com/Pricing](http://www.bt.com/Pricing)

# Price Competition & Confusion

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0870 02 †† See page 42	National NTS	N	N
0870 03 †† See page 42	National NTS	N	N
0870 04 †† See page 42	National NTS	N	N
0870 05 †† See page 42	National NTS	N	N
0870 06 †† See page 42	National NTS	N	N
0870 07 †† See page 42	National NTS	N	N
0870 08 †† See page 42	National NTS	N	N
0870 09	g2	N	N
0870 095 †† See page 42	National NTS	N	N
0870 098 †† See page 42	National NTS	N	N
0870 10 †† See page 42	National NTS	N	N



# Price Competition & Confusion

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0870 02 †† <i>See page 42</i>	National NTS	N	N
0870 03 †† <i>See page 42</i>	National NTS	N	N
0870 04 †† <i>See page 42</i>	National NTS	N	N
0870 05 †† <i>See page 42</i>	National NTS	N	N
0870 06 †† <i>See page 42</i>	National NTS	N	N
0870 07 †† <i>See page 42</i>	National NTS	N	N
0870 08 †† <i>See page 42</i>	National NTS	N	N
0870 09	g2	N	N
0870 095 †† <i>See page 42</i>	National NTS	N	N
0870 098 †† <i>See page 42</i>	National NTS	N	N
0870 10 †† <i>See page 42</i>	National NTS	N	N

# Price Competition & Confusion

Type of Call	Pence per minute					
	Daytime		Evening & night-time		Weekend	
	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT
Local - Residential	3.36	3.95	0.85	1.00	0.85	1.00
National - Residential	6.73	7.91	3.36	3.95	1.27	1.50
Local - Business	4.50	5.29	1.25	1.47	1.25	1.47
National - Business	9.00	10.58	4.50	5.29	1.75	2.06
Local NTS	3.36	3.95	0.85	1.00	0.85	1.00
National NTS	6.73	7.91	3.36	3.95	1.27	1.50
Freefone	free	free	free	free	free	free
g - Calls to Message Services and Personal Numbering Services	10.70	12.58	6.20	7.29	3.27	3.85
d - Calls to Personal Numbering Services	14.22	16.71	8.38	9.85	8.38	9.85
e - Calls to Personal Numbering Services	4.2	5.00	4.2	5.00	4.2	5.00
f - Calls to Personal Numbering Services and Mobile telephones	25.53	30.00	17.02	20.00	8.51	10.00
fm1 - Calls to Mobile telephones	11.063	13.000	6.808	8.000	4.255	5.000
fm2 - Calls to Mobile telephones	11.063	13.000	6.808	8.000	4.255	5.000
fm3 - Calls to Mobile telephones	11.063	13.000	6.808	8.000	4.255	5.000
fm4 - Calls to Mobile telephones	11.063	13.000	6.808	8.000	4.255	5.000
fm5 - Calls to Mobile telephones	11.063	13.000	6.808	8.000	4.255	5.000
fm6 - Calls to Mobile telephones	19.289	22.67	14.428	16.96	3.514	4.13
fm7 - Calls to Mobile telephones	11.063	50.16	32.249	37.90	4.255	50.16
fm8 - Calls to Mobile telephones	11.063	13.000	6.808	8.000	4.255	5.000
fm9 - Calls to Mobile telephones	11.063	13.000	6.808	8.000	4.255	5.000
fm10 - Calls to Mobile telephones	16.000	18.800	12.500	14.688	5.300	6.228
fm11 - Calls to Mobile telephones	14.000	16.450	14.000	16.450	14.000	16.450
fm12 - Calls to Mobile telephones	11.234	13.200	11.234	13.200	11.234	13.200
fw1 - Calls to WiFi Services	13.200	15.51	13.20	15.51	6.440	7.57
fw2 - Calls to WiFi Services	12.500	14.69	10.400	12.22	5.300	6.23
fw3 - Calls to WiFi Services	13.900	16.333	11.100	13.043	5.600	6.580
fw4 - Calls to WiFi Services	13.500	15.863	8.250	9.694	4.130	4.853
fw5 - Calls to WiFi Services	12.600	14.805	10.200	11.985	5.700	6.698
fw6 - Calls to WiFi Services	11.00	12.925	8.800	10.340	5.300	6.228
fw7 - Calls to WiFi Services	10.500	12.338	10.500	12.338	10.500	12.338
fw8 - Calls to WiFi Services	16.00	18.80	12.50	14.688	5.30	6.228
g1 - Calls to Premium Rate Services	5.106	6.00	2.127	2.50	2.127	2.50
g2 - Calls to Internet Services	4.211	4.95	2.112	2.49	1.70	2.00
g4 - Calls to Internet Services	1.702	2.00	0.851	1.00	0.851	1.00
g5 - Calls to Internet Services	0.851	1.00	0.510	0.60	0.425	0.50
g6 - Calls not including Internet Services	4.255	5.00	4.255	5.00	4.255	5.00
g7 - Calls not including Internet Services	8.510	10.00	8.510	10.00	8.510	10.00
g8 - Calls not including Internet Services	0.851	1.00	0.851	1.00	0.851	1.00
g9 - Calls not including Internet Services	1.702	2.00	1.702	2.00	1.702	2.00
g10 - Calls not including Internet Services	2.553	3.00	2.553	3.00	2.553	3.00
g11 - Calls not including Internet Services	3.404	4.00	3.404	4.00	3.404	4.00
g12 - Calls not including Internet Services	5.106	6.00	5.106	6.00	5.106	6.00
g13 - Calls not including Internet Services	5.957	7.00	5.957	7.00	5.957	7.00
g14 - Calls not including Internet Services	6.808	8.00	6.808	8.00	6.808	8.00
g15 - Calls not including Internet Services	7.659	9.00	7.659	9.00	7.659	9.00


Type of Call	Pence per minute					
	Daytime		Evening & night-time		Weekend	
	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT
g16 - Calls not including Internet Services	1.702	2.00	0.851	1.00	0.851	1.00
g17 - Calls not including Internet Services	2.553	3.00	1.702	2.00	0.851	1.00
g18 - Calls not including Internet Services	3.361	3.95	0.851	1.00	0.851	1.00
g19 - Calls not including Internet Services	3.361	3.95	1.268	1.49	0.851	1.00
g20 - Calls not including Internet Services	4.211	4.95	2.112	2.49	1.702	2.00
g21 - Calls to New Voice Services	4.16	4.89	1.70	2.00	1.00	1.18
g22 - Calls not including Internet Services	0.425	0.50	0.425	0.50	0.425	0.50
g23 - Calls not including Internet Services	6.730	7.91	3.360	3.95	1.270	1.50
g26 - Calls not including Internet Services	3.404	4.000	2.553	3.000	0.851	1.00
g27 - Calls not including Internet Services	1.277	1.500	1.277	1.500	1.277	1.500
g28 - Calls not including Internet Services	2.128	2.500	2.128	2.500	2.128	2.500
i1 - Calls to Internet Services	4.255	5.00	4.255	5.00	4.255	5.00
i2 - Calls to Internet Services	8.510	10.00	8.510	10.00	8.510	10.00
i3 - Calls to Internet Services	0.851	1.00	0.851	1.00	0.851	1.00
i4 - Calls to Internet Services	1.702	2.00	1.702	2.00	1.702	2.00
i5 - Calls to Internet Services	2.553	3.00	2.553	3.00	2.553	3.00
i8 - Calls to Internet Services	3.404	4.00	3.404	4.00	3.404	4.00
i9 - Calls to Internet Services	5.106	6.00	5.106	6.00	5.106	6.00
i10 - Calls to Internet Services	5.957	7.00	5.957	7.00	5.957	7.00
i11 - Calls to Internet Services	6.808	8.00	6.808	8.00	6.808	8.00
i12 - Calls to Internet Services	7.659	9.00	7.659	9.00	7.659	9.00
i13 - Calls to Internet Services	2.553	3.00	1.702	2.00	0.851	1.00
i14 - Calls to Internet Services	3.361	3.95	1.268	1.49	0.851	1.00
i15 - Calls to Internet Services	3.361	3.95	0.851	1.00	0.851	1.00
i16 - Calls to Internet Services	3.361	3.95	3.361	3.95	3.361	3.95
i17 - Calls to Internet Services	3.194	3.76	0.809	0.96	0.809	0.96
i18 - Calls to Internet Services	3.026	3.56	0.766	0.90	0.766	0.90
i19 - Calls to Internet Services	2.858	3.36	0.724	0.85	0.724	0.85
i20 - Calls to Internet Services	2.690	3.17	0.681	0.80	0.681	0.80
i21 - Calls to Internet Services	2.553	3.00	0.851	1.00	0.851	1.00
i22 - Calls to Internet Services	2.425	2.85	0.808	0.95	0.808	0.95
i23 - Calls to Internet Services	2.297	2.70	0.765	0.90	0.765	0.90
i24 - Calls to Internet Services	2.425	2.85	0.851	1.00	0.851	1.00
i25 - Calls to Internet Services	2.297	2.70	0.851	1.00	0.851	1.00
i26 - Calls to Internet Services	3.404	4.00	1.702	2.00	0.851	1.00
i27 - Calls to Internet Services	6.730	7.91	3.360	3.95	1.270	1.50
i30 - Calls to Internet Services	3.404	4.000	2.553	3.000	0.851	1.000
i31 - Calls to Internet Services	1.277	1.500	1.277	1.500	1.277	1.500
i32 - Calls to Internet Services	2.128	2.500	2.128	2.500	2.128	2.500
i33 - Calls to Internet Services	4.255	5.00	3.404	4.000	1.702	2.000
j - Calls to Personal Numbering Services	27.23	32.00	18.72	22.00	8.93	10.50
k - Calls to Personal Numbering Services	31.91	37.50	21.27	25.00	10.63	12.50
m - Calls to Premium Rate Services	34.93	41.05	24.10	28.32	24.10	28.32
n - Calls to Premium Rate Services and Information Services	12.60	14.81	12.60	14.81	12.60	14.81
pn1 - Calls to Personal Numbering Services	20.425	24.00	13.617	16.00	6.808	8.00
pn2 - Calls to Personal Numbering Services	42.553	50.00	42.553	50.00	42.553	50.00



# Price Competition & Confusion

Type of Call	Pence per minute					
	Daytime		Evening & night-time		Weekend	
	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT
Local - Residential	3.36	3.95	0.85	1.00	0.85	1.00
National - Residential	6.73	7.91	3.36	3.95	1.27	1.50
Local - Business	4.50	5.29	1.25	1.47	1.25	1.47
National - Business	9.00	10.58	4.50	5.29	1.75	2.06
Local NTS	3.36	3.95	0.85	1.00	0.85	1.00
National NTS	6.73	7.91	3.36	3.95	1.27	1.50
Freefone	free	free	free	free	free	free

# Price Competition & Confusion

Type of Call	Pence per minute					
	Daytime		Evening & night-time		Weekend	
	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT
Local - Residential	3.36	3.95	0.85	1.00	0.85	1.00
National - Residential	6.73	7.91	3.36	3.95	1.27	1.50
Local - Business	4.50	5.29	1.25	1.47	1.25	1.47
National - Business	9.00	10.58	4.50	5.29	1.75	2.06
Local NTS	3.36	3.95	0.85	1.00	0.85	1.00
National NTS 	6.73	7.91	3.36	3.95	1.27	1.50
Freefone	free	free	free	free	free	free



# Price Competition & Confusion

Type of Call	Pence per minute					
	Daytime		Evening & night-time		Weekend	
	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT	Exc. VAT	Inc. VAT
Local - Residential	3.36	3.95	0.85	1.00	0.85	1.00
National - Residential	6.73	7.91	3.36	3.95	1.27	1.50
Local - Business	4.50	5.29	1.25	1.47	1.25	1.47
National - Business →	9.00	10.58	4.50	5.29	1.75	2.06
Local NTS	3.36	3.95	0.85	1.00	0.85	1.00
National NTS →	6.73	7.91	3.36	3.95	1.27	1.50
Freefone	free	free	free	free	free	free

**On BT Business...**

**Is it really cheaper to call 0870  
than 01 & 02 ?**



# Price Competition & Confusion

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0844 367	g17	N	N
0844 369	g6	N	N
0844 370	g10	N	N
0844 371	g6	N	N
0844 372	g6	N	N
0844 373	g8	N	N
0844 375	g6	N	N
0844 377	g16	N	N
0844 379	g24	N	N

← 6 different tariffs !

4 different tariffs ! →

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0871 844	g6	N	N
0871 845	g6	N	N
0871 847	g25	N	N
0871 848	g6	N	N
0871 850	g7	N	N
0871 851	g14	N	N
0871 853	g14	N	N
0871 854	g14	N	N
0871 855	g7	N	N

# Price Competition & Confusion

Code	Type of Call	Eligible for Friends & Family (excluding F&F Auto Update)	Eligible for Friends & Family Auto Update
0870 02 †† <i>See page 42</i>	National NTS	N	N
0870 03 †† <i>See page 42</i>	National NTS	N	N
0870 04 †† <i>See page 42</i>	National NTS	N	N
0870 05 †† <i>See page 42</i>	National NTS	N	N
0870 06 †† <i>See page 42</i>	National NTS	N	N
0870 07 †† <i>See page 42</i>	National NTS	N	N
0870 08 †† <i>See page 42</i>	National NTS	N	N
0870 09	g2	N	N
0870 095 †† <i>See page 42</i>	National NTS	N	N
0870 098 †† <i>See page 42</i>	National NTS	N	N
0870 10 †† <i>See page 42</i>	National NTS	N	N

Actually page 44 not 42 !

## Price Competition & Confusion Call Charge Rounding?

44

### Residential Lines

daytime - Monday-Friday 6am - 6pm  
evenings & night-time - Monday-Friday  
before 6am & after 6pm  
weekend - All Day Saturday & Sunday

### Dislled Call Charges - Residential Customers

#### Call Charge Rounding - VAT Exclusive Billing (except for, Light User Scheme, and BT Standard Rate Customers)

Each call charge will be rounded up to a whole penny, except for call charges to non-Mobile 07X numbers, which will be rounded up to a tenth of a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny.

#### Call Charge Rounding - VAT Inclusive Billing (except for BT Basic Customers)

Each call charge will be rounded up to a whole penny, except for call charges to non-Mobile 07X numbers, which will be rounded up to a tenth of a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded to the nearest whole penny.

#### Call Charge Rounding - Light User Scheme, and BT Standard Rate Customers - VAT Exclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of

a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny.

#### Call Charge Rounding - BT Basic Customers - VAT Inclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the nearest whole penny.

#### Duration Rounding - All Residential Customers

The duration of the following call types will be rounded up to the next whole minute.

- Inland geographic Calls (including g21 rate and ISDN64k calls)
- Calls from Northern Ireland to the Irish Republic
- Calls to Channel Islands
- Fixed-to-mobile calls (excluding ISDN 64k)
- International Calls (including calls to international mobiles but excluding ISDN 64k and satellite calls e.g. Inmarsat)
- The above call types from Private Payphones
- Calls from Private Payphones
- The above Call types via Operator Assistance (specially assisted)

All other call types will be rounded up to the next whole second unless otherwise stated in the relevant section of the Price List.

#### Call Set-Up Fee - All Residential Customers (except for, Light User Scheme, BT Basic and BT Standard Rate Customers)

A Call Set-Up Fee of 5.957 pence (exc VAT), 7 pence (inc VAT) will apply to the following Call Types:

#### (Call Set-up Fee - Light User Scheme, BT Basic and BT Standard Rate Customers)

A call Set-Up Fee of 2.55 pence (ex VAT), 3.00 pence (inc VAT) will apply to the Call Types listed below.

Applicable Set-Up Fee call types (for all Residential customers).

- Inland geographic Calls (including g21 rate and ISDN64k calls)
- Calls from Northern Ireland to the Irish Republic
- Calls to Channel Islands
- 08xx and 09xx numbers (excluding fixed fee premium rate numbers)
- Fixed-to-mobile calls (excluding ISDN 64k)
- International Calls (including calls to international mobiles but excluding ISDN 64k and satellite calls e.g. Inmarsat)
- The above call types from Private Payphones
- The above Call types via Operator Assistance (specially assisted)

Except in the following cases or unless otherwise stated in the relevant section of the Price List:-

- Freephone calls
- UK Evening and Weekend geographic calls where the pence per minute (ppm) rate has been set to zero for the first hour of each call (or to such calls which start within the uncharged period but end after the uncharged period)
- Fixed rate UK calls on Unlimited Weekend Plan.
- Fixed fee calls Calls charged by Time duration which start with a Fixed fee
- Calls charged by Time duration which start with a Fixed fee.
- Personal Numbering, Paging, Multimedia and Fixed to WiFi Services, for which a minimum call charge of 4.6pence exc VAT, 5.5 pence inc VAT applies

Full details are shown in the BT Price List, which can be viewed at: <http://www.serviceview.bt.com/list/homepage.htm>



# Price Competition & Confusion

## Call Charge Rounding?

### Call Charge Rounding - VAT Exclusive Billing (except for, Light User Scheme, and BT Standard Rate Customers)

Each call charge will be rounded up to a whole penny, except for call charges to non-Mobile 07X numbers, which will be rounded up to a tenth of a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny.

### Call Charge Rounding - VAT Inclusive Billing (except for BT Basic Customers)

Each call charge will be rounded up to a whole penny, except for call charges to non-Mobile 07X numbers, which will be rounded up to a tenth of a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded to the nearest whole penny.

### Call Charge Rounding - Light User Scheme, and BT Standard Rate Customers - VAT Exclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of

a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny

### Call Charge Rounding - BT Basic Customers - VAT Inclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the nearest whole penny.

## Simplified?

- Nearest penny
- Half penny or
- 1/10 penny

depending on your package  
and the dialled number

## Price Competition & Confusion Call Duration Rounding?

44

### Residential Lines

daytime - Monday-Friday 6am - 6pm  
evenings & night-time - Monday-Friday  
before 6am & after 6pm  
weekend - All Day Saturday & Sunday

### Dialled Call Charges – Residential Customers

#### Call Charge Rounding – VAT Exclusive Billing (except for, Light User Scheme, and BT Standard Rate Customers)

Each call charge will be rounded up to a whole penny, except for call charges to non-Mobile 07X numbers, which will be rounded up to a tenth of a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny.

#### Call Charge Rounding – VAT Inclusive Billing (except for BT Basic Customers)

Each call charge will be rounded up to a whole penny, except for call charges to non-Mobile 07X numbers, which will be rounded up to a tenth of a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded to the nearest whole penny.

#### Call Charge Rounding – Light User Scheme, and BT Standard Rate Customers – VAT Exclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of

a penny. The total call bill will then be rounded up to the next whole penny before VAT is added. VAT will be calculated up to the next whole penny

#### Call Charge Rounding – BT Basic Customers – VAT Inclusive Billing

Each call charge will be rounded up to half a penny, except for calls to Number Translation Services (NTS) which will be rounded up to a tenth of a penny. Calls to mobiles using NTS will be rounded up to half a penny. Fixed Fee prices where duration charges do not apply will be rounded up to a tenth of a penny. The total call bill will then be rounded up to the nearest whole penny.

#### Duration Rounding – All Residential Customers

The duration of the following call types will be rounded up to the next whole minute.

- Inland geographic Calls (including g21 rate and ISDN64k calls)
- Calls from Northern Ireland to the Irish Republic
- Calls to Channel Islands
- Fixed-to-mobile calls (excluding ISDN 64k)
- International Calls (including calls to international mobiles but excluding ISDN 64k and satellite calls e.g. Inmarsat)
- The above call types from Private Payphones
- Calls from Private Payphones
- The above Call types via Operator Assistance (specially assisted)

All other call types will be rounded up to the next whole second unless otherwise stated in the relevant section of the Price List.

#### Call Set-Up Fee – All Residential Customers (except for, Light User Scheme, BT Basic and BT Standard Rate Customers)

A Call Set-Up Fee of 5.957 pence (exc VAT), 7 pence (inc VAT) will apply to the following Call Types:

#### (Call Set-up Fee – Light User Scheme, BT Basic and BT Standard Rate Customers)

A call Set-Up Fee of 2.55 pence (ex VAT), 3.00 pence (inc VAT) will apply to the Call Types listed below.

Applicable Set-Up Fee call types (for all Residential customers).

- Inland geographic Calls (including g21 rate and ISDN64k calls)
- Calls from Northern Ireland to the Irish Republic
- Calls to Channel Islands
- 08xx and 09xx numbers (excluding fixed fee premium rate numbers)
- Fixed-to-mobile calls (excluding ISDN 64k)
- International Calls (including calls to international mobiles but excluding ISDN 64k and satellite calls e.g. Inmarsat)
- The above call types from Private Payphones
- The above Call types via Operator Assistance (specially assisted)

Except in the following cases or unless otherwise stated in the relevant section of the Price List:-

- Freephone calls
- UK Evening and Weekend geographic calls where the pence per minute (ppm) rate has been set to zero for the first hour of each call (or to such calls which start within the uncharged period but end after the uncharged period)
- Fixed rate UK calls on Unlimited Weekend Plan.
- Fixed fee calls Calls charged by Time duration which start with a Fixed fee
- Calls charged by Time duration which start with a Fixed fee.
- Personal Numbering, Paging, Multimedia and Fixed to WiFi Services, for which a minimum call charge of 4.6pence exc VAT, 5.5 pence inc VAT applies

Full details are shown in the BT Price List, which can be viewed at: <http://www.serviceview.bt.com/list/homepage.htm>



# Price Competition & Confusion

## Call Duration Rounding?

### Call Duration Rounding - Business Customers

The duration of calls will be rounded up to the **next whole minute** - Standard Rates, BT Business Choices (including Business Advantage), BT Working Together for Business Advantage Plus and BT Together for Business.

The duration of calls will be rounded up to the next fifteen seconds - BT Business Plan, BT Business Plan Lite and BT Business Plan (CR).

### Duration Rounding - All Residential Customers

The duration of the following call types will be rounded up to the **next whole minute**.

- Inland geographic Calls (including g21 rate and ISDN64k calls)
- Calls from Northern Ireland to the Irish Republic
- Calls to Channel Islands
- Fixed-to-mobile calls (excluding ISDN 64k)
- International Calls (including calls to international mobiles but excluding ISDN 64k and satellite calls e.g. Inmarsat)
- The above call types from Private Payphones
- Calls from Private Payphones
- The above Call types via Operator Assistance (specially assisted)

All other call types will be rounded up to the next whole second unless otherwise stated in the relevant section of the Price List.

**Whole minute charging was outlawed by Oftel in 1980's**  
**Recently re-introduced by BT - after BT unfettered by Ofcom**

# Price Competition & Confusion

## Price Parameters

To work out call price - **you must know...**

- Dialled Number
- Time of Day
- Type of Day
- Time Band
- Charge Rounding
- Duration Rounding
- Charge Band
- Set-up Fee

# Price Competition & Confusion

## Summary

- Pricing remains opaque  
(to all but *Rocket Scientists*)
- Tricky Tariffs and Price Gouging common
- Consumers have a right to feel confused
- Consumer mistrust is justified
- **Call Price competition** remains **weak**  
(Ofcom's GC14/Annex 2 isn't working)



# Consumer Empowerment

- BERR & Consumer Protection
- Price Competition & Confusion
- Delivering Price Transparency



# Price Transparency

## Consumer Empowerment

**Consumer Empowerment is...**

## **An accurate call price**

- When placing the call
- At the point of sale

**...but, how can this be done?**

# Price Transparency

## Call Price Labelling

### One way?

From your phone:

1. **Press star** *followed by the phone number*



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3. If the price is too high...

... hang up and **it costs you nothing.**





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... hang up and **it costs you nothing**.
4. If the price is **OK**  
...just dial number.

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*(variation: hold for connection - but more load on network)*

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**No Confusion - No Rocket Science - No Brainer !**

# Price Transparency

## Consumer Empowerment

- **Benefits of Price Transparency**
  - Consumers make informed choices
  - Consumers get protection
  - Reduces scams & corporate swindles
  - Efficient price competition
  - Drives down wholesale termination rates
  - Less Intrusive Regulation
  - More trust in the Market

...but can Ofcom grasp the nettle and act?

# Consumer Empowerment

## Summary

**Without Price Transparency  
Price Competition is a myth**

*For more details see...*  
[www.flextel.com/ofcom](http://www.flextel.com/ofcom)