



Information about telephones (June 2006)

Ref IS/22

This information sheet refers to the situation in England. If you live in Scotland, Wales or Northern Ireland you may wish to contact:

Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR, tel: 0845 125 9732 (local call rate), website: www.ageconcernscotland.org.uk;

Age Concern Cymru, Units 13 & 14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ, tel: 029 2043 1555 (national call rate); website: www.accymru.org.uk;

Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (national call rate) Monday to Friday 9.30am - 1pm.

There is no national scheme providing financial help with telephones for older people. Some people qualify for assistance if they are chronically sick or disabled and others may be helped by some local authorities or charities. Those in receipt of Pension Credit, Income Support or income-based Job Seekers Allowance may get a loan from the Social Fund. Many phone service providers offer a range of special discount and rebate schemes, including schemes for light and heavy users of their phone services. Information on these schemes is available from individual service providers but we have included brief details about BT lower costs schemes. You also may be able to reduce telephone expenses by choosing a cheaper provider.

Help for chronically sick and disabled people

The *Chronically Sick and Disabled Persons Act 1970* gives local authorities a duty to provide a number of services including providing a telephone for certain disabled people, or help in getting them a telephone. It is up to each authority to decide whether there is a need for such help.

Telephones will often only be provided where a person would be at serious risk if they could not call for help. The local authority may meet the installation cost of the telephone and occasionally the rental. You may also be able to get help from the local authority with aids and adaptations to your telephone; for example, lamp signalling handsets for people with hearing difficulty. The cost of calls is not covered.

If you think you may be eligible contact the social services department of your local authority (council) and ask for your needs to be assessed. For more details of the assessment see Factsheet 32, *Disability and ageing: your rights to social services*.

Loans from the Social Fund

If you have been on Pension Credit, Income Support or income-based Jobseeker's Allowance for at least 26 weeks you may be able to get a loan from Social Fund to cover the cost of installing a telephone. For more information about the Social Fund, see Factsheet 49, *Help from the Social Fund*. Contact your social security office for an application form.

BT Lower costs schemes

Light User Scheme

Customers of BT who make very few calls may benefit from their 'Light User Scheme' rebate. More information is available from BT: telephone 0800 169 2707 (a free call); freetext 18001 0800 169 2707 or on the website: www.bt.com.

BT In-Contact Plus Scheme

This scheme is for people who want to be able to be contacted by others but do not want to make many calls themselves. It allows all incoming calls but outgoing calls can only be made to emergency services and BT operator services unless the customer uses a BT In Contact Card which allows them to make outgoing calls. BT In Contact Card is a pre-payment

card which can be topped up at any Pay Point outlet. Enquiries about the service can be made by calling BT customer service on 150.

Text Transmission User Rebates

The Text Users Rebate Scheme is available to users of the service called BT Text Direct. The scheme is open to people who are deaf or speech-impaired.

For more information about the scheme contact the Text Users Rebate Scheme Typetalk (see last section for contact details). For more information about textphones and other specialist equipment and services for people who are deaf and hard of hearing contact the Royal National Institute for Deaf People (RNID) (see last section for contact details).

Choosing the service provider

Factors affecting choice will include the cost of the service, the reliability and which services are provided.

Price

As well as taking account of the costs of the line rental, calls and connection charges, you need to take account of any discounts available, the number of calls usually made and what type of calls they are. For example there are some operators which specialise in international calls which may be cheaper if these are the main type of calls you make. Check the latest prices with individual telephone companies before making any final purchasing decisions. Ofcom (Office of Communication) website www.ofcom.org.uk has information on price comparison.

Methods of payment

Some companies offer bill payment options, for example frequent payment methods through PayPoint or post offices. For every transaction, the customer will be given a receipt and all payments will be automatically credited to the customer's telephone account. Increasingly more companies offer cheaper tariffs or discounts if you pay by direct debit. If you do not want to pay by direct debit check how much worse off you might be. Also check how often you will receive bills.

Services

To find out about each company's services you will need to contact it directly. Each company issues a Code of Practice that covers issues such as repairs, maintenance, disconnection and their complaints procedure. For services that may be of interest to you see below.

Telephone services

Third Party Scheme (Protected Services Scheme)

If you are worried about your bill not being paid because, for example you have to go to hospital, you can name another person to either deal with your account or to be contacted only if a bill has not been paid. Contact your phone company for details.

Priority fault repair

If you have a disability the phone company must provide you with a priority repair service if your telephone connection stops working. You have to register for the service. The rules about eligibility and what proof you must provide vary between providers. Contact your phone company for further details.

Call barring

If you are worried about people making expensive calls from your telephone you may be able to get your telephone company to bar certain types of calls being made from your phone. This may include international or premiums-rate calls.

Directory enquiries

There is a free directory enquiry service for blind people and other people with certain disabilities which mean they are unable to use a telephone directory. Contact your telephone company for further details.

Malicious calls

If you receive a malicious phone call, contact your service provider. All telephone companies have different procedures for handling malicious calls. Your provider will advise you on the appropriate action. This may include tracing future calls or changing your telephone number.

Number portability

All phone service providers must allow customers to keep their phone number when changing phone service provider without changing your address. There might be a charge for providing this service.

Methods of service delivery

Direct access

Your telephone line is connected directly to your home either by wire or cable. You pay the service provider for the line rental and cost of calls

made. Cable companies can provide cable television as well as telephone services. They are not available in all parts of the country.

Indirect access (IA) and carrier pre-selection (CPS)

Indirect Access services allow customers to make calls over different networks without having to change their line. To access the network a short access code has to be dialled before dialling the telephone number you are calling. Some indirect access operators will provide an autodialler – a box that automatically routes the call without you having to dial the access code.

With carrier pre-selection providers, there is no need to dial an access code or have an autodialler since the calls will be routed onto the carrier pre-selection network automatically.

With these services there will be two bills to pay. The indirect access or carrier pre-selection operator will bill you for the cost of the calls made and the direct access provider will bill you for the line rental. For more information see Ofcom website: www.ofcom.org.uk.

Line and Calls (also known as Wholesale Line Rental or Wholesale Access). In this option you are able to change the service provider altogether. Your new telephone company will bill you for both the cost of calling and the cost of rental. Any fault with the line will be dealt with by your new telephone company.

Changing the service provider

To get the new service you need to make an agreement (written or spoken) with your chosen new company. The new company and the company you are leaving will then write to you to confirm the transfer. You do not need reply to these letters if you want to go ahead with the transfer.

There is always a ‘cooling-off’ period, when you have the right to change your mind about the transfer. If you do change your mind, contact your new telephone company straight away. Keep all the paperwork safe for future reference.

Ofcom produced ‘*A consumer guide to using different phone companies for your line and phone calls: Promoting competition in fixed-line phone services*’ available on their website.

Telephone and door-to-door selling

If you are offered a service by a new company, think carefully before either signing something on the spot or agreeing to take a service over the telephone. With CPS and Line and Calls option you will have a 10-working day transfer period when you have the right to change your mind. If you want to cancel your new service contact your new telephone company. For post-paid IA, you also need an agreement with your new company but, because this service is “as well as” rather than “instead of” your usual service provider, there is no transfer or cooling-off period.

All companies selling fixed-line telecoms services are required to draw up Codes of Practice for sales and marketing consistent with Ofcom published guidelines. If you have been switched to a new supplier without your knowledge and consent (a practise known as slamming) cancel your new contract and contact Ofcom to complain.

Mobile telephones

In choosing a mobile phone you need to take into consideration the cost of calls as they vary depending on time of day, type of contract, reception in your area, what facilities are offered, and features of the individual set. There are two basic options:

- **Pay-as-you-go service**

There is no contract, you buy the phone and then your call-time in advance by buying vouchers, using a swipe card in shops, or using a credit or debit card on the phone. This service might suit people who want to use it only for emergencies or short phone calls to keep control of costs.

- **Service contract**

You sign up for a service and pay monthly for line rental and calls. Each company offers different deals on the amount of ‘free’ time each month before you start paying. This service might be more suitable for people who intend to use it a lot.

You can access more information about mobile phones on Ofcom website: www.ofcom.org.uk.

The supply of equipment

There is a wide range of phone equipment available. This can either be rented or bought. Additional equipment provided by a phone service provider on a rental basis will increase quarterly standing charges but the provider will be responsible for the maintenance of equipment. There is a wide variety of equipment available for older and disabled people. For more information contact one of the organisations below.

Complaints

If you have a problem with your telephone service, contact your telephone company first. If you are not happy with the response you can contact the relevant dispute resolution scheme. All telephone companies must be a member of a dispute resolution scheme. The scheme must be free of charge and approved by Ofcom. Ask your telephone company to confirm which dispute resolution scheme they are a member of. Your telephone company must also produce a code of practice for complaints handling which should be available to you on request.

Scams

To complain about premium-rate phone scams, contact Icstis, the Independent Committee for the Supervision of Standards of telephone Information Services (see below for contact details).

For more information about scams see Factsheet 33 *Crime prevention*.

Silent calls

In most cases, silent calls are made not by stalkers or pranksters but they are the work of automated calling systems such as predictive dialler used by call centres to call large numbers of people at the same time. They work by dialling telephone numbers automatically then connecting the consumer to a call centre agent as soon as the consumer answers the phone. If the call centre agents are busy when the consumer answers the phone, there is nobody on the other end and the consumer only hears silence.

If you wish not to receive any telemarketing calls you can register with the Telephone Preference Service (see below). If you wish to make a complaint about these calls contact your service provider. If you continue to receive

these calls and your service provider is not able to assist you contact Ofcom (see below for contact details).

Telephone Preference Service

This is a free service for people wishing to reduce the number of unsolicited calls and marketing calls they receive. Run by the Direct Marketing Association it tells telesales companies that they should not call your number. For more information and to register see website: www.tpsonline.org.uk or call 0845 070 0707.

Further information

British Telecom - Age and Disability Team produces a range of information to help older or disabled customers communicate more effectively. 9th Floor, Burne House, Bell Street, London, NW1 5BZ, tel: (0800) 800 150, fax: (020) 7724 8232, website: www.bt.com; www.btplc.com/age_disability.

Charity Search is a charity set up to help older people in financial need find a charity that may be able to give cash assistance. Write to: The Secretary, Charity Search, 25 Portview Road, Avonmouth, Bristol BS11 9LD, tel: 0117 982 4060

Funder Finder, 65 Raglan Road, Leeds LS2 9DZ, tel: 0113 243 3008. Develops and distributes software to help individuals and not-for-profit organisations in the UK identify charitable trusts that might give them money. They also produce general information on aspects of funding and fundraising which can be accessed online at www.funderfinder.org.uk, here you will find a section on Support for Individuals.

Disabled Living Foundation

Provides advice and information on disability equipment and assisted products. It has factsheets on a variety of subjects, including choosing a telephone, textphone and accessories.

380-340 Harrow Road, London W9 2HU

Helpline 0845 130 9177, local rate call, textphone: 020 7432 8009, website: www.dlf.org.uk.

Icstis (the Independent Committee for the Supervision of Standards of telephone Information Services), Clove Building, 4 Maguire Street, London SE1 2NQ, Tel: 020 7940 7474, website: www.icstis.org. To complain use

the website and if you need further assistance call Contact Centre on 0800 500 212.

Ofcom (Office of Communication) is the regulator for the UK communications industries, with responsibilities across television, radio, telecommunications and wireless communications services. Ofcom Contact Centre, Riverside House, 2a Southwark Bridge Road, London SE1 9HA, Contact Centre tel: 020 7981 3040, website: www.ofcom.org.uk

Ricability (Research Institute for Consumer Affairs) publishes *Stay in touch: a guide to telephones and services for older and disabled people 2004*. To order, send SAE and A4 size envelope to Ricability, 30 Angel Gate, 326 City Road, London EC1V 2PT, tel: 020 7427 2460, textphone 020 7427 2469, website: www.ricability.org.uk.

RNIB (Royal National Institute of the Blind) Helpline tel: 0845 766 9999, local rate call, website: www.rnib.org.uk.

RNID (Royal National Institute for Deaf people) Information Line tel 0808 808 0123 (freephone), textphone 0808 808 9000, website: www.rnid.org.uk.

The Text Users Rebate Scheme

Typetalk, John Wood House, Glacier Building, Harrington Road, Brunswick Business Park, Liverpool L3 4DF, tel: 0800 731 1888, textphone 0800 500 888.

If you would like to receive this information in large print phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

Find out more about Age Concern England online at www.ageconcern.org.uk

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern. Whilst every effort is made to ensure accuracy, Age Concern cannot be held responsible for errors or omissions.

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IS/22
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June 2006