



Many Banks and Insurance Companies must change their customer telephone numbers - to end the "rip-off"

I appeared on Money Box this week to discuss the failure of the Financial Conduct Authority to implement the ban on use of expensive numbers that applies to other traders from 13 June 2014 - [listen here](#). For the background, see - "[Government cuts off costly calls](#)".

This means that Banks, Insurance Companies and other Financial Services companies must take responsibility for themselves, rather than relying on a "nanny" regulator to tell them what to do.

Simple rules have been put in place to apply to traders in general from 13 June. These have also been applied by the government covering its own activities, with a strong recommendation that other public sector bodies apply them also.

The Rules - a simple principle

Quite simply, telephone contact with customers must be on a "basic rate" number - beginning with 01, 02 or 03. 08 and 09 numbers may be used, but only as a "secondary" alternative option.

As well as 084 and 087 numbers, **for the time being this must also cover 080 numbers**, because these will not become "freephone" for mobile callers until June 2015.

Examples

The following (incomplete) list gives names with links to web pages showing use of 08 numbers - but **not** as alternatives to "basic rate" numbers. Many customers have to make costly calls.

Some banks responded to the call I made on Money Box last October by beginning the process of taking responsibility for themselves - [listen here](#). I repeat that call yet again with the comment ...

"You are ripping-off your customers, or using numbers that lead to them being ripped-off by their telephone companies. The remedy is now in your hands.

"Do you need a regulator to tell you how to serve the interests of your customers?"

AA Insurance	confused.com	MORE TH>N
Admiral	Co-op Bank	Nationwide
Allianz	Direct Line	Post Office Insurance
Amex	Esure	Privilege
Aviva	Halifax	RIAS
AXA	Hastings	Royal Bank of Scotland
Bank of Scotland	Hiscox	Saga
Barclays	HSBC	Sainsbury's Bank
Birmingham Midshires	John Lewis Insurance	Santander
Churchill	Lloyds Bank	Tesco Bank
CIS	LV=	Which? Annuity Advisors
Clydesdale Bank	M&S Bank	Which? Mortgage Advisors



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David Hickson



Tuesday, 22 April 2014