

	Original wording as prepared by the FCA in late 2014 or early 2015 and published in July 2015...	Suggested changes to incorporate OFCOM reforms effective 1 July 2015 and improve clarity...
	GEN 7.2 Call charges	GEN 7.2 Call charges
	Call charges rule	Call charges rule
GEN 7.2.1 R 26/10/2015	A <i>firm</i> which operates a telephone line for the purpose of enabling a <i>consumer</i> to contact the <i>firm</i> in relation to a contract that has been entered into with the <i>firm</i> , must not bind the <i>consumer</i> to pay more than the basic rate for the telephone call.	A <i>firm</i> which operates a telephone line for the purpose of enabling a <i>consumer</i> to contact the <i>firm</i> in relation to a contract that has been entered into with the <i>firm</i> , must not bind the <i>consumer</i> to pay more than the basic rate for the telephone call.
GEN 7.2.2 G 26/10/2015	The contract entered into with the <i>firm</i> may be in writing or otherwise.	The contract entered into with the <i>firm</i> may be in writing or otherwise.
	Meaning of basic rate	Meaning of basic rate
GEN 7.2.3 R 26/10/2015	For the purposes of the <i>call charges rule</i> , the basic rate is the simple cost of connection and must not provide the <i>firm</i> with a contribution to its costs or revenues.	For the purposes of the <i>call charges rule</i> , the basic rate is the simple cost of connection and must not provide the <i>firm</i> with a contribution to its costs or revenues.
GEN 7.2.4 R 26/10/2015	<p>The following numbers, if used by <i>firms</i>, would comply with the <i>call charges rule</i>:</p> <ul style="list-style-type: none"> (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03; (2) calls which can be free of charge to call, for example 0800 and 0808 numbers; and (3) standard mobile numbers, which usually begin with the prefix 07, provided that the firm ordinarily uses a mobile number to receive telephone calls. 	<p>The following numbers, if used by <i>firms</i>, would comply with the <i>call charges rule</i>:</p> <ul style="list-style-type: none"> (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03; (2) numbers which are free of charge to call, for example 0800 and 0808 numbers; and (3) standard mobile numbers, which usually begin with the prefixes 071 to 075 or 077 to 079, provided that the firm ordinarily uses a mobile number to receive telephone calls.
GEN 7.2.5 R 26/10/2015	<p>The following numbers, if used by <i>firms</i>, would not comply with the <i>call charges rule</i>:</p> <ul style="list-style-type: none"> (1) premium rate numbers that begin with the prefix 09; (2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the <i>firm</i>, such as telephone numbers that begin with the prefix 084 or 0871, 0872 or 0873; and (3) telephone numbers that begin with the prefix 0870 as the cost of making a telephone call on such numbers can be higher than a geographic cost and will vary depending on the consumer's telephone tariff. 	<p>The following numbers, if used by <i>firms</i>, would not comply with the <i>call charges rule</i>:</p> <ul style="list-style-type: none"> (1) premium rate numbers that begin with the prefix 09; and (2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the <i>firm</i>, such as telephone numbers that begin with the prefix 084 or 087.

	DISP 1.3 Complaints handling rules	DISP 1.3 Complaints handling rules
	Call charges	Call charges
DISP 1.3.1A  01/07/2011	<p>These procedures must ensure that a <i>complaint</i> may be made free of charge.</p> <p>[Note: article 6(3) of the <i>UCITS implementing Directive</i>]</p>	<p>These procedures must ensure that a <i>complaint</i> may be made free of charge.</p> <p>[Note: article 6(3) of the <i>UCITS implementing Directive</i>]</p>
DISP 1.3.1AA  26/10/2015	<p>Where a <i>respondent</i> operates a telephone line for the purpose of enabling an <i>eligible complainant</i> to submit a <i>complaint</i>, the complainant must not be bound to pay more than the basic rate when contacting the <i>respondent</i> by telephone.</p>	<p>Where a <i>respondent</i> operates a telephone line for the purpose of enabling an <i>eligible complainant</i> to submit a <i>complaint</i>, the complainant must not be bound to pay more than the basic rate when contacting the <i>respondent</i> by telephone.</p>
		Meaning of basic rate
DISP 1.3.1AB  26/10/2015	<p>For the purposes of <i>DISP 1.3.1AAR</i> the basic rate is the simple cost of connection and must not provide the <i>respondent</i> with a contribution to its costs or revenues.</p>	<p>For the purposes of <i>DISP 1.3.1AAR</i> the basic rate is the simple cost of connection and must not provide the <i>respondent</i> with a contribution to its costs or revenues.</p>
DISP 1.3.1AC  26/10/2015	<p>The following numbers, if used by a <i>respondent</i>, would comply with <i>DISP 1.3.1ABR</i>:</p> <ul style="list-style-type: none"> (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03; (2) calls which can be free of charge to call, for example 0800 and 0808 numbers; and (3) standard mobile numbers, which usually begin with the prefix 07, provided that the <i>respondent</i> ordinarily uses a mobile number to receive telephone calls. 	<p>The following numbers, if used by a <i>respondent</i>, would comply with <i>DISP 1.3.1ABR</i>:</p> <ul style="list-style-type: none"> (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03; (2) numbers which are free of charge to call, for example 0800 and 0808 numbers; and (3) standard mobile numbers, which usually begin with the prefixes 071 to 075 or 077 to 079, provided that the <i>respondent</i> ordinarily uses a mobile number to receive telephone calls.
DISP 1.3.1AD  26/10/2015	<p>The following numbers, if used by a <i>respondent</i>, would not comply with <i>DISP 1.3.1ABR</i>:</p> <ul style="list-style-type: none"> (1) premium rate numbers that begin with the prefix 09; (2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the <i>respondent</i>, such as telephone numbers that begin with the prefix 084 or 0871, 0872 or 0873; and (3) telephone numbers that begin with the prefix 0870, as the cost of making a telephone call on such numbers can be higher than a geographic cost and will vary depending on the eligible complainant's telephone tariff. 	<p>The following numbers, if used by a <i>respondent</i>, would not comply with <i>DISP 1.3.1ABR</i>:</p> <ul style="list-style-type: none"> (1) premium rate numbers that begin with the prefix 09; and (2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the <i>respondent</i>, such as telephone numbers that begin with the prefix 084 or 087.