

DIFFICULTIES PAYING YOUR BILL

We know that managing a budget can be hard. Often this is due to circumstances out of your control, which might make it difficult to pay bills on time.

If you're finding it hard to manage your bills, it's best to contact us as soon as possible to see how we can help.

We recognise there's lots of reasons why you might fall into debt, many of which might be temporary, such as unexpected costs or short-term incapacity due to an injury.

If you're struggling with managing your finances outside of your ZYBRE bill, here's a list of organisations that give free advice and guidance to help you get back on track:

Step Change

- **Online:** www.stepchange.org
- **Phone:** 0800 138 1111

Money Advice Service

- **Online:** www.moneyadviceservice.org.uk
- **Phone:** 0800 138 7777

Pay Plan

- **Online:** www.payplan.com
- **Phone:** 0808 250 0869

Citizens Advice

- **Online:** www.citizensadvice.org.uk
- **Phone (England):** 03444 111 444
- **Phone (Wales):** 03444 77 20 20

Citizens Advice Scotland

- **Online:** www.cas.org.uk
- **Phone (Scotland):** 03454 040 506

National Debt Helpline

- **Online:** www.nationaldebtline.co.uk
- **Phone:** 0808 808 4000

WHAT HAPPENS IF YOU DON'T PAY YOUR ZYBRE BILL?

We'll initially chase payment by sending you reminders by email, post or SMS. If you don't respond to these reminders and don't pay us what's outstanding, we may restrict your ZYBRE service.

If you still don't settle your bill, we may disconnect your ZYBRE service. We'll notify you before we disconnect your service. We will not restrict or disconnect your service if you're in a genuine dispute with us about your outstanding bills.

We pass our customer debts to debt collection agencies to collect on our behalf ten days after we disconnect you and will notify you of this in advance. We and our debt collection agencies will carry out the debt recovery procedure professionally and in accordance with all applicable law and best industry practice.

We may also restrict or disconnect your service without notice if we have reasonable grounds for suspecting that there's an unacceptable credit risk, illegal behaviour (e.g. fraud), or you make an unusually high number of calls over a short period of time. If you request it, we can review the decision.

BILLING AND DEBT MANAGEMENT

We provide a number of options to help you manage your ZYBRE account and stay up to date with your bills and payments, without having to contact us.

If you are having issues with your account, the information below should help you get back up and running and allow you to stay on top of your bills and payments in the future.

IF YOUR ACCOUNT HAS BEEN RESTRICTED

How to reinstate your account

If your account has been restricted, you'll need to pay off the outstanding balance in full before we can reinstate it.

Once an account is restricted, you have 50 days to pay the outstanding balance before the account is cancelled, early termination charges are added and we pass your debt on to a Debt Collection Agency.

What to do if you can't pay the full balance immediately

If you're unable to pay the outstanding balance on your account, there are steps you can take to clear the debt and reinstate your account.

You can make interim payments and, once your outstanding balance is cleared, we can reinstate your service. You can choose the amount and frequency of these payments to ensure you stay in control of your finances.

Why you can't cancel your account when it's restricted

We're unable to cancel an account whilst it's blocked or restricted, however once reinstated, you can make changes to your package or start the cancellation process if required.

ADDITIONAL FEES

Late payment fees

If you don't pay your bill by your payment due date, we may charge a £10 late payment fee* and any costs we incur when recovering debt on your account. Your ZYBRE services could also be restricted.

Chargeback fee(s)

If you've instructed your card provider to chargeback a payment, this will result in a chargeback fee which we may pass on to you. The current Visa and Mastercard chargeback fee* is £7.50 for each chargeback.

Reverse payment fee(s)

If you don't have enough money in your account, and the payment is cancelled or not cleared by your bank, we'll have to ask your card provider to reverse the payment. Cancelling this payment will incur a chargeback fee by your card provider so we may pass this on to you. The current Visa and Mastercard chargeback fee* is £12 for each chargeback.

If we need to charge you any fees, they'll be shown on your next bill. We won't charge you, restrict your services or instruct a debt collection company without attempting contact with you first.

**VAT won't be applied to this fee.*

MANAGING YOUR ACCOUNT AND MAKING PAYMENTS

The benefits of managing your account

Rather than calling us, you can use your My ZYBRE account to manage your bills and payments, the benefits of which ensure:

- Quicker and more convenience
- No waiting on the phone in queues
- Always keep track of your bill
- Easy to update personal details

View and manage your bill

You can view and manage your bills online (at zybre.co.uk), on My ZYBRE.

Make full or interim payments

Payments as part of our agreement should be made via Direct Debit at all times, however in extreme circumstances payments can be made via other methods in order to support customers. You can make full or interim payments to clear or reduce your bill, and you can choose the amount and frequency of these payments to ensure you stay in control. See non-direct debit charge(s) below.

Non-direct debit charge(s)

A Direct Debit should be in place to make payment for your ZYBRE subscription at all times, however in the rare circumstance that this does not occur a Direct Debit charge(s) applies. The current Direct Debit charge is £5.00 for each payment not made by Direct Debit. The Direct Debit charge is automatically removed from all of our packages as a discounted element, that would be re-inserted should a payment be made via other methods outside that of a Direct Debit.

Changing payment dates

You can change your payment date with ZYBRE by contacting us to make this change. A payment should be received within every calendar month and so the date would need to be within the same period on that calendar month.

Please note: You can only change your payment date once a month. This may cause your next bill to be higher or lower as we may bill you for more or less days than normal depending on your chosen date.