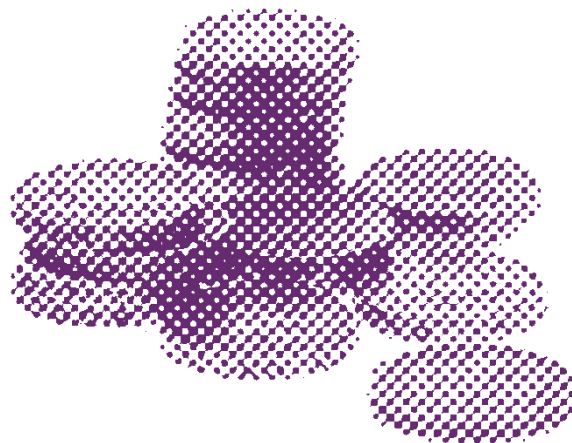


How to claim Credit Refunds



What are credit refunds?

Consumers can sometimes find themselves in credit with their communications provider when they come to the end of their contract. The money owed could be for having paid for line rental in advance or for promotional credits that customers may have been given during their contract. With some providers consumers have to ask for a refund, either by calling the provider or by writing to them. With others, the process may be automatic.

How do I claim outstanding credit?

To help consumers claim outstanding credit, this guide provides a clear overview of the credit refund processes of the main communications providers.

Provider	Is the refund automatic?	What information is available from the Provider?	What do you need to do?
BT	Yes	The final bill indicates if the customer is in credit.	No action required. The account is normally credited within 5 working days of the final bill being produced.
O2	Yes, for credit of more than £20.	The final invoice will show if the customer is in debit or credit. It also provides the number to call to request a refund.	Customers must contact O2 for refunds of less than £20. No action required for credit of more than £20.
Orange	Yes	The final bill indicates if the customer is in credit.	No action required.
Post Office	Yes	The final bill indicates if the customer is in credit.	No action required. The credit is automatically refunded within 14 days of the final bill.
Sky	No	Sky writes to customers 45 days after cancellation, informing them of any credit remaining. It also explains how to claim it.	The customer needs to contact Sky to request the refund.
T-Mobile	Yes	The final bill indicates if the customer is in credit.	No action required.

Provider	Is the refund automatic?	What information is available from the Provider?	What do you need to do?
TalkTalk Group (TalkTalk, AOL and Tiscali)	No	For TalkTalk customers, the final bill will indicate if the customer is in credit, and will provide the number to call to request a refund. For AOL customers, who use online billing, they can check their online bill to check if they are in credit. For Tiscali – the final bill will indicate if the customer is in credit and will provide the number to call for a refund.	Customers for TalkTalk, AOL and Tiscali need to call their respective customer services department to request a refund.
Three	No	Specific advice on how you can get your credit refunded is provided on your bill. In addition, you can find further information on Three’s website within the “Bills, payment and your account” section.	Customers can call a freephone number from their Three handsets to request a refund. Alternatively, customers can email Three.
Virgin Media	Yes for amounts over £1	The final bill indicates if the customer is in credit.	Customers should contact Virgin Media for amounts under £1
Virgin Mobile	Yes, for amounts over £1, when customers terminate before 28 days. For customers who terminate after 28 days, the process will be automated in December 2010	The final bill indicates if the customer is in credit.	Until December 2010, customers who terminate their contract after 28 days will need to contact Virgin Mobile to request their refund.
Vodafone	Yes for customers paying by direct debit.	The outstanding credit is displayed on the bills for all customers (paying by direct debit or other methods). The number to call is also provided on the bill.	Customers paying by methods other than direct debit need to request their refund by contacting Vodafone’s customer services.