



## [Code of practice for residential customers and small businesses.](#)

If you'd like quick and easy support and advice, please go to [www.bt.com](http://www.bt.com) where you can ask questions, report faults, check your bill and find a wide range of information about our products and services.

This code of practice is designed to be as clear and useful as possible. It intends to:

Outline the main services we offer; tell you how to contact us;

Give details of arrangements for sending you bills;

Explain how you can pay our bills; explain what to do if you have a complaint; and

Outline the main features of other specific services, such as Maxima broadband and Voice over Internet Protocol (VoIP).

Ofcom (the Office of Communications), the industry's regulator, requires companies who provide public electronic communications services to produce a number of different codes of practice.

This code of practice is for residential customers (also called consumers) and small businesses (defined as 'businesses with ten or fewer employees').

Our code is set out in detail below. We pride ourselves on meeting all the standards set for us, whether these are set by the Government, Ofcom or us. We'll regularly review our processes and systems and the performance of our people, to make sure that we continue to do the things we say we will.

If you have a complaint about our code of practice, please email us at [complaint@maximatel.com](mailto:complaint@maximatel.com), call our Customer Service on 0330-333-7322 or write to:

Customer Service Manager  
Maxima Telecom  
Airport House  
Croydon  
CR0 0XZ



Nothing in this code forms part of any contract between you and us. The products and services we describe may not always be available, and from time to time we may change them, our terms and conditions, and the prices we charge. Our standard terms and conditions apply to the products and services. These can be found at [bt.com](http://bt.com). All information was correct when this code was published (December 2016).

We provide services throughout the UK

To order our phone service

This section explains how to order our ordinary xed telephone line service, sometimes called a 'landline'.

- You can order a phone service online at [www.maximatel.com](http://www.maximatel.com).
- If you're a residential customer, phone 0330-333-7322 between 8am and 5pm Monday to Friday and 9am and 12pm on Saturdays and Sundays. This call is free from your mobile phones.
- If you're a business customer, phone 0330-333-7322 between 9am and 5pm Monday to Friday. This call is free from your mobile. The minimum term for our phone service is normally one year, unless we let you know otherwise. If you need a new phone service for a short period, please ask about our temporary service. If you're a residential customer and we have to t a new phone line, you can pay the connection charge in instalments. New customers When providing a phone service to new residential customers, we'll suggest the payment option we'd prefer you to use. For most customers, this will be a monthly payment plan or direct debit. We may also set a limit on how many calls you can make, which we'll tell you about when you apply for service. The limit will stay on your phone service until you've shown that we can rely on you to pay your phone bills. If you reach your limit before we send you your next bill, we'll send you an 'interim bill', which you must pay straight away. If you choose to pay your future bills by Monthly Payment Plan, we won't send any interim bills. There are other circumstances when we might also need to send you an interim bill for the calls you've made since your last bill. You must pay any interim bill quickly. If you haven't always paid your bills in full or on time, we may also bar (block) or limit outgoing calls from your line, or even incoming calls, until you've paid your bill. We sometimes ask residential customers to pay a deposit. We'll usually be able to give business customers a phone service without asking for a deposit. When you apply for a service we'll tell you whether you need to pay a deposit. If we do ask for a deposit, you'll need to pay it before we connect you. We'll also tell you, in writing, how long we'll hold the deposit for. If you pay your bills in full and on time during this period, we'll then return your deposit. If you're a business customer, you'll have to pay all charges for the service as often as we agree with you at the start of



your contract. **Credit checks** If you're a new customer asking for a phone service, we'll check your credit history through a credit reference agency. Credit checking is regulated, and we follow all the legal requirements that apply. We'll tell you if we're going to carry out a credit check on you. A credit check may be registered with the credit reference agency, and your personal information will be given to other organisations, such as credit vetting agencies and their customers (if this is allowed under the Data Protection Act). For the credit check, you may need to provide proof of your identity, either at the start or when some information is revealed by the check. If so, the credit reference agency may need to see the documents but won't keep copies of them longer than they have to.

If we refuse to provide a phone service to you, we won't base this decision on just the result of your credit check. We may use various ways to reduce the risk to us. We may also refuse to provide a service to people who are not legally able to enter into a contract with us (such as people under 18). We may also refuse to supply a service if we have reason (based on reliable evidence) to believe that fraud is involved.

## Cancelling or ending a contract

You can cancel your contract or any part of the service at any time before we provide the service. Sometimes, we might ask you to pay us for any work we've done or money we've spent in getting ready to provide the service. If so, we'll take reasonable steps to keep any costs down. If you want to cancel or end a contract, phone Customer Service. 'How to contact us'.

## How long will it take to install?

We aim to provide phone services for residential customers and small businesses within 14 days of you asking us to (as long as there's a phone line to your premises). If we need to arrange a survey before carrying out the work, or provide any extra cabling (or both), it'll take us longer to do the work. If this happens, we'll tell you how long it's likely to take. We can offer you a morning or afternoon appointment. A few Saturday appointments are also available.

## Openreach

We use engineers employed by Openreach. Openreach installs and maintains services for Britain's phone and internet service providers. Openreach also services, supports and maintains the wiring, cables and connections that link millions of homes and businesses in Britain to communications networks.

## Your phone service

When we install your phone line, the kit will depend on the type of access technology we use.

If we use copper cable, either:

- a special socket (known as a line box or Network Terminating Equipment and referred to as an NTE5) inside your premises; or
- External Network Terminating Equipment (referred to as an XNTE) outside your premises. You can recognise the line box, which will be fitted inside your premises, by the horizontal line across the middle. The External Network Terminating Equipment is a small grey box, which will be fitted to the outside of your premises. Both of these sockets are known as the 'demarcation point'. Our network ends at the demarcation point. If we use fibre cable all the way to your home, which we call FTTP (Fibre To The Premises), we'll fit an Optical Network Termination (known as the BT Openreach Fibre Modem) and a battery back-up unit (BBU) to an internal wall. These will need to be within a metre of a suitable mains power socket. We'll also fit a Customer Splice Point Box to an external wall. To do this, we'll need to drill a small hole in your wall to push the cable through. The box will cover the hole. We might use different kit for FTTC (Fibre To the Cabinet) and for business customers using fibre (especially for multi-line installations). Please discuss this with us when you place your order. No matter what type of line you have, you can rent or buy phones and other equipment from us, or you may want to buy your own.

## Extra sockets

We can install extra sockets if you want, but we'll charge you for the work. You can add your own approved extension wiring and sockets by making connections inside the line box. You mustn't try to do this if you have an old-style BT socket instead of a line box. If you'd like your old socket updated to a line box, please ask us. We'll charge for this work.

## Existing sockets

If you have any wiring or sockets that we haven't installed, these don't form part of our network and so aren't covered under our fault repair service or customer service guarantee. This means that if you have a fault with this part of your phone system and you ask us to repair it, we'll charge you for the work.

For residential customers, the Openreach engineer might install a cable to join the BT Openreach Fibre Modem to the existing master socket (NTE5) as well as adding another face plate, which will allow you to switch your existing working extensions onto the fibre service.

## Moving home

If you're moving home, please let us know at least 14 days before you move so we don't charge you for calls made from your old address once you've moved, and that we can send a final bill to your new address.



## Changing supplier

If you want to move your phone service to or from us and you're still within the local exchange area

of both phone companies, you should be able to keep your existing phone number. This changeover normally takes ten working days for residential customers, and the phone companies concerned will do all the necessary work. If you'd like more information, please phone 0330-333-7322 (this call is free from your mobile).

If you're a business customer, please contact your new service provider to check that they order this service. If you need extra business products to be installed at the same time as moving the service to us, the changeover may take longer.

## Cancelling or ending products or services

You may cancel any of your products or services at any time. However, if the product or service has a minimum term, you may have to pay for ending it early. To cancel a product or service, please phone Customer Service.

## Other services we provide

### Broadband

Broadband is a high-speed connection to the internet that is 'always on'. It gives you quick access to websites and allows you to download files quickly, and you can make phone calls at the same time. We offer a wide range of broadband products for homes and offices. For more information and to buy broadband from us, go to [www.maximatel.com](http://www.maximatel.com) or call 03303337322 (this call is free from your mobile) for residential and business customers on 03303337322.

If you want to switch to Maxima Telecom for your broadband service, just give us a call and we'll do the rest.

You can get information on how to report faults, make a complaint, cancel your broadband service and make payments call us on 0330-333-7322.

We'll need to carry out a technical survey to make sure you can get Maxima Broadband.



## Our customer service commitment

We offer a Customer Service Guarantee Scheme for our ordinary fixed phone residential service. This means that if we're late supplying or repairing your service we'll make it our priority to keep you connected by ordering to divert your incoming calls to a number of your choice.

### 'Quality of service' statement

We're proud of how reliable our network is and how good our people are at their jobs. We carry out checks on our network every night and put right many faults before they cause a problem for our customers, but things can still go wrong. If they do, we want to know as quickly as possible so that we can put them right.

### If we're late installing your phone line

While you're waiting for your phone service, we might be able to divert all your incoming calls to another fixed or mobile number if you want us to. If we do this, you can keep the diversion until we install your line.

### As soon as you report a fault on your phone line

We'll aim to repair your fault in the timescales given in the service care level for your line. While you're waiting for the fault to be repaired, you can ask us to divert all your incoming calls to another fixed or mobile number free of charge. If we do this, you can keep the diversion until we repair your service.

### If we're late transferring your phone number from another provider

While you're waiting for your phone number to be transferred from another provider, we might be able to provide your phone service on a different number, but we won't be able to divert calls from the number you are transferring, to that different number. If your request to transfer your phone number to us is delayed you might also be entitled to claim compensation. Details are available in our terms and conditions.

### Repairing faults on your phone line

You can report faults, free of charge, 24 hours a day and our engineers will carry out repairs during normal working hours (8am to 6pm Monday to Friday, not including bank holidays or public holidays). If you've taken out an enhanced service care level, we'll work on the fault during the hours given, often outside normal working hours.

Faults can happen on our network, on another operator's network, on the phone you're using or on the phone of the person you're trying to call. If you contact us during normal working hours, we'll try to find out where the fault is straight away by testing your phone line from the exchange to your



premises. We might suggest that you carry out some simple tests to work out whether the fault is on your phone or wiring.

Repairing faults on our network is part of the service care level included within your phone service rental. If the fault is in a phone or wiring that we don't own, or that you haven't rented from us, we're not responsible for repairing it. We have the right to charge for any work or visit that is cut short because the fault is something we've no control over.

If an engineer needs to visit your premises, we'll arrange a day and time that's convenient for you. We'll offer you a morning or afternoon appointment, Monday to Friday (excluding public and bank holidays) for residential customers and Monday to Saturday (excluding public and bank holidays) for business customers. We might be able to arrange appointments outside of these times for an additional charge. Our customer service guarantee means that if you have service difficulties, we'll do our best to keep you connected.

For the numbers you need to call to report a fault, see 'How to contact us'. Or you can report a fault and track the progress by calling our customer service on 0330-333-7322.

## Communicating with you

If you're a residential customer, we'll let you know about changes to your service via email, direct mail, or with your bill.

If you're a business customer, we might send you updates via email, direct mail or on your bill. We notify changes on [maximatel.com/terms](http://maximatel.com/terms) and the Maxima Price List at [Maximatel.com](http://Maximatel.com). You can also find out more about our Maxima Business products at [Maximatel.com/business](http://Maximatel.com/business).

We're committed to doing everything reasonably possible to give you information in the best format for you. Our website at [maximatel.com](http://maximatel.com) is the best source of information.

## Your privacy

We know that privacy is very important to our customers, and we want you to feel confident about the privacy and security of your personal information. We're registered under the Data Protection Act in the United Kingdom and take all reasonable care to prevent any unauthorised access to your personal information.

Here's some important information about the personal information we may hold about you, and how we use it. Our full Privacy policy is on [bt.com](http://bt.com). When we refer to 'personal information', we mean information that identifies you (or could do so). We may hold and use information about you as a customer, a person acting on behalf of a business customer or a shareholder, or in any other role (for example, when you visit our websites).



## The information we hold about you

If you order, or register for, a service from us, we will ask you for information such as your name, postal address, contact phone numbers and email address. We collect this information by phone, in writing or through a website. We may also ask you for other relevant information about the service you're using or ordering. For example, we may need your credit card number to charge you for certain services.

When you (or someone using your phone) make a phone call, send a fax or connect to the internet, we keep a record of that call (including the number called) so we can charge for it. Other phone service providers also give us information about calls made over our network, if we need that information for connecting calls and billing purposes.

We may sometimes monitor and record calls about customer services and telemarketing (marketing carried out over the phone). We do this as part of our staff training and to improve how we look after our customers, including how we handle complaints.

If someone abuses or damages the phone network (for example, by making offensive or nuisance calls), we may keep information about that abuse.

If you enter any of our competitions or promotions, we may ask for information about you. We'll make this clear at the time and tell you how we may use your information.

We may ask you how you use the services we provide, what other services you'd like us to provide in the future, and for other information, such as lifestyle data.

We may receive personal information about you from other people or organisations. Apart from when we're just processing information for them, we rely on these people or organisations to get your permission for us to use this information.

We collect information from people who visit our websites to help us to make improvements to our websites and the services we make available. We know, for instance, how many visitors there are to each website, when they visited and which areas of our website they visited. We may share this information with our advertisers and with other companies that offer their services on our websites, depending on your stated preferences which we hold.

## How we use your personal information

We use information about you to do the following. • Process the orders you place with us.

- Charge for the calls made from your phone line and for the other services you take from us, such as broadband. Where necessary, we may give your information to other people or organisations who we instruct to collect payments for us.
- Communicate with you about how to use our services.
- Let you know about any changes to our services.



- Check or confirm your identity if you call us, particularly about changes to your service or requests for billing information.
- Make credit-checking enquiries about you when you request join Maxima Telecom or want to take certain new services from us.
- Provide information to credit reference agencies.
- Market our own products and services, which we may need your permission for.

We'll assume that we have your permission, unless you tell us otherwise. You can tell us by calling Customer Service on 0330-333-7322 or by writing to us at: [info@maximatel.com](mailto:info@maximatel.com)

- Carry out market research and analysis on our products and services and future developments. We'll make sure that you can't be identified. We may give the information, again making sure that you can't be identified, to certain other people or organisations.
- Allow checks to be carried out so we can find out whether broadband internet access is available on your phone line. We, you or a friend can carry out these checks, online or through a retailer.
- Allow your service provider to continue your broadband service by telling them if your phone number changes.
- Prevent and detect criminal activity, fraud and misuse of or damage to our network, and prosecute or sue those responsible.
- Collect information about the websites you visit while you're browsing the internet. We may share this information with others to allow them to display advertising on websites you visit. If you visit our website at [maximatel.com](http://maximatel.com), we tell you about the cookies we want to use and collect your consent to do this.

## How long we keep personal information for

How long we keep personal information depends on how we use that information. In some cases, by law we must keep information for a minimum period. Unless the law says otherwise, we'll keep information no longer than we need to for the purposes we collected or processed the information.

You can find out more about how we use your information in our Privacy policy at [maximatel.com](http://maximatel.com). If you visit any of our websites or use any of our customer services, by continuing to do so you're agreeing to us using your personal information as set out in our Privacy policy.

## Telephone Preference Scheme (TPS)

The Telephone Preference Service is a central register which your name can be placed on, for free, if you do not want to receive sales and marketing phone calls. This should help to cut the number of those calls you receive. It's only available to residential customers. Business customers may be interested in a similar service called CTPS (Corporate Telephone Preference Service). You can get more information on both of these at [tpsonline.org.uk](http://tpsonline.org.uk).



## Billing, payments and pricing

We provide services that you must pay for. In this section, we describe how we ask for payments and the help we can give you if you have problems paying your Maxima Telecom bills. We also explain what action we'll take if you don't pay. We aim to help you by:

- promoting responsible behaviour by us and our customers;
- encouraging people to pay their bills in full and on time;
- keeping debt to a minimum and restricting service where necessary; and
- making you more aware of how we do things in these areas.

We process the charges for calls you make on your phone line after you've made them, sometimes by as much as four months later. We'll send you a bill every three months, or every month if you prefer, for your calls and other charges. This includes line rental charged for the following month or three months, depending on how often we bill you.

We usually bill business customers for rental charges every month for the period ahead, and for call charges every three months for the period that's just passed.

Your bill may show:

- the cost of any calls made from your phone line;
- rental for your phone line, services such as maintenance, and any phone or equipment you rent from us;
- one-off charges and other engineering charges for connecting a service;
- discount savings; any amounts we owe you; and charges for calls to an operator.

### When you need to pay us

You must pay your bill as soon as you get it, and send us your payment so we get it by the date shown on your bill. If you can't pay by the date shown on your bill, it's important that you contact us straight away. The earlier we know that you're having payment problems, the more help we can give you. The number to ring is shown on the back of your phone bill.

If you're going away for a long time, and you might miss a bill, please tell us. This is so we can avoid restricting your phone service and save you a reconnection fee.

We prefer you to pay by Monthly Payment Plan or direct debit. This means you can pay a set amount on a day of your choice or pay the full amount, and we won't take the money from your bank (or building society) account any earlier than eight calendar days after the bill is produced.



## If we don't receive your payment on time

If we don't get your payment by the date shown on your bill, we'll do the following.

- Remind you that the payment is due. We may do this with an automated voice call.
- If we can't contact you via the automated voice call, we'll send a letter at least seven days before we plan to cut you off to tell you your payment is overdue and that you must pay immediately to avoid being cut off or Charge you a late-payment charge if we don't get and process your payment immediately after sending you the first reminder. We may charge business customers interest for each day or a late-payment charge.

If we send you bills every month, we'll send one reminder and you must pay immediately.

If we don't get your payment immediately after sending you the first reminder, we'll do the following.

- Restrict, in most cases, access to your services. This means you won't be able to use Broadband and you'll only be able to receive calls (not make them, except to call emergency numbers such as 999 and 112).
- Restrict your ability to receive calls, if you still don't pay.
- If you try to make calls after we've restricted your service, automatically divert those calls to us so we can talk about how you can pay your bill.
- Charge a fee for reconnecting you to a full telephone service after you pay your bill.

If you're a residential customer and regularly have problems paying your bill in full or on time, or if we think there's a high risk that you won't pay your bills, we may recommend that you use a more structured way to pay.

We don't usually restrict a business customer's service immediately after the payment date set out in the final reminder. We may suspend services in line with your contract with us.

We now monitor customers who regularly delay payment and we may take further action.

If you pay an overdue amount by cheque or direct debit, and your bank or building society doesn't forward the payment to us, we'll proceed as if you haven't made a payment and charge you an administration fee to cover our costs.

The following information explains what we'll do if you don't pay an amount that's due without letting us know that you're having problems paying your bill.



## Disconnecting your phone line

We'll do everything possible to avoid cutting off your phone line. But if we do cut you off, we won't reconnect your service until we've got full payment of the amount you owe. We'll also charge for reconnecting your line and you'll have to pay a deposit or join a payment scheme. Business customers may also have to pay a deposit or give us a guarantee as security for future payments.

We can cut off your phone service in the following situations.

- If you gave incorrect or incomplete information when you applied for the phone service.
  - If we ask you to pay a deposit but you don't do so.
  - If you break your agreement with us or we believe that your service is being used in a way forbidden by your agreement.
  - If you've had your service restricted so you can only receive, not make, calls because you still owe us money, and you still don't pay that amount we can't contact you to talk about it and you won't agree to, or you fail to keep to, a payment arrangement.
- If we sent you an interim bill because you went over your call limit, you haven't paid that bill and you still don't pay when we restrict your service to incoming calls only.
  - If twice in the past 12 months you've failed to pay an overdue amount and, as a result, we've restricted your service to incoming calls only.
  - If we suspect fraud. (If we notice an unusually high number of calls being made from your phone line, we may restrict your service immediately to avoid the build-up of further debt until we can contact you and find out the reasons for the high number of calls. If appropriate, we'll investigate further to find out if fraud is taking place. We can prosecute in all cases of fraud.)

If you don't pay the overdue amount after we've cut off your service, we'll end your agreement with us. We may also charge you for all your services for the full term of your agreement. We'll pass details of the overdue amount to a debt collection agency so they can collect the money for us, and we may charge you our costs for hiring the agency. We'd explain this on the 'termination notice' we send you. Debt collection agencies are professional members of a recognised association responsible for regulating the debt collection industry. They're licensed to do this work by the Office of Fair Trading. Information about your debt may be shared with other organisations that give credit. You'll have to pay a charge to be reconnected for any further phone service.

Our reconnection charges are shown in our published price lists. Residential customers can see prices at [maxima-telecom.com](http://maxima-telecom.com) website, and business customers can go to [maximatel.com/pricing](http://maximatel.com/pricing). If we cut you off by mistake, you won't have to pay a reconnection charge.



We'll always tell you how and why we'd restrict your phone service or limit the number of calls you can make. We'd also tell you the circumstances that would allow us to remove the restriction or limit.

We won't threaten to cut off your phone line to encourage you to pay for extra services that may appear on your bill.

## If you've got payment problems

If you can't make sure we get your payment by the date shown on your bill, it's important that you contact us straight away. The earlier we know that you're having problems, the more help we can give you. The number to ring is shown on the front of your phone bill. If you make an offer to pay us over time, we'll get back to you as quickly as we can.

If you tell us that you're having problems paying what you owe us, we'll offer one or more of the following solutions.

- A repayment plan. This will help you to pay the amount you owe over an agreed period.. When we agree the repayment plan, we'll take your past payment history into account.
- Restricted service. We may ask you to agree to have your service restricted to incoming calls only until the end of your repayment plan, if we believe this will help you to avoid a larger debt building up. In this case, we won't charge for reconnecting the service.
- Monthly Payment Plan. The amount you owe can be included within your Monthly Payment Plan payments, so you can spread the amount you owe. But we may ask you to make a payment upfront, depending on what's best for you.
- Call Barring for international and premium-rate calls. These types of calls may have added to your payment problems.
- Claims for premium-rate services. We can give you advice and information about how to make a claim if unauthorised calls have been made to premium-rate services from your phone line.

Remember to tell us straight away if you can't make sure we get your payment by the date shown on your bill.

## Your responsibilities to pay your bills

As our customer, you have responsibilities to us and we expect the following.

- You should make sure we get full payment of your bill by the date shown on your bill.
- If there's a reason why you can't pay your bill, or if you need more time to pay, you should let us know straight away.
- If you're having problems paying your bill, you should be prepared for us to restrict your calls to incoming calls only and pay the amount you owe over an agreed period.
- If you're a new customer, you should be prepared to agree a limit on your calls.
- If you disagree with any item on your bill, you should let us know and then pay the amount you think is correct while we check everything.



- If you plan to be away from the address we normally send your bill to for a long time, please tell us so we can help you arrange a payment.
- If we ask you to pay a deposit, we'll refund it only after an agreed time has passed and we're happy with your payment history.

## Prices

If you've got a question about our prices, please go to [maximatel.com](http://maximatel.com) or, if you're a residential customer, call us on 0330-333-7322 between 8am and 6pm Monday to Friday and Saturdays and Sundays off. Business customers should call 03303337322 between 8am and 6pm Monday to Friday. (Calls to these numbers are free from your mobile.) or email - [billing@maximatel.com](mailto:billing@maximatel.com)



## 1. Maxima's useful numbers

Customer Service, sales and complaints (residential customers): 03303337322  
Customer Service and sales (business customers): 03303337322 or [info@maximatel.com](mailto:info@maximatel.com)  
Reporting faults (residential customers): 03303337322  
Reporting faults (business customers): 03303337322 or [info@maximatel.com](mailto:info@maximatel.com)  
Billing (business customers) : 03303337322 or [info@maximatel.com](mailto:info@maximatel.com)  
Email - [info@maximatel.com](mailto:info@maximatel.com)

## Some other useful contacts

### Ombudsman Services: Communications

PO Box 730 Warrington WA4 6WU

Phone: 0330 440 1614, 0192 543 0049 or 0845 050 1614 Fax: 0330 440 1615 or 0192 543 0059

Textphone: 0845 051 1513 or 0330 440 1600

Email: [enquiries@os-communications.org](mailto:enquiries@os-communications.org)

Website: [ombudsman-services.org/communications.html](http://ombudsman-services.org/communications.html)

### Citizens Advice

The phone numbers of local Citizens Advice Bureaus are listed in the Yellow Pages and The Phone Book and online at [citizensadvice.org.uk](http://citizensadvice.org.uk).

For online information from Citizens Advice about payment problems, go to [adviceguide.org.uk](http://adviceguide.org.uk).

### National Debt line

Phone: 0808 808 4000 or go to [nationaldebtline.co.uk](http://nationaldebtline.co.uk).