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TNBN Vulnerable Customers & Payment Difficulty Policy

(Including Payment Escalation & Disconnection Procedure)

Policy Owner: TNBN

Effective Date: 28th May 2026

Applies To: All TNBN residential and small business customers

1. Purpose

TNBN is committed to treating all customers fairly and with understanding, particularly customers who may be vulnerable or experiencing financial hardship.

This policy explains:

- how TNBN supports customers struggling to pay;
- the steps taken before suspension or disconnection;
- the protections available for vulnerable customers; and
- TNBN's fair and proportionate collections process in line with Ofcom guidance.

TNBN recognises that access to telecommunications services is important for communication, work, health and safety. Service disconnection will always be treated as a last resort.

2. Standard Payment Terms

All TNBN invoices are payable within **14 days from the bill run date** unless otherwise agreed in writing.

Customers experiencing difficulty making payment are encouraged to contact TNBN as early as possible so support options can be discussed.

3. Vulnerable Customers

TNBN recognises that some customers may be vulnerable due to personal circumstances, including but not limited to:

- illness or disability;
- mental health conditions;
- financial hardship;
- bereavement;
- age-related difficulties;
- domestic abuse;
- caring responsibilities; or
- temporary life events affecting their ability to manage payments.

Where TNBN is aware a customer may be vulnerable, additional care and flexibility will be applied where reasonably possible.

4. Support Available

Where a customer is unable to pay their bill on time, TNBN may offer:

- short-term payment extensions;
- instalment/payment plans;
- temporary payment arrangements;
- account reviews for more affordable service options; and
- signposting to independent debt advice organisations.

Customers are expected to engage with TNBN and maintain any agreed payment arrangement.

5. TNBN Payment Escalation Process

TNBN aims to resolve payment difficulties fairly and reasonably before any restriction of service occurs.

Stage 1 – Bill Due

Invoices are payable within **14 days of the bill run date**.

If payment is not received by the due date:

- reminder notifications may be issued;
 - TNBN will attempt to contact the customer; and
 - the customer may request a payment arrangement.
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Stage 2 – Payment Arrangement Offered

Where appropriate, TNBN may agree a reasonable payment plan for the overdue bill.

The payment arrangement will normally require:

- agreed instalments to be maintained; and
- future invoices to continue being paid within standard 14-day terms.

TNBN will work with customers to agree realistic repayment amounts wherever possible.

Stage 3 – Failure to Maintain Payment Arrangement

If:

- the agreed payment plan is not maintained; or
- the next invoice remains unpaid 14 days after the next bill run date,

TNBN may temporarily suspend the customer's service.

Prior to suspension:

- reasonable attempts will be made to contact the customer;
 - customers will be given the opportunity to make payment or contact TNBN.
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Stage 4 – Temporary Suspension

Where payment remains outstanding, TNBN may suspend the service for up to **30 days**.

During the suspension period:

- incoming or emergency services may still operate where technically possible;
- customers may contact TNBN to arrange payment and restore service; and
- service will normally be reinstated once outstanding amounts or agreed arrangements are satisfied.

Suspension is intended as a temporary measure to encourage engagement and avoid permanent disconnection.

Stage 5 – Deadlock / Final Notice

If payment remains outstanding 15 days into the suspension period, TNBN will issue:

- a final notice; and
- a deadlock letter at least **14 days prior to permanent disconnection**.

The notice will explain:

- the outstanding balance;
 - steps required to avoid disconnection;
 - how the customer may raise a complaint or dispute; and
 - details of alternative dispute resolution (ADR) rights where applicable.
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Stage 6 – Disconnection as a Last Resort

If:

- payment remains unpaid after the suspension period;
- the customer has failed to engage with TNBN; and
- no suitable arrangement can be agreed,

TNBN may permanently disconnect the service as a last resort.

All disconnection decisions will be made fairly, proportionately and with consideration of any known vulnerability factors.

7. Customer Responsibilities

Customers are expected to:

- make payments on time;
- contact TNBN promptly if experiencing difficulty;
- engage with agreed payment plans; and
- keep contact information up to date.

Failure to engage with TNBN may result in suspension or disconnection of service.

8. Complaints & Alternative Dispute Resolution

Customers who are dissatisfied with TNBN's handling of their account may submit a complaint through TNBN's complaints procedure.

Where a complaint cannot be resolved, customers may have the right to refer the matter to the relevant Alternative Dispute Resolution (ADR) scheme in accordance with Ofcom requirements.

9. Policy Review

This policy will be reviewed periodically to ensure ongoing compliance with applicable Ofcom guidance and industry best practice.

Regulatory Guidance

This policy is informed by guidance issued by [Ofcom](#) relating to the fair treatment of vulnerable customers and debt management practices within the UK telecommunications sector.