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MONEY BOX LIVE

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DUGGLEBY: Good afternoon. This Money Box Live is aimed at those with debt problems. Did you know the average household debt is over £8,000, with another £50,000 on top of that if you have a mortgage? Which is not a problem as long as you can afford the repayments. But suppose you lose your job or a relationship breaks down. Suddenly you find you can't make ends meet and the first and invariably wrong reaction may be to borrow even more. Debts can mount up surprisingly quickly, with huge variations in interest rates - perhaps 3% or 4% on the cheapest home loans, up to 20% or 30% on some credit and store cards, leaving aside the extortionate rates charged by less reputable organisations. Default and there are phone calls and letters from the lenders and sometimes firms you've never heard of, followed by threats of court action and visits from debt collectors if you don't respond. There's also been a rise in the number of people being chased for a debt they don't owe. It may be a similar name or a mistaken address or perhaps a case of identity theft, but it can be very stressful when the debt collectors simply won't accept your word you have nothing to do with it. And I can personally vouch for the fact it can happen to anyone. Of course there are laws on debt recovery and the Office of Fair Trading has issued guidance to the industry, but are they sticking to the rules and what action are you going to take if your credit rating is compromised? Your questions on debt are welcome on 03700 100 444. And with me to offer advice: Lynne Jones from the National Debtline in Birmingham ...

JONES: Hello there.

DUGGLEBY: ... Sara de Tute, Vice President of the Credit Services Association in our Hull studio. Hello Sara.

DE TUTE: Hello.

DUGGLEBY: And in London: Nick Lord, an independent consultant. Right, first off Margaret in Welwyn Garden City. Margaret?

MARGARET: Good afternoon.

DUGGLEBY: Good afternoon.

MARGARET: I wonder if you could help. We have a friend who has a debt with a store card of over £3,000, and I understand she also has a bank debt of a similar amount. She can't get help from relatives or friends, so she's trying to find out how she gets into dealing with a debt plan.

DUGGLEBY: Okay, let's start with Nick then. A debt plan?

LORD: So I'm assuming here, Margaret, that your friend is in financial difficulty?

MARGARET: She is, yes, and she's in her late 70s.

LORD: Oh gosh, okay, and she's falling behind with repayments on the credit cards?

MARGARET: Yes, she has.

LORD: And has she been in contact with the companies to explain the situation.

MARGARET: *(over)* Yes she has and I believe that they're not able to hold back any longer from asking for payment.

LORD: And when you say they're not prepared to hold back, has she made an offer of payment, explained her situation to them?

MARGARET: That I'm not sure of.

LORD: What she needs to do is really be quite robust about this, or perhaps you on her behalf if you can get signed authority. You need to be completely open, upfront with them; explain the situation of this lady, provide details of income and expenditure. There's various good booklets which are available from people such as National Debtline - I'm sure Lynne will have something to say in a second - and make an offer of payment that your friend can afford to repay. If the finance companies continue to take such an unhelpful attitude, you should or your friend should make a formal complaint to the finance companies and, if necessary, follow that up.

DUGGLEBY: Okay, Lynne, will you come in here and say what National Debtline can do?

JONES: What we can do is actually give advice on her situation, so we can look at what her circumstances are.

DUGGLEBY: And do you deal with it on the phone, do you?

JONES: We do everything over the phone, yes. We would look at going through somebody's income expenditure to see what is the available amount of money and looking at whether there are any assets involved, for example. And I would agree fully with Nick that the first option would realistically be about putting in an affordable offer of repayment. If it would appear that she's got no chance of ever repaying that debt back or certainly not for a lot of years, it may well be worthwhile looking at other options if they are available for her. But circumstances are very specific. I'm thinking along the line of debt relief orders, but that would depend on whether she's got any assets or not.

DUGGLEBY: Margaret, I believe you say that your friend's being harassed by collection agencies?

MARGARET: I understand she has had some problems, yes.

DUGGLEBY: What in the form of letters or ...?

MARGARET: Letters.

DUGGLEBY: Yeah. Well I wonder whether that's because she hasn't sort of responded in the right way. Now Sara de Tute, what sort of response do your members expect in order to reach the sort of satisfactory arrangement that Nick and Lynne have been referring to?

DE TUTE: It's very much as Lynne and Nick have already said; that we would expect details of income and expenditure - so all of her income, all of her expenditure, details of all of her creditors. And then we would organise a pro rata payment of all the creditors based on, you know, what she can afford rather than any other unrealistic amount.

DUGGLEBY: So in other words, you're not going to sort of prioritise one way or the other. You're going to look at the total picture and then you decide then who gets what. Is that my understanding of it?

DE TUTE: We just look at making a pro rata payment, so yes.

DUGGLEBY: So if you owe £6,000, I mean you sort out who gets what. Because I think the worry would be is one organisation might accept it and the other might not, and what happens then?

DE TUTE: All we can do as a debt collection agency is represent the company that we're instructed by. So say, for example, the store card was with debt collection

agency A, they could negotiate a repayment of that store card based on a pro rata payment; but then she would actually have to go to the bank to sort out the payment of the bank debt.

DUGGLEBY: Right.

DE TUTE: But what we would say is say if there was £50 spare income, we would say well we'll take £25 towards the £3,000 store card, but they'd have to go to the bank to negotiate the payment of the bank debt.

LORD: The important point Margaret though is that you remember and you're very clear with your friend it is not acceptable for the bank and the store card to come back and say they are not prepared to accept an offer of payment which someone can genuinely afford to pay.

MARGARET: Thank you.

LORD: So you need to be quite robust with regard to that. And if they continue to go down the same route, you need to perhaps take more advice with regard to making a formal complaint of the company; and if the company will not help, then going further to the Financial Ombudsman Service.

MARGARET: Thank you very much.

DUGGLEBY: Amanda in Derby, your call now.

AMANDA: Hello. I have received several debt collection letters, and the last two saying that I'm being taken to court for a company I've never heard of called Utility Warehouse from a flat that I own in the city centre, a tenant I've never met because the agency deal with it. I didn't ask this company to supply any utilities, I've never heard of them. They're chasing me for the money. Do I have to pay them?

DUGGLEBY: Now you don't live at this address at all?

AMANDA: I've never lived at the address. I've never met the tenant.

DUGGLEBY: But you own the property?

AMANDA: I own the property.

DUGGLEBY: Yeah I suspect, Nick, that it's arrived on Amanda's doorstep because there's a connection between the property and her as the owner, so they could have found that out and that's presumably why they're sending the letters to her direct. But that's no excuse, is it?

LORD: No, it may be a phishing exercise or it may just be a genuine mistake. The important thing, Amanda, is clearly you are not legally liable for the debts which have been run up by your tenants in respect of what sounds like a mobile phone perhaps.

AMANDA: Well I've sent them and the agency has sent them nine letters in total and phone calls and emails giving them the tenant's forwarding address and all the details and I'm still being hounded. In the last week, I've had two letters saying they are taking me to court.

LORD: In which case I think - and I'm sure Sara's going to be very helpful here - I think what you need to do is to write to the collection company, to set down exactly what you've explained very clearly here. State this is completely unacceptable and make a formal complaint and say that you want to hear back; and if you don't hear back, I'm sure Sara can now explain your further options.

DUGGLEBY: Sara, this number of letters should have at least taken Amanda out of the frame as being a guilty party?

DE TUTE: Yes if she's replied and explained why she is not liable for the debt, that

should have been dealt with as a dispute and it should have been taken out of collection. I think it's important, as Nick said, Amanda, that you do write back to the debt collection agency. Set out the full details and raise it as a formal complaint. The agency then has to deal with that as a formal complaint. That's assuming that the agency is actually a regulated agency and is a member of the Credit Services Association because we do have our code of practice that people have to abide by.

DUGGLEBY: And can members of the public check with your organisation, Sara, about membership? Can they ring the Credit Services Association and say is this a member or what?

DE TUTE: Yes or they can go online and there's a list of all CSA members online. There's over 340 members at the moment.

DUGGLEBY: So if this persisted, then Amanda would be in a position to write and say well this is one of your members; you must do something about it. Then you would take action, would you?

DE TUTE: Yes, absolutely. I'd always recommend writing to the company first and asking them to deal with the complaint.

DUGGLEBY: I think Amanda you've done that fairly comprehensively, but maybe one more try.

AMANDA: Okay, thank you. Thank you very much.

DUGGLEBY: Alright, thanks for that call. And Bob now, you're ringing us from somewhere in the West Country, I see.

BOB: That's right, yes.

DUGGLEBY: Right, what's your question?

BOB: I've been putting a few small pieces of sculpture into a gallery on a sale or return basis, and I think they're in not particularly hard times because they are still functioning quite well but they haven't been paying me. And I've been in quite a few times and asked them and so far had no result. Now this has been going on since before Christmas and we're talking only about a few hundred pounds, but nevertheless it's useful. And I'm wondering what's the best next procedure without getting too much hassle?

DUGGLEBY: Well yes it is and it isn't a debt, Nick, isn't it? I mean this is a bill that hasn't been paid, which is not quite debt as we're describing it at the moment.

BOB: Is it a bill because they've sold work on my behalf? They've taken their commission but they haven't given me the money that they've been paid for them.

LORD: And, Bob, do you have a contract with them with regard to how they're going to deal on your behalf?

BOB: Well no, nobody does that, I don't think, in our business. You exhibit them in the gallery and it's on a sale or return basis at a certain commission.

LORD: Okay and you've been round to them and you've asked them?

BOB: That's right, yes.

LORD: And what have they said?

BOB: Oh they've said that it'll be in the post next week and this has been going on for a long time.

LORD: Alright. I mean clearly this is the other side of the coin, isn't it ...

BOB: Yes.

LORD: I think what you need to do is write. You need to set down with regard to how much they owe you. You need to give them a reasonable period in order to repay you. You may even want to make reference in the letter (if you want to) with regard to if they are having problems, you will be prepared (if you would be prepared) to accept payments by instalments of you know £50 a month or something. Then if you don't get a response, I rather fear that you are going to have to consider taking legal action. That means going to the small claims court. That's more of a legal matter obviously. There's some very good information on the web or available from your local county court with regard to how you can do this as an unrepresented litigant.

DUGGLEBY: But before you go to the county court, I think they make it very clear, Nick, that you must have made every effort to try to achieve a settlement, otherwise they don't take very kindly to people just wandering in and saying I want my money.

LORD: Absolutely and this is the importance of writing a letter to explain exactly what it owes and what you want them to do to resolve the problem.

DUGGLEBY: Yes, it's a bit of a last resort. It also costs a bit of money and if there's not too much at stake, it's possibly not even cost effective to do it.

LORD: Well I'm afraid you also have the very pragmatic thing with regard to if they are in genuine financial difficulty and they can't afford to pay - and Bob it doesn't sound like this is the case - but sometimes there's no point in pursuing people if they don't have any money.

BOB: No, quite. But they have a lot of artists and I think they've been paying others. I think they see me as a bit of a soft touch.

LORD: Yes, you're not shouting loud enough.

DE TUTE: And actually the county court isn't that expensive it's only a few hundred pounds. And you can do it online at something called Money Claim Online,

which is set up exactly for this - for individuals to take action on unpaid bills and debts.

DUGGLEBY: Right, good.

BOB: Thank you very much.

DUGGLEBY: Thank you for your call. We've got an email here from Sue who says, 'I had a payday loan with Payday Express and found myself in great financial difficulty. When I tried to negotiate payments with all my creditors, only two of the twelve agreed to a payment plan and I was left with no choice but to declare myself bankrupt. But even then, and after informing Payday Express that I have declared myself bankrupt, I still get calls at home and on my mobile and on my work number asking for payment. The companies won't give up. What can I do?' Who have we got on that one?

JONES: We've got Lynne here. Hi there.

DUGGLEBY: Lynne. Okay Lynne, right.

JONES: The first thing we would want to check really is to make sure that she did include her debts within her bankruptcy, that the debt was listed.

DUGGLEBY: Ah, right.

JONES: If it was, this company's got absolutely no right to be chasing on the debt. She should certainly be approaching her official receiver to let them know the situation that she is still being pursued and she should also be looking at the complaints route, potentially escalating that complaint to the Financial Ombudsman Service.

DUGGLEBY: But it's interesting that you mentioned as long as the debt was

disclosed. Could that be the problem, Sara - that something was left out?

DE TUTE: It could, but if the debt existed at the time of the bankruptcy ...

DUGGLEBY: (*over*) Or debts, I should say.

DE TUTE: ... it should be included. And, therefore, if you tell the creditor and provide them details of your bankruptcy, they should stop pursuing that.

LORD: That's right.

DE TUTE: The easiest thing to do is to provide a copy of the bankruptcy order or details of the official receiver dealing with it in order that they can show when you were bankrupt and therefore when the debt arose and that it should have been included in the bankruptcy.

LORD: Yes, I mean you can't pick and choose which debts to include in bankruptcy, so it must have been included in the bankruptcy so long as Sue was doing the right thing. In which case again she should really be quite robust with regard to this: "It's included in the bankruptcy. Go and talk to my official receiver."

DUGGLEBY: And we've had a call in from Emma, an email from Emma in London. And she says, 'I paid an old debt in full and final settlement in 2007 over the phone and was told it would clear my account. But then last month I got a letter from a debt collection agency saying they purchased my debt, together with a notice of assignment. I am being chased for the difference between the 2007 settlement and the outstanding balance of the account at the time of the settlement. So not only has the original creditor not cleared the balance, as promised; they've sold it on'. And again she's saying what can I do in these circumstances? Sara de Tute, what do you think has happened there then?

DE TUTE: It looks as though it's not been logged on the account properly as being a

full and final settlement, and so the creditor has taken the payment and it looks as though what they've not done is actually mark that as being in full and final settlement. If Emma has any details of the settlement, she has anything in writing, the easiest thing to do is to contact the debt collection agency with details of that, with the evidence of the letter, to say look I've paid this at this time in full and final and therefore there's no outstanding debt. If she doesn't have any hard evidence, she still needs to contact the debt collection agency, explain why it's disputed - it's disputed because she says it's been paid in full - and then they will have to investigate that, and then they can investigate that with the original creditor.

DUGGLEBY: Right. And she actually says that she can't understand, Nick, how it was ever sold in the first place. But again perhaps the debt quotes appear to exist?

LORD: Well it may just be something as simple as an administrative mistake. I mean clearly the important thing is so long as she has ... I mean the one thing which does slightly concern me, I have to say, is this lady says that she did this over the phone. I mean you know if you do - and it's more and more common these days for people in financial difficulty to make full and final settlement offers to creditors - but if you're going to do that, you really need to do it in writing and make it clear and get an acknowledgement from the company that their acceptance of the reduced amount is in full and final settlement and it does constitute ... extinguishes your debt.

DUGGLEBY: Indeed. Right Richard in Nottingham, your call now.

RICHARD: Hello.

DUGGLEBY: Hello Richard.

RICHARD: Good afternoon. I find myself heavily in debt due to the collapse of a business I was associated with. Most of my debt is rent arrears. There are some business rates. The one that worries me, I'm told they have fairly unlimited powers. I've been holding off going bankrupt, trying to get into work again, so I'm just looking for advice on should I go bankrupt now or hold off a little bit?

DUGGLEBY: Is this largely business debt?

RICHARD: Most of it is business debt.

DUGGLEBY: On what basis was the business set up? Is it a limited company or are you just a self-employed person?

RICHARD: Well originally it was a business partnership and I was a partner.

DUGGLEBY: Alright, well let me just bring in Lynne Jones from the National Debtline. Can you help in these sort of circumstances, Lynne, or is commercial debt outside your scope?

JONES: No, we certainly can help. Can I just check, Richard, was the rent arrears for a property that you're living in or renting now, or is it rent arrears from a previous property?

RICHARD: It's not what I'm living in. It was business premises.

JONES: It was business premises. Okay, I mean if you're...

RICHARD: I was going to say one of the landlords unfortunately has taken a charge against my property.

JONES: Right, so somebody's already actually taken you to court and obtained a county court judgement against you?

RICHARD: That's correct.

JONES: Okay, that does put a slightly different slant on it. And can I ask what your circumstances are now? You've mentioned bankruptcy. Do you own any assets at the moment? Are you renting or have you got a mortgage?

RICHARD: I do have a mortgage. I don't believe there's any equity in the house. I did have it valued some time ago and that indicated there was no value in it.

JONES: And what would you say is the rough total level of your debt?

RICHARD: I believe it's £170,000.

JONES: And how much is actually charged against your property off that?

RICHARD: About £35,000 to £40,000.

JONES: Okay. The reason why I ask that, you've mentioned bankruptcy but obviously anything that's secured over your property, you would still be liable for because of the security of the property.

RICHARD: Okay.

JONES: Whether you look at bankruptcy or not, it may be a viable option if there is no equity. It very much depends on your sort of future prospects in terms of employment and whether you've got a realistic prospect of paying that debt off over a period of time. Obviously the debt is quite significant. It very much depends on you. We could certainly look at bankruptcy if you were to phone National Debtline - we could go through your situation in much more detail. Very difficult to say at this stage whether it's something you should consider now, that you could consider now, or it may be an option to put on the backburner for a later stage.

DUGGLEBY: So there's an outline answer for you Richard. I think the rest of the conversation had probably better take place between you and the National Debtline because we're needing to move on. But thanks very much for the call and I hope it does work out for you. We've got an email in from Stephen who reminds us it's a criminal offence to harass somebody for a debt even if that debt is owed. Reasonable enforcement activity is permissible, multiple debtors after a dispute is not reasonable.

See Section 40 administration of justice, an act in the Office of Fair Trading's debt collection guidance. Comments, panel?

LORD: He is absolutely correct. I mean the only thing I would say with regard to that, it's all well and good saying that this is an illegal offence and stop harassing me. The important thing is if you're in a situation where you owe money, there's not a dispute but you're having difficulties paying it back - the sooner that you get in contact with the creditor or the debt collector, make a positive offer of payment. If you don't want them to phone you, if you want to deal with it in writing, then you're perfectly within your rights to say I want to deal with this in writing and then they should not continue to phone you. But the thing about harassment, it often occurs - to put myself on the side of the debt collectors - where people don't engage. So the important thing is you do need to engage. Then if you don't get the results, then you start thinking about what you can do to force a debt collector to cooperate with you.

DUGGLEBY: Right. Now Neil in Liverpool, you've got a worry.

NEIL: Yeah, I come from the other side. We actually employed a debt collection agency to collect some debts for us as a small business. This debt collection agency took money upfront as an arrangement fee. Then we transferred several small debts over to them. They didn't manage to collect anything. They recommended we take various people through various court routes, which would all have extra fees attached to them. We paid those fees and they stopped communicating with us. I asked for receipts or court documents. to prove that they'd spent the money that they'd cashed, and I have proof that the cheque's been cashed. They never gave me that. And then we got a call from a lady in another part of the country claiming that we were chasing her for a debt, gave the name of our debt collection agency, and we found that they'd actually given this lady our private home number after they'd been threatening to come round her flat and take all her furniture.

DUGGLEBY: Okay, so the burden of your call is that you've got a debt collection agency which is not behaving properly at all. Is that right?

NEIL: That's correct and it's registered with the OFT and everything.

DUGGLEBY: Right, well that's a question I think for you, Sara, because it may be one of your members for all I know.

DE TUTE: Yes, do you know whether it is a CSA member?

NEIL: I don't know off the top of my head.

DUGGLEBY: Well you ought to find out.

DE TUTE: Yeah, you can find out by going onto the CSA, the Credit Services Association website, and all the members are listed. I've never heard of debt collection agencies taking a fee upfront.

NEIL: Well several of them do and they advertise in that way regularly all across the country.

DE TUTE: Okay, well if they're not remitting monies and they are a CSA member, they are in breach of the CSA code of practice. But what you need to do is make sure that you send a letter of complaint to them.

NEIL: *(over)* I have done and they ignored the letter. They ignore it all.

DE TUTE: It sounds as though you're not going to get any joy out of that. So what you then need to do is if they are a CSA member, you can write a letter of complaint to the CSA, but you'll need to check whether they're a member first. If they're not a member, you should go directly to the OFT if they've got a consumer credit licence because they're breaching the OFT debt collection guidance.

NEIL: I've already been to the OFT and I have received absolutely no action or response whatsoever from the OFT. They've just said we'll put that into our

information database and that's it.

DUGGLEBY: Well obviously we can't name the firm concerned, but I think the best bet is certainly contact the Credit Services Association, find out whether they're members and take it from there. If they're not members, I guess there's nothing much can be done, Sara, except try and take them to court, I suppose? That's the only solution.

DE TUTE: Exactly. There's nothing the CSA can do if they're not CSA members. If they are, we can actually take action and you know we can deal with them on your behalf. If not, you're right - you'll just have to take them to court.

NEIL: Is there anything that can be done through the local Trading Standards or anything like that?

DUGGLEBY: Nick, he could try, I suppose.

LORD: Well you could. I mean, Neil, presumably you're no longer using this company?

NEIL: We've tried to distance ourselves from them as much as possible because of their behaviour.

LORD: Well I would have hoped actually rather than distance yourselves, you would have had nothing to do with them. I think you've done the right thing with regard to that and go down the CSA route. Hopefully they're going to be members and Sara can help you on that.

DUGGLEBY: Right, we've got an email from Ann in Totnes and she says, 'My ex-husband died intestate 3 years ago and we've been sorting his debts out. We think we've collected the correct procedure, posted the news in the London newspaper and the local paper inviting companies to come forward. One has done so, but others have

not replied'. And the question perhaps for you, Lynne, is how long would you have to wait in these circumstances with a deceased person's estate before you can assume that the debts have been written off? Is there a time limit?

JONES: I would refer somebody onto legal advice in that type of situation.

DUGGLEBY: Alright. Do you know, Nick?

LORD: Well the usual statute of limitation in England is 6 years - although, like Lynne, I'm not 100% confident that applies with regard to the estate of a deceased person.

DUGGLEBY: But she's done the right thing in advertising?

LORD: Oh absolutely.

DUGGLEBY: If anybody has a claim against the state, please contact. That's the right thing to do, isn't it?

LORD: Oh absolutely. But whether or not the 6 year statute of limitation applies with regard to that particular situation - like Lynne, I would refer onto legal advice.

DUGGLEBY: Right and an email here from Sue and she says [the caller] her son lost his job and moved home to live with her. The debt collection agency sent a letter to the son, addressed to her house, and the caller or the emailer says she's worried that she's now going to get a problem over his debts. True or false, Nick?

LORD: So this is a lady ...

DUGGLEBY: This is a lady whose son has moved back with her and he's got debts, and she's worried that she's going to become liable somehow for these debts because he's moved back to her home.

LORD: Okay, two things. Firstly, she's not going to be liable. Secondly, there may be an issue with regard to the credit reference report if she becomes a connected person. What I would do if I was her would be to get hold of my credit reference file - so that's Experian, Callcredit and Equifax are the three major credit reference agencies - get a copy of the report, £2 by post. It's a good thing actually for everybody to do at least every year and find out what information is held on there. If there is information adverse against her, there are things which she can do to distance herself and that will be explained in the information leaflet that come with the credit reference file.

DUGGLEBY: Right, so she's not without means of sorting this out?

LORD: Absolutely.

DUGGLEBY: The sooner the better.

LORD: Yes.

DUGGLEBY: Right. Our final call from Caroline in West Hampstead. Caroline?

CAROLINE: Yes, I was phoning on behalf of my daughter because I would appreciate having some advice on this. She received her telephone bill from BT, which was now a couple of months ago. And it seemed such a large amount that she did actually contact BT to say could you please send me a full itemised account of all the calls that I supposedly have made because this bill was around about £300. And so many days went by ...

DUGGLEBY: Can I press you, Caroline. We're running out of time.

CAROLINE: Oh yes, right. So what happened then from there was that they sent the same bill; they didn't send a full itemised bill. And now the outcome is they've sent a further bill which she's saying they're charging an extra £200 for cancellation fees

when she didn't cancel her BT contract, it was BT that did this, and also the cancellation of the free calls after 7 and at weekends.

DUGGLEBY: Okay, dispute with BT over the amount of a phone bill. Nick?

LORD: The thing to do is to write to BT. Explain the situation. In the event that someone has a dispute, there is a very good alternative dispute resolution scheme through a company called CISAS, C.I.S.A.S. Basically this is like an ombudsman service. So what she needs to do, Caroline, put it down in writing, set down what the complaint is. If BT do not respond, take it further.

DUGGLEBY: But I think one final word perhaps from you, Lynne, and that is when does a dispute become a debt because it doesn't just happen overnight, does it? I mean all sorts of things have got to happen first.

JONES: I think there's not a single defining term because what could be a debt in one person's eyes is actually still a dispute in another's. So the person that owes the money would still be disputing, but the person collecting would view it as a debt.

DUGGLEBY: Alright, well thank you very much indeed. That was Lynne Jones from the National Debtline in Birmingham. We've also been hearing from Sara de Tute who's Vice President of the Credit Services Association with whom you can check the validity of membership if you find yourself on the receiving end of one of their members. And Nick Lord, an independent consultant. If you'd like more information on anything we've raised during the programme, there's our website, bbc.co.uk/moneybox, where you can have your say, listen to the programme again, or download a podcast. Don't forget to join Paul Lewis for Money Box at noon on Saturday and I'll be back same time next Wednesday afternoon to field your calls to Money Box Live on the cheapest and simplest way of paying bills: big or small, cheque or cash, maybe bank transfers at home or abroad. We know that money transmission is a big issue, so call us if you have had any problems. For now, goodbye.

