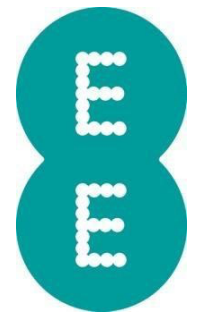


Managing debt



What to do if you are struggling to pay

If you're experiencing financial difficulties and are unable to pay, don't worry, we are here to support you through difficult times. Depending on your situation there are some things we can do to help.

How we can help:

- Agree a suitable payment arrangement
- Giving you more time to pay
- Providing information about specialist free debt advice

It is important to know that some support options may impact your credit file. There is no impact to your credit file by contacting us and having a conversation about your circumstances. If you are struggling, please call us and you can speak to one of our friendly EE Guides. The sooner you get in touch the better.

How to contact us:

- If you're an EE mobile customer, call **150** from your EE phone or **0800 956 6000** from any other phone
- If you have one of our other hubs, call **150** from an EE phone or **03301 231 105**
- If you've got an EE Smart Hub (2023) call 150 from an EE phone or **0330 123 1105**

There are also some things you can do which could help paying your bill more manageable:

- If you pay by Direct Debit, you can change your payment date online or on the EE app. [Learn more about Direct Debits](#)
- If you don't pay by Direct Debit or even if you do, you can still change your payment date by calling us on **150** from an EE phone or **0800 956 6000**.
- You can also make smaller payments throughout the month at a time that suits you.
- Call barring for premium rate services. These types of calls may have added to your payment problems.
- If you have EE Mobile adding a spending cap to your account restricts usage of services, such as roaming and photo messaging, so you can stay in control of your bill, to find out more about spending caps follow this link [How Do I Set Up and Manage Spend Cap? | Mobile Help | EE](#). You can manage your EE Mobile spend and further ways to manage your spend by accessing this link [Find out how to reduce your bills and manage spending here](#)

Support available for low-income households

We have some basic plans for Mobile, Broadband and Telephone, which are exclusively available to customers on one or more of the following benefits:

- Universal Credit
- Guarantee Credit element of Pension Credit
- Jobseekers Allowance
- Income Support
- Employment and Support Allowance

[Visit the EE basics page to find out more](#)

What happens if you don't pay your bill

We know it can be hard to talk about money issues, but the best thing to do if you are struggling to pay is speak to us. We're here to listen to you and do everything we can to support you through difficult times.

It is important that you know that if we don't hear from you there are some steps that we take:

- Remind you that the payment is due. We may do this through a variety of methods such as automated voice call, text message, letter or email.
- We will also suspend your service and you won't be able to use our network until you pay the outstanding balance. This means you won't be able to use your EE Mobile or EE Broadband, you may still receive calls. You won't be able to make calls apart from emergency calls to 999 and other essential services for example Childline UK 0800 1111, Missing Children EU 116000, EU Child Helpline 116111, Samaritans 116123.
- Send you a reminder letter before we disconnect your service.
- Charge you a late payment fee.
- We may share information about your arrears with other organisations that give credit.
- We will restrict access to your services.
- We will eventually restrict your ability to receive calls if you don't pay.
- The debt could then be passed to a third-party debt collection agency to be recovered on our behalf.

Debt collection agencies are professional members of a recognised association responsible for regulating debt collection industry. They're licensed to do this work by the Office of Fair Trading and the Financial Conduct Authority.

Disconnecting your service

We can disconnect your service in the following situations:

- 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

We may also:

- Charge to your account in line with your terms and conditions for all your services for the full term of your agreement
- pass on your details to a debt collection agency who may add their own charges and fees to recover the debt; or
- notify credit reference agencies that you've missed payments (the information can be used by other lenders and will affect your credit rating and ability to gain future credit)

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 and Financial Conduct Authority

What to do if your Direct Debit fails

We understand these things happen, we'll make a second attempt to collect the payment around 7 days later.

If the second attempt fails, and you haven't made the payment already manually, your Direct Debit will be cancelled, and a late payment charge may be applied to your account. [You can find details on charges here](#)

To avoid disruption to your service you'll need to pay your outstanding balance or have arranged a support plan with us.

You can make a payment through the EE website or the app.

How to make a payment online or through the EE app:

- Download the EE app or visit www.ee.co.uk
- Choose Bills & Payments
- If you're an EE Mobile customer, choose EE Mobile
- If you have a Smart Hub (2023), choose EE Broadband
- If you've got one of our other hubs, you'll be redirected and taken to your bill
- Scroll down the page and follow the link to make a payment

You can also call **150** from an EE Device or **0800 956 6000** from any other device to make a payment over the phone for your EE mobile bill.

How to get more support

If you're struggling with your finances, there are several free independent debt advice services that can help. They will give you free and confidential advice and aim to find solutions that are best suited to you and your circumstances. Here are a few:

- [National Debt Line](#) - Freephone 0808 808 4000
 - A debt charity set up to give free independent debt advice over the phone and online. Click the link or call for support.

- [StepChange Debt Charity](#) - Freephone 0800 138 1111
 - Their advice is free and confidential, and they offer a wide range of solutions. They also have a useful debt assessment and management tool. Click the link or call for support.

- [Citizens Advice](#)
 - They provide knowledge and support in a wide range of issues free of charge. Click the link for support.