Simple Payment Plan.

Our most affordable way to pay for a TV Licence.

A guide for advisers.
We’re trialling a new way to pay for a TV Licence.

Legislation has been introduced that allows us to test a different way of paying.

So we have created the Simple Payment Plan for those in financial difficulty.

It’s our most affordable plan and by referring your clients, you can help them stay licensed as payments work out at around £3 a week.

The trial begins on 1 April 2018 and the closing date for applications is 30 September 2018. This guide aims to answer any questions you may have.

Who is eligible?

• People referred via the debt advice charities listed in bold on the final page of this leaflet.

• People who have been interviewed under caution for TV Licence fee evasion and so may face prosecution.

• People who have previously held a licence which was cancelled because of missed payments.
How does the Simple Payment Plan work?

Clients can choose from either a fortnightly or monthly payment plan. If they stick to the plan, payments will average out at around £3 a week.

1. Automatic payments

Clients can get payments taken from their bank account every month by setting up a Direct Debit. Or they can set up a Continuous Payment Authority (CPA), and get payments taken every month or every two weeks from their debit or credit card.

   - Direct Debit
   - Monthly

   - CPA
   - Monthly
   - Fortnightly

2. Manual payments

Clients can also pay over the counter at any PayPoint location, via the website, over the phone, or via a Paythru link issued via SMS to their smartphone.

   - PayPoint
   - Simple Payment Plan card

   - Credit/debit card
   - Web
   - SMS
   - Phone

1 A Continuous Payment Authority is when payment is automatically taken from their credit or debit card.
What happens if a payment is missed?

The Simple Payment Plan offers flexibility if payments are missed. So if your client does miss one, it can be spread across the remainder of the plan instead of having to pay double the amount next time.

The table below shows an example of what would happen if they missed the second month’s payment for their new licence.

<table>
<thead>
<tr>
<th>Month</th>
<th>Monthly Simple Payment Plan</th>
<th>Current monthly Direct Debit plan²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>£12.56</td>
<td>£25.10</td>
</tr>
<tr>
<td>2</td>
<td>Missed</td>
<td>Missed</td>
</tr>
<tr>
<td>3</td>
<td>£13.83</td>
<td>£50.20</td>
</tr>
<tr>
<td>4</td>
<td>£13.79</td>
<td>£25.10</td>
</tr>
</tbody>
</table>

If your clients miss three months of payments in a row, they will be removed from the Simple Payment Plan permanently and will be unable to rejoin it.

² Under the current regulations for the monthly Direct Debit scheme, the first licence needs to be paid for within the first six months, hence the higher fee.
When do applications close?

The Simple Payment Plan is only available to join until 30 September 2018. We won’t be able to accept any more applicants after that date.

What if a client can’t join the Simple Payment Plan?

There are other ways your clients can pay for a TV Licence. They can spread the cost with a range of Direct Debit options or a TV Licensing payment card.

What if a client is removed from the Simple Payment Plan?

If a client misses three consecutive months of payments and is removed from the Simple Payment Plan, they will need to find an alternative way to pay for a TV Licence.

TV Licensing always gives people every opportunity to pay for a licence and we will do everything we can to help them manage the cost so they can stay licensed. That way, they will avoid a visit from our TV Licensing Enforcement Officers, and the risk of prosecution and a potential fine.

What happens if a client needs a licence and doesn’t have one?

A TV Licensing Enforcement Officer may visit those clients who need a TV Licence, but don’t have one.

They risk being prosecuted and fined if the Enforcement Officer finds they have been watching or recording live TV programmes, or downloading or watching BBC programmes on iPlayer without being covered by a licence. This applies to any device they are using.
How do I refer clients to the Simple Payment Plan?

If you have a client who would benefit from this payment plan, please contact one of the following organisations and they will refer your client to TV Licensing:

**Advice NI**
028 9064 5919

**Citizens Advice (England)**
03444 111 444

**Citizens Advice Cymru**
03444 77 20 20

**Citizens Advice Scotland**
0808 800 9060

**Money Advice Trust/National Debtline**
0808 808 4000

**Stepchange**
0800 138 1111

**Citizens Advice Northern Ireland**
Visit citizensadvice.co.uk/offices to find your local branch.

**Christians Against Poverty** is also among the organisations that can refer clients to the Simple Payment Plan.

Remember, the Simple Payment Plan is a trial and therefore only available for a limited time, so please act now if you think your clients would benefit from it.

Applications for the Simple Payment Plan close on 30 September 2018.