



**Our most
affordable way
to pay for
a TV Licence.**



A guide for advisors.

Introducing the Simple Payment Plan.

Legislation has been introduced that allows us to offer a more affordable way of paying.

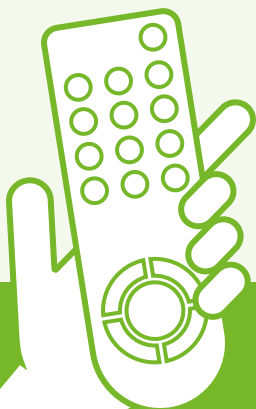
So the Simple Payment Plan was created for those in financial difficulty.

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**.

This guide aims to answer any questions you may have.

Who is eligible for the Simple Payment Plan?

Clients you refer who have difficulty paying for a TV Licence.



How does the Simple Payment Plan work?

Your 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

Your 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)¹, and get payments taken every month or every two weeks from their debit or credit card.



Direct Debit

- Monthly



CPA¹

- Monthly
- Fortnightly

2. Manual payments

Your 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

- Cash or debit card with their Simple Payment Plan card



**Credit/
debit card**

- Web
- Phone
- SMS

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. If one of your clients does miss a payment, it can be spread across the remainder of the plan instead of having to pay double the following month to catch up.

The table below compares the Simple Payment Plan with a standard monthly Direct Debit for a first TV Licence.

Month	Monthly Simple Payment Plan	Current monthly Direct Debit plan ²
1	£13.25	£26.50
2	Missed payment	Missed payment
3	£14.62	£53.00
4	£14.57	£26.50

If your clients miss a payment, their next one will be much lower on our Simple Payment Plan.

They will be sent a revised payment plan, to advise them of their new instalments. And, if they give us their mobile number or email address when they sign up, we can SMS or email them if they miss a payment, to help them get back on track.

If your clients miss three months of payments in a row, they will be removed from the Simple Payment Plan.

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 initial payments.

What if one of your clients 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 quarterly or monthly Direct Debit options, or a TV Licensing payment card.

What if your clients are removed from the Simple Payment Plan?

If your client misses **three consecutive months of payments** they will be removed from the Simple Payment Plan.

However, 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 your 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 ask them to call us on **0300 555 0510** or visit **tvl.co.uk/sppme** to sign up to the Simple Payment Plan and ensure they are covered by a TV Licence. They will need to use the following reference: **DCHAR2**

Our advisors will be able to take your clients through the process and answer any questions they may have. When they sign up to the Simple Payment Plan, they will be asked to give authority for any current licence they already have for the address, to be cancelled.

Our Simple Payment Plan call centre is open Monday to Friday from 8:30am to 6:30pm, Saturday from 8:30am to 1:00pm, and closed on Sundays and public holidays.

More information for debt charity advisors

If you are an advisor and you require further information on the Simple Payment Plan, please email us at:

DebtCharitySupport@TVLicensing.co.uk

Simple
Payment
Plan.

 TV LICENSING