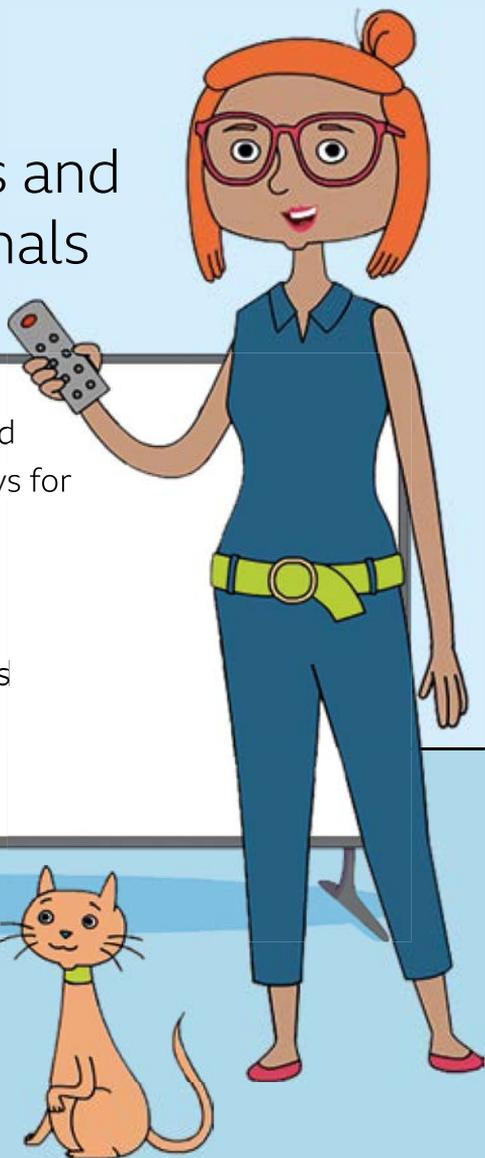


All your clients need to know about the TV Licence

Advice for Advisers and Housing Professionals

- 01 – When a licence is needed
- 03 – What the licence fee pays for
- 05 – Ways to pay
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A TV Licence is needed if...

your clients are watching or recording any TV live

They need to be covered by a TV Licence to watch or record programmes as they're being shown on TV or streamed live on an online TV service. And that's not just the BBC; it's all channels and services.

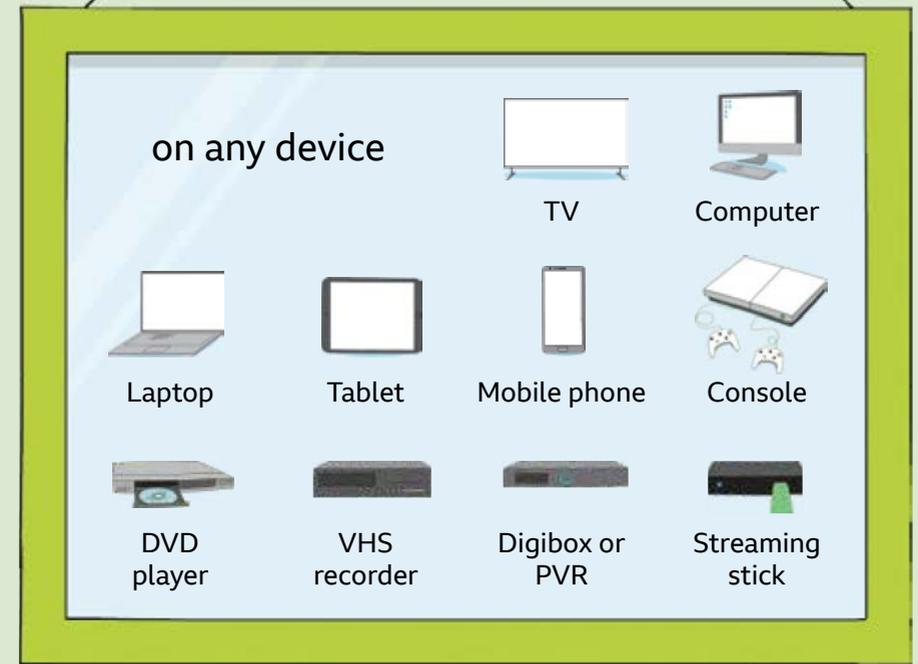
Likewise, if they record programmes to watch later, if they watch a programme on delay, if they watch or record repeats, or if they watch +1, +2 or +24 channels... they'll need a TV Licence.

from anywhere in the world

If your clients watch streamed programmes online or via satellite from outside the UK, the Channel Islands and Isle of Man, such as foreign channels and overseas sports matches or TV shows – then they still need a TV Licence.

on any channel

If they're watching cable, satellite or any other TV services live then they need a TV Licence.



They also need a licence to watch BBC iPlayer

They need a TV Licence to watch BBC programmes on BBC iPlayer – whether that's live, on demand or on download.



What the TV Licence fee pays for

BBC TV

In addition to all the BBC's TV programmes, the TV Licence funds a number of other channels and services:

BBC iPlayer

BBC iPlayer lets licence holders watch programmes live across all BBC channels. You can also catch up on programmes you may have missed, or enjoy the large range of box sets available.



News, Sport & Live Music

Including local, national and international news. Plus general sports coverage and live coverage of music and global sporting events.



Radio

Including 16 national radio stations, 40 local radio stations and the World Service, globally.



Content for children and young adults

Includes TV channels such as CBeebies and CBBC, plus online learning resources at BBC Bitesize.



bbc.co.uk

The BBC's digital hub for news, features and sport.



Apps for smartphones and tablets

Including the BBC Sport app, the Weather app, the News app and BBC Sounds.

Ways to pay for a TV Licence

There are three main ways customers can pay for their TV Licence – by Direct Debit, by joining the TV Licensing payment card scheme, or by paying in full using cash, a debit or credit card or a cheque.

1. Paying by Direct Debit

Let's start with Direct Debit, as that's the way 7 out of 10 people pay. They find it's easy and convenient partly because once it's set up, the payments are automatic and the licence is renewed each year. So there's nothing more to do.

Yearly – £169.50

With a yearly Direct Debit, the licence will be automatically renewed each year.

Make a single payment of £169.50 every 12 months for a colour licence, or £57.00 for a black and white licence.

Monthly – from £14.12

The first licence is usually paid for over six months, at around £28.25 a month. If we have to spread the cost across less than six months, each payment may be slightly higher.

From month seven, payments halve. The next licence is paid for in 12 monthly instalments of around £14.12 – six payments before the licence is due to be renewed, and six after.

Quarterly – from £43.62

Make four Direct Debit payments throughout the year. Unlike other payment methods, with quarterly payments your client won't pay for any of their licence upfront. As a result, each quarterly payment includes a £1.25 charge.

Whichever Direct Debit scheme is chosen, your client will receive their new licence and payment plan for the year, every 12 months.

If the licence fee increases during the year, payments will only be adjusted when the licence renews. (Please be aware, the payments can vary if your client has switched to Direct Debit from another payment plan.)



How to set up a Direct Debit plan

To set up a yearly, monthly or quarterly Direct Debit:

Visit [tvlicensing.co.uk/pay](https://www.tvlicensing.co.uk/pay)

Or call **0300 790 0368**.



2. Paying with the TV Licensing payment card

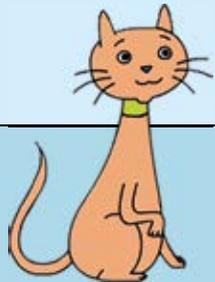
The TV Licensing payment card scheme gives your client the flexibility to pay for their TV Licence either weekly, then fortnightly – or monthly.

Paying weekly, then fortnightly

If payments are made weekly then fortnightly, your client will pay for their first TV Licence in up to 26 weekly instalments. After those 26 weeks, they'll pay the same amount every two weeks, as payment towards their next licence.

Paying monthly

If your client chooses to pay monthly, they'll usually pay for their first licence over the first six months. From month seven, their monthly payments will halve because they'll be paying towards their next licence over a 12-month period.



How to apply for the TV Licensing payment card

Call **0300 790 0368**.

Your client will be sent their TV Licensing payment card plus a payment plan, which tells them what they need to pay and when.



How to pay

Your client can pay online, on their mobile via the TVL Pay app, with a phone call, or by text using a credit or debit card. Or by taking the TV Licensing payment card to any PayPoint store, to pay by debit card or cash. To find the nearest one, visit [paypoint.com/locator](https://www.paypoint.com/locator)



3. Paying in full

As well as annual Direct Debit, there are a number of ways your clients can pay in full each year:



Online

Visit [tvlicensing.co.uk/pay](https://www.tvlicensing.co.uk/pay) and pay using a debit or credit card.



At a PayPoint store*

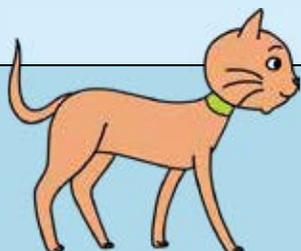
Go to any PayPoint store and pay by cash or debit card. To find the nearest one, visit [paypoint.com/locator](https://www.paypoint.com/locator)

*Clients who live in the Channel Islands or Isle of Man can pay at a post office.



By phone

Call **0300 790 0368** and pay using a debit or credit card.



By cheque

Write a cheque for **£169.50** and make it payable to 'TV Licensing'. They should write their name and address on the back and, if they're renewing, write down their licence number too.

Post the cheque to:

**Customer Service
TV Licensing
Darlington
DL98 1TL**



If your client is in financial difficulty, you may be able to refer them for the Simple Payment Plan, which helps spread the cost of the licence fee. Find out more here: [tvlicensing.co.uk/sppadvisers](https://www.tvlicensing.co.uk/sppadvisers)



Going paperless

Like your gas, phone or council tax payments, the TV Licence is actually available online, for whenever your client wants to access it. There's no need to keep a paper copy and 90% of new online customers choose not to receive one.



The benefits of going paperless

- Your client will receive their new licence and any updates immediately by email – and avoid any delays in the post.
- Takes away the worry over losing the paper licence – clients can save the email we send them or find their licence online at any time.
- Less money is spent on sending letters and other admin.
- There is more money available for BBC programmes and services on TV, radio and online.
- It helps to save trees.
- It reduces clutter in the home.
- If your client pays by debit or credit card, we simply email them when it's time to renew.
- If they pay by Direct Debit, we email them a link to their new licence and payment plan.



How to go paperless

- 1. Sign in to our secure website at tvl.co.uk/paperless**

Your client will need their licence number, last name and postcode to sign in.

- 2. Enter the licence holder's email address, press continue and confirm the changes.**

Concessions

Your client may be eligible for a free TV Licence if they're 75 or over and receiving Pension Credit. Or a 50% blind concession, which is available to people of all ages.

The free over 75 TV Licence

To receive a free TV Licence your client must be aged 75 or over and be receiving Pension Credit (either Guarantee Pension Credit OR Savings Pension Credit). This can be in their partner's name if they are a couple and living at the same address.

They can apply for a free TV Licence online or by post.

What your client will need to provide us with

1. **Proof of age** – this can be any Government issued photo ID, or their birth certificate.
2. **Proof that Pension Credit is being received at their address** – this can be a photocopy or scan of one page from a letter, dated within the last 12 months, from the Department for Work and Pensions or the Pension Service. Or, in Northern Ireland, the Department for Communities or the Northern Ireland Pension Centre.

How to apply by post

Call **0300 790 6083** to request a free TV Licence application pack.

The pack will include clear instructions on how to apply and will also include a pre-paid envelope for your client to return their application to TV Licensing.

How to apply online

1. Go to **tvlicensing.co.uk/75apply**
2. Sign in with the licence number, the licence holder's last name and postcode
3. Complete the online application form
4. Upload scans as proof of age and receipt of Pension Credit (as detailed opposite), then press submit.

Your application will be sent automatically and then processed.

If your client experiences problems with their online application, they should call **0300 790 6083**.



The 50% Blind Concession

If your client is blind (severely sight impaired), they may be eligible to receive a 50% concession on the licence fee. A blind concession colour licence costs £84.75. It's available to people of all ages and the licence will also cover anyone who lives with them.

What your client will need to provide us with

A photocopy or scan of one of the following:

- CVI (Certificate of Visual Impairment)
- BD8 Certificate
- A certificate or document issued by a Local Authority that shows they are registered as blind (severely sight impaired)
- Certificate from an Ophthalmologist (eye surgeon), stating that they are blind (severely sight impaired).

How to apply by post

Your client should:

1. Photocopy evidence that they are blind from the list shown above
2. Provide their name and address on a separate piece of paper, including their email address if they'd prefer us to get in touch via email
3. Post them back to us at:

TV Licensing
Blind Concession Group
Darlington
DL98 1TL

How to apply online

1. Go to [tvlicensing.co.uk/blind](https://www.tvlicensing.co.uk/blind) and select 'Apply for your first blind licence'
2. Complete the online application form
3. Upload a scan as proof that they are blind, then press submit.

Your application will be sent automatically and then processed.

If your client experiences problems with their online application, they should call **0300 790 6083**.

Applying on behalf of someone else

If the licence holder isn't blind but they live with someone who is, they can apply for a 50% blind concession in the blind person's name, even if they're under 18 years of age. The licence will then cover everyone living at that address.



How to find out more about concessions

For help with applying for a free over 75 TV Licence or the 50% blind concession, please visit [tvlicensing.co.uk/concessions](https://www.tvlicensing.co.uk/concessions)

And if you still have questions, please call **0300 790 6083**.



Advice on second homes

Most people only need a TV Licence for their main home. For a second home in the UK, Channel Islands or Isle of Man, clients may need a separate TV Licence, depending on the type of property and how it's used.

If the second home is a permanent property

That means a house, flat, bungalow, cottage or any other type of permanent property. Your client will need a separate TV Licence to watch in the same way they do at home.

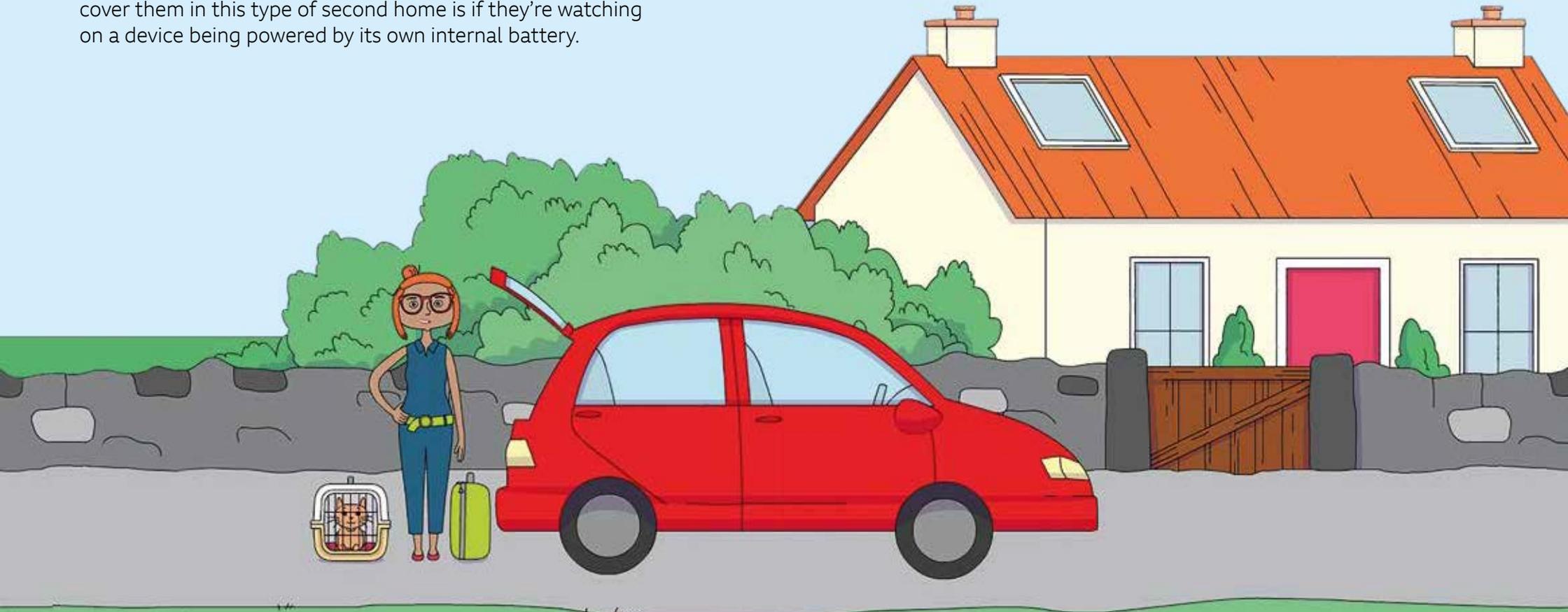
The only time the TV Licence from their main home would cover them in this type of second home is if they're watching on a device being powered by its own internal battery.

If the second home is rented out

If the second home is a house, flat, bungalow or cottage, and the owner has provided their tenants with a TV – then it's also the owner's responsibility to ensure that the property has a TV Licence. The only exception is if the tenancy agreement clearly states the tenant is responsible for buying one.



For more information about TV Licences and second homes, visit [tvl.co.uk/secondhome](https://www.tvl.co.uk/secondhome)



More on second homes

Boats

If your client's second home is a boat, they don't need another TV Licence. But if they live full-time on a houseboat, they do need a TV Licence, as with any other primary residence.

Touring caravans or motorcaravans

They won't need another licence if their second home is a touring caravan or motorcaravan.

Static caravans, mobile homes or moveable chalets

If it's where they live full-time, they will need a TV Licence. And if it's used as a second home, there are occasions when the licence from their first home won't cover them:

- If they're watching or recording programmes as they're being shown on TV, or watching BBC programmes on BBC iPlayer, at the same time as someone back in their first home. Except if the device they're watching on is being powered by its own internal battery.
- If there will never be an occasion when someone will be watching TV programmes in both locations at the same time, then they don't need a separate TV Licence. But we do ask that they fill out and return our Non-Simultaneous Use Declaration Form at tvl.co.uk/secondhome



For more information about TV Licences and second homes, visit tvl.co.uk/secondhome



Advice for students

Students living in halls

If students are living in halls, a communal licence won't cover them to watch TV in their room. Each student will need their own TV Licence to watch or record TV on any channel, watch TV live on any streaming service and watch BBC shows on BBC iPlayer.

However, if their out-of-term address has a TV Licence (for example their parents' or guardian's home) this will cover them, provided they're only watching on a device that's powered solely by its own internal batteries (for example, a mobile phone, laptop or tablet) and it isn't connected to an aerial or plugged into the mains.

Students living in a rented house or flat

Students living in a house or flat share need to be covered by a TV Licence to watch or record programmes as they're being shown on TV or streamed live on an online TV service, or to watch BBC programmes on BBC iPlayer – whether that's live, on demand or on download.

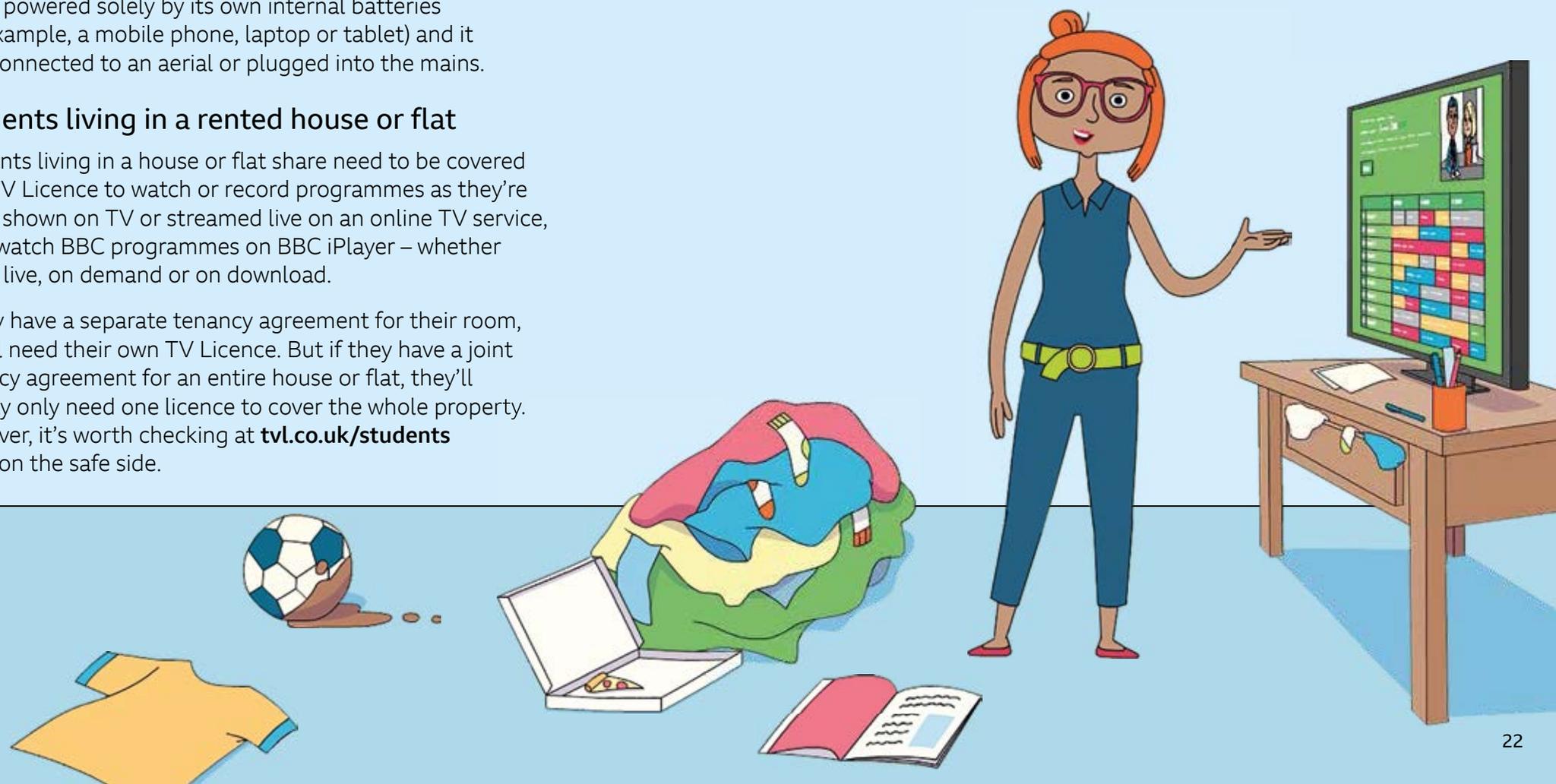
If they have a separate tenancy agreement for their room, they'll need their own TV Licence. But if they have a joint tenancy agreement for an entire house or flat, they'll usually only need one licence to cover the whole property. However, it's worth checking at tvlic.co.uk/students to be on the safe side.



Refunds

We realise some students may not need a TV Licence for a full year and we do what we can to make sure they only pay for what they need.

Students can apply for a refund for any unused months at the end of the academic year, which could get them some money back. To apply for a refund, they should visit tvlic.co.uk/refund



Looking out for scams

Sadly, scams have become a part of everyday life. And TV Licensing is one of the organisations that scammers may try to impersonate. But we've put together some simple guidelines and taken a number of steps to help your clients report anything suspicious.

STOP

If they receive something that says it's from TV Licensing that they're not sure about, the first thing to do is STOP. They shouldn't rush into giving away any of their personal information.

CHECK

Scammers will use a variety of methods to try and obtain information – maybe through an email, letter, QR code, text, phone call, or even a visitor at the door. Your clients can check our website for help with spotting the kind of tricks they may use.

ASK

If your clients are unsure about any communication they've received from TV Licensing, we're always happy to help.

Visit [tvlicensing.co.uk/scam](https://www.tvlicensing.co.uk/scam)

Or call **0300 303 9695**.



If a client thinks they may have been scammed already

If they've already entered their personal details on a suspicious site, they should report it to Action Fraud immediately at www.actionfraud.police.uk or call **0300 123 2040**. And if they've provided any card or bank details, they should also speak to their bank straight away.

To report any scam or suspicious emails, forward them to report@phishing.gov.uk and the National Cyber Security Centre (NCSC) will investigate. If the email links to a scam website it will be blocked or taken down.



Where to find out more

Our website contains everything your clients need to know about the TV Licence and how to pay. We've also produced a series of easy-to-follow videos, which can help to explain things further.

Visit [tvl.co.uk/advice](https://www.tvl.co.uk/advice)



When do you need a TV Licence?



What your TV Licence pays for



Direct Debit and ways to pay



Helping you protect yourself from scams



Going paperless



Students



Second homes



Concessions