

Code of Practice for Premium Rate Services

This code explains what Premium Rate Services are, how they work, how much they cost, and how to stop them if you no longer want them. If you'd like a free copy, including in alternative formats, get in touch with us on Superdrugmobile.com.

The communications regulator, Ofcom, requires communications providers like Superdrug Mobile to provide detailed information to its customers on specific types of services or calls. This includes Premium Rate Services. In short, this code is written for your protection.

You'll also find information on other services that we offer and details about how to get in touch in our main Code of Practice. Just visit Superdrugmobile.com/terms where you'll find a link to the Code of Practice or contact us on web chat to ask our Customer Team for a copy.

What are Premium Rate Services?

Premium Rate Services (also known as PRS) are services which you use on your mobile where:

- You have a cash add-on.
- The services are provided by other 'parties' (the companies who provide the service or technology), and Superdrug Mobile enables you to charge them to your mobile phone account.

Premium Rate Services can be:

- Voice calls to long numbers starting 09, where you're charged an access charge of 25p per minute (with a one minute minimum charge) plus a service charge (set by the company you're calling – they'll tell you this).
- Voice or video calls to short numbers, which are known as shortcodes (four, five, six or seven digits).
- Text and multimedia messages to and from shortcodes, which are charged at 10p (or more) per message.
- If you're using a messaging service, you may also be charged the standard rate for sending your message. Superdrug Mobile's standard rates are FREE for text messages (SMS), FREE for picture messages (MMS) and 80p for video messages (also called MMS).

How do Premium Rate Services work?

When you call to use a Premium Rate Service, in most cases:

- We (the Superdrug Mobile network) pass your call to another network.
- That network then passes your call on to a service provider.
- The service provider then delivers the advertised service (or services) to you.

Sometimes, the service provider will offer you other services which may involve an additional charge. The service provider must make you are aware of any extra charges.

Voice, video and messaging services using shortcodes (four, five, six or seven digits) are passed directly on to the service provider, who will provide you with the advertised service.

Where a charge is made for a Premium Rate Service on a shortcode number, we share the revenue with the service provider directly. That's how the service provider, and the person who provides the information contained in the service (information provider), receives payment for the service you've used.

Who regulates Premium Rate Services?

In the UK, these services are regulated by Phone-paid Services Authority. You can find information on them here: <https://psauthority.org.uk>

Phone-paid Services Authority produces a code that providers of Premium Rate Services and telephone networks must stick to. In particular, the code sets out strict guidelines for the way providers of Premium Rate Services advertise and operate their services.

How can Phone-paid Services Authority help me with a complaint?

Phone-paid Services Authority deal with complaints about:

- The promotion of Premium Rate Services. For example, if you're missing cost information about your call or feel that you've been misled by a service provider's claims.
- The content of Premium Rate Services. For example, offensive content or services that are unnecessarily prolonged.
- The overall operation of Premium Rate Services. For example, if you haven't been awarded a competition prize within the stated period, or your services haven't automatically been ended at the costs set out in the advertising.

Phone-paid Services Authority won't be able to deal with complaints about why companies use premium rate numbers as opposed to other numbers, or the revenue share arrangements between telephone companies and service providers.

Unless they refer or link callers to premium rate numbers, Phone-paid Services Authority does not regulate services available on:

- STD numbers (for example, beginning '01').
- Freephone numbers (for example, beginning '080').
- Local rate numbers (for example, beginning '0845').
- Mobile numbers (for example, beginning '07').
- A subscription payable by credit card.

How can I find out what a Premium Rate Service costs?

When promoting Premium Rate Services, providers must state:

- The cost of the calls or messages, including any service charge element of a call to a 09 number, which will be charged in addition to the service provider's access charge per minute (with a minimum charge of 1 minute) for calls to 09 numbers.
- The minimum cost of the service.

Additionally, if the Premium Rate Service is offered on a subscription basis, the provider must also state that you will have to pay repeat charges.

You may also find the following information on costs helpful.

Voice calls

The cost of these calls are split into two elements;

- 1) The service provider's access charge per minute (with a minimum charge of 1 minute); and
- 2) a service charge, set by the company you're calling.

Text Shortcodes

You can find out the cost of sending a text to a Premium Rate Service Shortcode on our network by going to Phone-paid Services Authority website and entering the provider's number.

Some shortcode text services charge you for both sending the original text and for receiving subsequent texts as part of the service. Details of all charges must be clear in the advert for the service. Make sure you understand what the total cost of the service is before you use it.

You can find more information on text shortcode services on the Phone-paid Services Authority's website here: <https://psauthority.org.uk/for-consumers/what-are-phone-paid-services/sms-shortcodes>

Voice and Video Shortcodes

Like text shortcodes, you can find out the cost of dialling a voice or video shortcode on our network by going to the Phone-paid Services Authority website and entering the provider's number. Please note, if you're using a voice shortcode, these are not split into an access charge and a service charge (like calls to numbers starting 09), and you'll see a single charge for these on your bill.

Important: always read the ads

Make sure you read the advertising for all Premium Rate Services thoroughly and understand the total charges involved before you use the service. Premium Rate Services providers must include pricing information and terms of use of their services in all advertising and promotional information.

If you've heard about a service from another person, or received a message about a service and you're not aware of the cost or terms of use, we strongly recommend that you do not use the service.

Spend limits

The Payment Services Directive is a key piece of payments-related legislation in Europe. Published in late 2007, it was designed to protect consumers by ensuring safer payments. The European Parliament has since adopted a revised Payment Services Directive with the intention of improving upon the existing rules, which has been implemented in UK law through The Payment Services Regulations 2017 ("Regulations").

As a result, we need to apply some limits to the amount you're able to spend on third party digital content and premium rate calls and messages:

- A limit of £40 per single payment transaction
- A cumulative limit of £240 for payment transactions made over the course of a calendar month.

Which services do spend limits affect?

The Regulations apply to all third party payment services, including carrier billing and Premium Rate Services. These are payment methods that allow you to pay for third party digital content and services by purchasing a cash add-on from your Superdrug Mobile dashboard and deducting it from your balance. All other services such as making calls, sending text and picture messages and using data remain unaffected by this legislation.

Here are some examples of the types of transaction that'll be affected by the spend limits:

The purchase of third party digital content such as:

- music
- movies
- games
- apps.

Calls to premium rate voice services such as:

Numbers starting with 084, 087, 09 or 118, including calls to directory enquiry services. These calls are split into two charges: an access charge, which is set by us at 25 pence per minute (with a one minute minimum charge), and a service charge, which is set by the company you're calling. The spend limits only apply to the service charge element of your call.

Services accessed by text, picture message, calls and video shortcodes (a series of numbers, usually between four to seven digits long) such as:

- Entering competitions
- downloading games to your device
- voting in TV reality shows
- calling into video chat services
- charitable donations (for example, text donations).
- Buying tickets.

In all cases, the value of any single payment transaction can't exceed £40 and the cumulative value of all payment transactions in a calendar month can't exceed £240.

Who do spend limits apply to?

These limits apply to all Superdrug Mobile customers.

Reaching spend limits

We'll notify you by text when you've reached one of the spend limits. If you're on a call when you reach the spend limit, a voice message will play to let you know that you've reached the limit and your call will be disconnected.

What to do if you think you've been overcharged or misled

Have you been charged more than you expected for a Premium Rate Service? Have you been charged when you don't believe you used a Premium Rate Service? Do you feel that you've been misled about the cost or service? Here's what to do next.

1. **Check your rights.** All Premium Rate Service providers must stick to the Phone-paid Services Authority code when they advertise and operate their services. For more information visit the Phone-paid Services Authority's website: <https://psauthority.org.uk/>
You may be able to bring a complaint against the service provider under the Phone-paid Services Authority code (see the next section).
2. **Ask the service provider directly.** You have every right to contact the service provider to ask them for more information on the Premium Rate Service that you've been charged for. To find out who the service provider is and how to contact them, go to the Phone-paid Services Authority website and enter their number: <https://psauthority.org.uk/about-us/number-checker>
3. **Ask us for help.** If the service provider doesn't respond within 10 days, or the issue is outstanding after this time, you can contact us and we can help you understand your charges, which should help you work out whether you've been charged correctly.

Making a complaint about a service provider

You should complain directly to the Phone-paid Services Authority.

Check first to make sure that your complaint is something that the Phone-paid Services Authority deals with (see the earlier section, entitled 'How can Phone-paid Services Authority help me with a complaint?'). You'll find full details on how to make a complaint at the Phone-paid Services Authority's website. The PSA will log a complaint on your behalf but they won't be able to give you a refund.

Making a complaint about us

We hope this is never the case. Here's what to do:

- Speak with us first and we'll do our best to resolve the issue with you.
- If you aren't happy about how we've handled your complaint, or we haven't got back to you within 8 weeks of you informing us of the issue, you can contact the telecommunications ombudsman service, Ombudsman Services: Communications.

Ombudsman Services: Communications is an independent approved dispute resolution service and aims to help resolve disputes between communications providers and their customers if they arise. The organisation is approved by the communications regulator Ofcom. You'll find more about Ombudsman Services: Communications online at <http://www.ombudsman-services.org> or call 0330 440 1614.

Watch out for scams

There are cases where service providers deliberately set out to defraud customers by encouraging them to call premium rate numbers or send premium rate text messages; these are known as 'scams'. So, unless you know how much an 09 number or a shortcode service costs upfront, we advise you to never use that service. If you think you might be the victim of a Premium Rate Service scam, get in touch and we'll explain how you can apply for a refund or complain to the Phone-Paid Services Authority.

How to cancel a subscription

A subscription is where you pay a regular charge (say £3 per week) for a Premium Rate Service that you've set up by sending a text to a shortcode number. You should get a text confirming that you've set the service up and regular messages charging you for your subscription.

To cancel your subscription to a particular service, just text the word 'STOP' to the next message you receive from the service provider.

To cancel subscriptions to several services from one provider, just text the words 'STOP ALL' to the next message you receive.

If you receive marketing texts or calls after cancelling a subscription and would prefer not to, you should contact the service provider. Please see the next section for more information.

How to stop receiving marketing calls or messages

From time to time you may receive calls or text messages from different companies promoting or trying to sell you their services.

Sometimes the messages or calls are from service providers who you previously bought things from (like mobile ringtones or wallpapers). If this is happening, you may have opted-in to receive marketing information as part of the sales process. If you would like to opt-out and stop receiving these calls or messages, just contact the service provider directly and asked to be removed from their marketing list.

To find out who the service provider is and how to contact them, go to the Phone-paid Services Authority's website and enter their number: <https://psauthority.org.uk/about-us/number-checker>

All marketing messages from shortcode services must state that they are free to the receiver with the word 'FreeMsg'. You can stop future marketing by sending the word 'STOP' to that shortcode number. Sometimes the messages or calls are from service providers and companies who you have never previously bought things from.

This is known as 'unsolicited marketing'. You have every right to ask the businesses to stop contacting you. You may also find that you receive calls where your phone rings, and on answering the call there is no one there. These 'silent calls' are often generated by automatic dialling equipment (which dial several numbers in one go, though there are not enough people to deal with the calls when they are connected). If you are happy to receive telemarketing calls from some companies but not others, contact the companies who you do not wish to hear from and ask them to remove your details from their marketing lists.

A helpful suggestion to reduce or eliminate marketing calls is to register your telephone number with the Telephone Preference Service (TPS). All companies are obliged to check the TPS list before making marketing calls. So, if you continue to be called more than 28 days after registering your number with the TPS, you can complain to them about receiving marketing calls.

If you'd like to register your telephone number with the TPS or make a complaint, visit: http://www.tpsonline.org.uk/tps/number_type.html

Further information about the rules on marketing by telephone and SMS can be found on the website of the Information Commissioner's Office. Visit: <https://ico.org.uk/>