



ACN EUROPEAN SERVICES LIMITED

**CONSUMER CODE OF PRACTICE
FOR COMPLAINT HANDLING**



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THE PURPOSE OF THIS CODE OF PRACTICE

This Code of Practice (“**Code**”) is intended to benefit customers using the services of ACN

European Services Limited (“**ACN**”) in the United Kingdom.

In this Code you will find:

- How to contact us;
- How to contact Ofcom, the UK communications regulator (“**Ofcom**”);
- Information about the products and services offered by ACN;
- Information about the rights and obligations of ACN and its customers; and
- How to make a complaint.

Please note that the products and services described in this Code are subject to availability and may be modified from time to time without further notice.

This Code is consistent with European and UK legislation covering such codes, and has been approved by Ofcom.

PUBLICATION AND REVIEW OF THIS CODE

Copies of this Code can be requested from our Customer Services department.

Alternatively, you can download a copy of this Code from the ACN website

(http://www2.acneuro.com/acn/uk/customer_service/index.jsp).

It is ACN’s intention to review this Code annually or sooner should a significant event require modifications to be made.



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ABOUT ACN

ACN is a private limited company (company number 3650246) incorporated under the Companies Act 1985. ACN is part of the ACN group of companies operating throughout North America and Europe, New Zealand and Australia.

We deliver a range of services to individuals and small enterprises within the United Kingdom and between the United Kingdom and places outside the United Kingdom.

A unique characteristic of the ACN group is the use of multi-level marketing methods to acquire customers. ACN markets telecommunications services to consumers through its network of Independent Sales Representatives who employ the 'warm marketing' method of acquiring customers - selling to people they know. ACN introduced its services and innovative marketing strategy to the European market in 1998 with the launch of its operations in the UK.

For more information on ACN please visit: <http://www2.acneuro.com/acn/uk/index.jsp> .



ACN CONTACT DETAILS

If you have an inquiry or complaint concerning any aspect of your service, you can contact us by telephone, facsimile, letter. To contact ACN you can:

- call customer services upon the following numbers:

Customer Service Hours – Greenwich Mean Time (GMT)

Customer Service telephone 0800 331 60 07 Mon-Fri 7:30-18:00 Customer Support facsimile 0207 744 0096

- write to Customer Services at either of the following addresses:

ACN European Headquarters: PO Box 90364 1006 BJ Amsterdam The Netherlands	ACN European Services Ltd: PO Box 427 Hounslow TW4 6DR
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- consult our public website: www.acneuro.com.

Ofcom CONTACT DETAILS

Ofcom is the regulator for the UK communications industries, with responsibilities across television, radio, telecommunications and wireless communications services. Ofcom exists to further the interests of citizen-consumers as the communications industries enter the digital age.

The full contact details of Ofcom can be found in the “Useful Contacts” section of this Code.

ACN SERVICES

ACN presently provides fixed line telephone services which are Carrier Pre-Selection (“CPS”) and ACN Line Rental Service and is working towards expanding services to mobile and internet users.

Carrier Pre-Selection

Through carrier pre-selection you can be automatically connected to the fixed line services of ACN without having to dial a prefix. The CPS is a service available to customers in the UK.



CPS allows you to choose which telecommunications provider you want to carry your voice calls. It means you can receive services from different phone companies using your existing BT line. There is no minimum term for any of the CPS calling plans.

ACN Line Rental Service

ACN is offering a complete telephone services combining the CPS service and the line rental service with a portfolio of value-added additional services to tailor the telephone services to meet the needs of the customer. There is a 3-month minimum term when the customer registers for the ACN Line Rental Service.

A range of versatile tariffs are available and further information concerning the services and tariffs of ACN is available over the phone (0800 331 60 07) and at the following link:

http://www2.acneuro.com/acn/uk/products/telephone_services/index.jsp

CUSTOMER RELATIONSHIP

ACN has a number of obligations to be found in various pieces of UK legislation.

When you request us to provide you services we will require you to enter into an agreement with us. This agreement sets out the rights and obligations of you and ACN. A copy of our customer terms and conditions can be found by visiting the following link:

http://www2.acneuro.com/acn/uk/products/telephone_services/index.jsp

SPECIAL NEEDS

Upon request by special needs customers ACN will make this Code available in alternate formats such as enlarged print, audiotape and Braille. In this regard you should contact our Customer Services.

COMMUNICATION WITH CUSTOMERS

ACN communicates with you in a variety of ways. Please note that we adhere to all applicable data protection rules in the course of our communications with customers.

Although we do not undertake direct marketing with our customers our Independent Sales Representatives might communicate information about additional services to existing customers and to interested potential customers. Should you encounter any difficulties with our Independent Sales Representatives you should contact our Customer Care Centre and also read our Sales and Marketing Code of Practice which can be found by visiting the following link:

http://www2.acneuro.com/acn/uk/customer_service/index.jsp

Customers will occasionally receive 'update information' together with their monthly bill. This is specific news relevant to the product or service that you receive from us or major promotions or announcements.



QUALITY CONTROL PROCEDURES

Customer satisfaction is the primary goal of ACN.

ACN has implemented various procedures and processes to maintain the highest possible quality in the provision of customer services. These procedures and processes include regular internal audits, preventative and corrective procedures, provisioning processes, billing processes, complaint procedures, customer satisfaction surveys and continuing staff training.

CUSTOMER COMPLAINTS

Making a Complaint

If you want to make a complaint you should contact ACN's Customer Services department. Contact details have been provided in this Code. Should you lodge a complaint, please ensure that you provide:

- The main details of your complaint;
- Your account number with ACN; and
- Your name, telephone number, facsimile number, e-mail and postal address, as applicable.

Resolving Your Complaint

ACN has developed an internal escalation process for dealing with customer complaints. Its goal is to resolve complaints within 10 and 15 days of such complaints notified in writing, depending upon the complexity of the complaint.

Soon after a written complaint is received by us you can expect to receive a letter confirming the receipt of the same. If we require further information from you we will promptly contact you.

We will confirm in writing any resolution of your complaint.

Independent Dispute Resolution for Domestic and Small Business Customers

If we have not resolved your complaint to your satisfaction after 12 weeks or if you have received a letter from us saying that your complaint has reached "deadlock", you may make a complaint through OTELO, an independent alternative dispute resolution scheme. OTELO will take evidence from both you and ACN and will make an independent decision based purely on the merits of the case.

The full contact details of OTELO can be found in the "Useful Contacts" section of this Code.

BILLING AND PAYMENT

It is our usual practice to issue bills monthly showing the charges for the calls made the previous month for our CPS services and also the monthly line rental to be paid in advance if the customer has subscribed to the ACN Line Rental service.



Your bill will itemize all calls that you have made. If you do not want your calls itemized you will need to notify our Customer Services.

Bills issued to you are due for payment as soon as you receive it and payable within the period of time specified in the bill.

ACN accepts a variety of payment methods:

if you are paying by posting a cheque, please make your cheques payable to ACN European Services Limited and send to P.O. Box 427, Hounslow, TW4 6DR, England. Please include your full remittance advice with your cheque.

Payments using VISA and Mastercard credit cards will also be accepted. American Express is not accepted. The minimum charge is £5.00. Should you want to use a credit card you will need to contact our Customer Services;

You can pay by direct deposit. When you receive our bill you will also receive a banking deposit slip which you can use to deposit funds directly into our designated account; and

You can also choose to pay by direct debit. To select this method of payment, you can either advise ACN when you first set up your account or ask customer services for a direct debit form for you to complete and return to us.

Please note that methods of payment may be restricted, dependent on an ACN credit check.

CREDIT POLICY

If you do have a dispute about your bill, you must still pay the amount owed by the due date, but you may withhold the value of the disputed amount. You must notify ACN of your dispute and provide us with all the relevant details.

Please notify ACN of your dispute in writing and include the following information:

- The date and number of disputed bill;
- The amount in dispute;
- The reason for the dispute; and
- Any relevant supporting documentation.

Please send your written notification to ACN at one of the addresses listed in the Contact Details section of this Code.

Should our bill not be paid you will receive at least one reminder letter before we will attempt to call you and notify you of our intention to disconnect the service if payment is not made or other satisfactory arrangements cannot be agreed. We will usually make two attempts to call you. If payment is not made after we call you or agreed arrangements are not complied with we will disconnect the service within the period of time notified to you.

If a bill remains outstanding after disconnection of your service we will send you a final demand letter. A demand letter will state that if payment is not received within a specified time, ACN may engage a recovery agency or commence legal proceedings against you, without further notice. In such circumstances we would disclose the need to take such action to appropriate credit vetting agencies that might lead to the recording of a bad credit history.



Any debt recovery procedures will be carried out professionally and in accordance with relevant UK legislation and best industry practice.

COMPENSATION POLICY

In terms of compensation, according to our terms and conditions ACN's total liability arising out of or in connection with the contract you have signed with ACN (and whether the liability arises because of a breach of the contract, negligence or for any other reason) shall be limited to an amount equal to £5000.

SERVICE CANCELLATION

Customer Cancellation

If you wish to terminate your service with ACN you can direct us to do so by contacting Customer Services, the contact details of which are provided in the Contact Details section of this Code.

We might require you to sign a form concerning termination of your service. This is to provide ACN comfort that there is no confusion concerning your request for termination of services.

Cancellation by ACN

We reserve the right to disconnect any customer without notice if we have reasonable grounds for suspecting that there is an unacceptable credit risk, for example through suspected illegal behavior or a breach of our contract.

CUSTOMER CONFIDENTIALITY

We respect our customers' interest in keeping certain information confidential. We will not disclose any personal information (such as name, account number, address, and billing information.) to unaffiliated third parties without the proper consent, unless disclosure is necessary to comply with statutory requirements, court orders or other lawful process or properly authorized governmental investigations.

For further information concerning our policies please visit the following link:

http://www2.acneuro.com/acn/uk/system/privacy_policy.jsp

ADHERENCE TO PREFERENCE SCHEMES AND INDUSTRY GUIDELINES

ACN is committed to ensuring that all its communications with customers meet the requirement of being legal, decent, honest and truthful.

We will also adhere to all codes of practice, preference schemes and industry guidelines that might be applicable to the services we provide from time to time.



SOCIAL RESPONSIBILITY

ACN strives to be a responsible corporate citizen in the communities where we do business. This requires us to provide the public with appropriate and accurate responses to enquiries, to be sensitive to environmental concerns, and generally to contribute to the well being of our community.

The ACN group is committed to making the world a better place through the Charitable Community Giving Program. Further details of this program can be found by visiting the following link:

http://www2.acneuro.com/acn/uk/about_us/charity/index.jsp

USEFUL CONTACTS

Office of Communications (Ofcom)

Ofcom Contact
Centre, Riverside
House, 2a
Southwark Bridge
Road, London, SE1
9HA

Telephone Numbers are: Contact Center: 020 7981 3040 Fax: 020 7981 3333

Textphone: 020 7981 3043 Website: www.ofcom.org.uk/contactus/

Office of the Telecommunications Ombudsman (OTELO)

OTELO

P.O. Box 730, Warrington, WA4 6WU Telephone Number: 0845.050.1614 Regional
telephone number: 01925.430.049 Textphone number: 018001.0845.051.1513 or
18001.01925.430.886 Fax number: 0845.050.1615 or 01925.430.059

E-mail address:

enquiries@otelo.org.uk Website:

www.otelo.org.uk/

Citizens Advice Bureau

For further information you can also contact your local Citizens Advice Bureau.