



Customer Code of Practice

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Here to help

We want to give you the best service. This leaflet will explain how we do things. We think we've covered everything but if you still need help there's lots of ways we can help you. You may find the quickest way to get the answers you need is online. Our support pages, including O2 Gurus and O2 Community can be found at www.o2.co.uk. Or you can call us (see page 19 for the right numbers to get in touch).

The small print

This code of practice doesn't affect your legal rights. It doesn't form part of your contract with us. Some of the services and prices may change from time to time. Keep up to date on www.o2.co.uk. Our current and previous Terms and Conditions can be viewed at www.o2.co.uk/termsandconditions.

Our Services

Pay Monthly - Refresh

Refresh is a different type of contract that splits your Pay Monthly bill into two parts. The Device Plan is the cost of your phone or tablet, and Airtime Plan is the cost of your data, texts and minutes. Once you've paid off your device, it's yours. And your bill automatically halves*. You can pocket the cash, or put the money you save towards a new wearable or some extra data.

Because your contract is split in two, you have more control. So if you want to upgrade early, just pay off the remaining balance of your Device Plan and pick a new phone or tablet.

More information can be found at www.o2.co.uk/refresh.

We also offer sharer plans and additional bolt ons. For more information see www.o2.co.uk/shop/all-tariffs.

*63% O2 Refresh customers save 50% or more. Only Refresh customers eligible. 18+.

Pay & Go

Live big with one of our Pay & Go sim only tariffs – they each give you something different and you can even switch tariff once a month if you want to. For free. Plus you'll also get access to perks like Priority and O2 Wifi.

Choose one of our data, texts and minutes packages, starting from £10 a month. Remember to top up each month – we'll then exchange the credit for your chosen Big Bundle.

Check out all of our [call charges](#) and [terms](#) or see <http://www.o2.co.uk/tariffs/payandgo> for more information.

Previous Terms and Conditions can be found at www.o2.co.uk/termsandconditions.

O2 Wifi

Fast, free and safe internet. For everyone.

You don't have to be an O2 customer to use O2 Wifi. Sign up and that's it. No passwords or usernames to connect. Just quick wifi, whenever you're near one of our hotspots.

For terms of service, see www.o2wifi.co.uk/signup/terms.

O2 Recycle

O2 has always sought to take the lead on encouraging re-use and recycling so we're determined to make any scheme we operate the best around.

We've got together with recycling specialists Redeem to create a scheme that gives everyone real reasons to recycle their phones and other electrical goods.

And to show we mean what we say, we pledge that O2 does not take a penny of profit from O2 Recycle. Any money that is made is donated towards our Think Big initiative to help turn around lives of young people across the UK.

O2 Recycle can be used by anyone, regardless of whether they're with O2 or not. Simply go online or in store, register your items, delete any personal data and give them to us. You'll be paid within 5 working days of receipt.

If your items can be re-used we'll refurbish them as an affordable means of communication, and pass them on to secondary markets. But if this isn't possible, we'll make sure they're 100% recycled here in the UK, and don't end up in landfill anywhere.

Top Price Promise

We won't be beaten on price. If you see your item advertised for a higher price within 7 days of placing your order with O2 Recycle, we'll check it out and match it for you. Because we think doing something good, doesn't mean you should end up out of pocket.

More information can be found at www.o2recycle.co.uk

Buying From O2

Whether face to face, over the phone, online or on paper we'll always

- Introduce ourselves clearly and tell you why when we call you
- Keep records of who signed up for what, when and how for at least 2 years
- Keep recordings of calls for at least 2 years
- Help you to make the right decision, even if that means missing out on a sale

If you sign up with us, we'll tell you in writing:

- What you're paying for
- What the payment terms are
- How long the minimum contract is for
- How to cancel your contract and any charges you'll have to pay
- About any other charges (like for calls, text or data outside of your bundle)

We'll never

- Deliberately mislead you about any of our services
- Deliberately not mention important information
- Pressure you to buy something or call you before 8am or after 8pm (unless you ask us to)
- Ask for your full password if we called you

Tips

Protect your personal data. Don't give your password to anyone unless you can trust who they are and why they need it.

Don't agree to anything over the phone unless you're sure who you're talking to and what you're signing up for. If not, ask them to put it in writing before saying yes.

Read the paperwork closely. If something doesn't look right, check.

Connecting With O2

Online

At www.o2.co.uk.

In store

To find your local store, you can use our store locator at www.o2.co.uk/storelocator.

Over the phone

You can call us on the numbers on page 19.

Keeping your number

You can switch to O2 and keep your number, as long as it's still connected to a network. Here's how:

- Tell your network that you want to switch to O2
- If you call them they'll give you a Porting Authorisation Code (PAC) straight away or text it to you within 2 hours
- Connect to O2, letting us know you want to keep your number
- We'll switch your number within 1 working day. (If you're moving more than 25 numbers it'll take a bit longer, usually between 10 and 15 working days)

Accessibility

We want everyone to be able to use our services. If you need something specific to help you do that, we can help. Like getting bills in Braille. We can also set up a free Directory Enquiries, and help you find a handset that works for you.

For more information, go to o2.co.uk/accessibility

If you change your mind

We understand that sometimes you may change your mind. That's why we have a 14-day Change of Mind period for all our customers. All of our customers have the right to cancel their contract within 14 days from when you sign up or when you get your sim and/or device (whichever one's later). If you're not 100% happy with your purchase, here's what to do:

If you're a Refresh customer, you've the right to cancel your whole Refresh deal (both your Airtime Plan and Device Plan Credit Agreement) within those 14 days. Or you can change your device for another one but you can only do this once. If you've signed up to O2 Refresh by buying out your old contract early and then change your mind, you can't go back to your old tariff once your new service has started and you can't get a refund on your old contract buy-out fee.

To cancel

Let us know that you want to cancel. You can do that by contacting us or you can use the cancellation form [here](#).

You'll need to return all your goods to the same place you bought it within 14 days of telling us you want to cancel the contract. The goods must still be in a brand new condition (including removing any security features and other protections that would prevent us from accessing it - (e.g. "Find My iPhone" or any other security app, locking a device to your iCloud account/Apple Store/Google Play account). If you've taken a bundle, this means you'll need to return all the equipment in that bundle. If you received your equipment in the post, print out and follow the instructions on the cancellation form (above).

If you've taken a sim only or a bolt-on, with no phone or tablet, then you'll still need to tell us you want to cancel. You can do that by contacting us or you can use the cancellation form above. You don't have to return the sim.

If you cancel, we'll reimburse you for all the payments you've made, apart from your old contract buy-out fee or any express delivery charges.

We also might need to deduct money if the goods come back damaged or used beyond what's reasonable. You're allowed to make sure that what you've received from us is what you thought you were buying, and that it all works as you expected. But no more than that. You'll be responsible for any damage and reduced value of the goods as a result of your opening, testing or playing with the product.

If you use it more than is needed to check it, then we'll have to deduct an amount from your reimbursement to cover the damage. You'll also be charged for any services you've used. So if you asked us to start providing something before the end of your 14 day cancellation period, then you'll pay for the services (e.g. calls, texts, data) that you've used. We'll charge you for this after you've sent us your return.

We will make sure we pay you back within 14 days of you returning the goods or providing evidence that you tried to return the equipment. If you cancel your Device Plan without returning all your equipment you will have to pay for the goods in full, straightaway.

Things to check before you return the device

- Is it unlocked and free of security software or other protections that would prevent us from using it? If the device is locked when you return it we'll have to charge you the full cost of your replacement and/or not process a refund (if applicable).
- Have you included your proof of purchase?
- Have you included all the original parts?
- Have you included all accessories, other bundled items or free gifts?
- Have you returned the original packaging, where possible?
- Have you printed your returns label?

What if my equipment goes wrong?

If a fault happens within 14 days, we'll either give you a replacement or your money back. If 14 days has already passed, we'll try to get it fixed for you. You might have to pay in some cases, but we'll always let you know beforehand.

You can call us using the numbers on page 19, or visit a store. To find your local store, you can use our store locator at www.o2.co.uk/storelocator.

When you return your device, you'll need to ensure that it's unlocked and free of security software that might prevent us from being able to access it. If the device is locked or disabled when you return it and we provide you with a replacement device, we may have to charge you the full cost of the device and / or not process a refund (if applicable): You'll also need to supply:

- Proof of purchase
- All the original parts
- Any accessories or free gifts
- Packaging, where possible

If you have an iPhone 5, or bought an iPhone 4 or 4S online/over the phone on or after 8th October 2012, you'll need to return your handset to a Carphone Warehouse store.

If we're unable to help with a faulty item, you might also want to check the manufacturer's warranty or your insurance cover.

Information on EU directive 1999/44/EC can be found [here](#).

Using Your Phone Safely

Protect yourself against theft

More and more mobiles are being stolen, but it's easy to protect yourself. Never give your mobile to strangers who want to use it. And don't carry or leave your mobile where everyone can see it. You can also:

- Stay alert to where you are and who you're with
- Mark your mobile with your postcode. (Your local Crime Prevention Office will have more information about marking your property)
- Use your mobile security PIN so people can't use your mobile unless they know it
- Use a SIM security code so people can't use your SIM in another phone
- Make a note of your phone's unique 15 digit IMEI number. If you lose your phone, or if it's stolen, we can use it to stop your phone being used. It's usually on a label behind the battery or type in #06# and it'll show on the screen
- Get phone insurance with O2 Insure, then we'll quickly repair or replace your mobile. (Conditions and exclusions apply)

If your phone is lost or stolen

Each year, over 300,000 phones are reported lost or stolen in the UK. Over half of these phones are reported to not have password protection switched on.

Putting a pin on your phone means that if it is lost or stolen others will not be able to use it. For extra security, you can also set up a pin on your sim. A protected sim can't be used by others if removed from your phone and put in another.

Sim lock

Usually you find the sim lock option under settings, phone or security, sim lock. After turning on sim security, you'll be prompted to enter your sim pin each time you start your phone or swap your sim.

Note if you enter the pin incorrectly three times, you may need to enter a personal unlocking key (PUK) to enable your sim again. You can get your PUK by going online to MyO2.

Pin lock

To add a pin to your phone, you can find this under settings, general or security and then passcode lock or screen lock depending on the type of phone you have.

I've lost my phone – what will you do to stop someone using it?

Once you report your phone lost or stolen we'll block the sim. You must report a theft or lost phone immediately, as you're responsible for the cost of any calls, texts and data transfers made until it's blocked. We're open 24 hours a day, 7 days a week for reporting lost or stolen phones. You can get details of how to contact us on page 19.

Making a claim with O2 insurance

If you're making an insurance claim with us, we'll transfer you directly to O2 Insure, who will process your claim. You'll also need at least one of the following:

1. A crime reference number from the police.
2. A loss reference number from the police or a relevant authority (e.g. Transport for London).
3. The name of the police station where you reported your phone lost/stolen, and the name and badge number of the officer you spoke to.

Child Protection

Young people sometimes get unwanted messages or calls that can be upsetting and frightening. If your children receive offensive picture messages or videos, or if they're the victim of a potential offence recorded on a mobile, you should contact the police.

Keep offensive messages if you can, and talk to our specially-trained team who may be able to help trace who sent them. If you have a child who's being repeatedly bullied, we can help by changing their mobile number.

It's important to let your children know that they don't have to answer every call. If they don't want to take a call they can divert it to voicemail.

You child's mobile has a display which shows each caller's name or number to help them decide whether to answer or not. However, if the caller chooses to block their number, it won't be displayed. The call register on a mobile is a list of the calls that have been made and received, but it's not always reliable as records can be deleted.

- To stop a subscription service, reply Stop
- To report scam texts, forward them to 7726
- To stop receiving marketing messages from O2, contact our customer service team
- For advice about offensive messages or calls, contact our customer service team
- To register numbers with the Telephone Preference Service, visit their [website](#)

Parental control

We offer a Parental control feature which restricts access to 18+ material. Once set up you will be required to enter a pin code to access restricted material. To activate this visit <https://parentalcontrol.o2.co.uk/>

Age restricted content

To protect children, young people and vulnerable people, we block access to 18+ content which is classified by the BBFC (British Board of Film Classification), in accordance with the OFCOM code of practise and UK and EU regulation.

If a site has been rated 18+ you won't be able to access it without giving us proof of age.

Blocked sites

Sites are normally considered 18+ because they contain content such as pornography or violence, or relate to illegal activity such as hacking, phishing, hate and drugs.

Sometimes we might block a site by mistake – if you think we've blocked something unnecessarily, or we've missed an inappropriate website, you can ask us to review the website by getting in touch with customer services.

Proving your age

To prove your age, you'll need to either:

- Visit one of our shops with official photo ID, like your passport or driving licence
- Give us your credit card details. We'll charge £1 to the card, which we'll refund either through your bill or with calling credit. This will show up on your statement – so if someone borrows your card without permission, you'll know about it

You can give us your credit card details by:

- Calling 61018 from your mobile
- Online at <https://ageverification.o2.co.uk/>
- Contacting customer services

Once you've given us proof of your age, we'll remove the restrictions and won't ask again.

To check your child's phone is set at the right age level, call the age verification line on 61018, or go to ageverification.o2.co.uk.

Please note: Sites that host illegal content are automatically blocked to everyone, and can't be unblocked.

Call and Text Services

Premium rate services

It costs to enter competitions, vote on a TV show or order ringtones, wallpapers and alerts using a mobile. These services are often charged at a premium rate.

If you subscribe to some text and/or picture message services. Once a subscription is set up, texts or picture messages are delivered on a regular basis to your mobile, with a separate charge for each one.

To stop this kind of service, just reply to the text with the word Stop.

Premium rate services can be purchased by text, by calling premium rate numbers or by using Charge to Mobile.

It's important to be able to spot when you're using a premium rate service. All premium rate-dialing codes in the UK begin with the numbers 09.

To find out who is running the service you can enter the number of the service onto the PhonepayPlus number checker. This will tell you who runs it, their contact details and the cost of the service.

- Online at www.phonepayplus.org.uk
- By text. Text the number or shortcode you want to know about to 76787

Who regulates the service?

PhonepayPlus regulates all premium rate service providers in the UK who have to abide by a code of practice. PhonepayPlus use this Code to make sure premium rate pricing, advertising and content is clear, honest and appropriate.

The Code also covers all premium rate call and text services. It also covers services on 0871 and 070 numbers.

PhonepayPlus is independent and free. They investigate all complaints about premium rate services. They can fine companies, shut down services and prevent people from running similar services if they breach the code.

How do I contact PhonepayPlus?

- Go to www.phonepayplus.org.uk
- Call the help line on 0800 500 212 (open 9am–5pm Monday to Friday)
- Write to PhonepayPlus, Freepost, WC5468, London SE1 2BR
- Textlink 020 7407 3431 (for customers who are hard of hearing)

Give them all the information you can about the service you want to report – like the number or five digit shortcode, where you saw the service advertised and what it said.

Stopping scam messages

Some companies send 'scam' marketing messages containing a phone number which could be expensive to call. When we're told about these messages, we take action against the companies sending them and can block numbers to stop people losing money by calling. If you receive these kinds of messages, please forward them to us at 7726.

To stop unwanted sales and marketing calls (but not texts) you can register home or mobile numbers with the Telephone Preference Service. It is a legal requirement that organisations do not make sales and marketing calls to numbers registered in this way.

Non geographic numbers

Non geographic numbers are numbers that don't relate to a particular place, but a particular service. For example 0800, 0844, 0845, 0870 and 0871.

You pay for them, but they don't cost as much as premium rate numbers. They're usually for technical helplines, phone banking, customer services or dial up internet.

The cost of calling non geographic numbers varies. You can go to www.o2.co.uk/specialnumbers to find out how much it costs to call from a mobile.

Who regulates non geographic numbers?

Ofcom regulates most non-geographic numbers. PhonepayPlus covers 0871 numbers and sometimes 070 numbers (see above for their details).

Ofcom is open Monday to Friday, between 9am and 5pm. Here's how to contact them:

- Phone 020 7981 3040 or 0300 123 3333. (Or 020 7981 3042 or 0300 123 2023 for Welsh speakers)
- Textphone 020 7981 3043 or 0300 123 2024 (for people who are deaf or have impaired speech)

Charge to mobile

Charge to Mobile is a way to buy digital content with your mobile. Everything from apps, games, music and videos to films and ebooks. It's fast, easy and safe. If you're on Pay Monthly the cost goes on your monthly bill, while if you're a Pay & Go user, the costs comes out of your mobile credit. The amount you can spend depends on how long you've been a customer, how much you normally spend and if you pay your bill on time. If you're on Pay & Go, you can spend up to the limit of your credit.

As a service, it's free to use, you only pay for what you buy from the seller, although you may have to pay to download the things you buy. For example if you buy some music and want to save it on your phone, and you're not on wifi, you'll use some of your data allowance.

Security

We only work with sellers we trust. We check every service we use to make sure it meets industry standards. However, your purchases are subject to each individual retailer's terms and conditions.

We'll only share your number with our partners so we can process your payment. And they'll only share it with approved sellers if they get your permission - to send you promotional offers, for example. Or, if they need to send things you've bought straight to your phone.

We won't share your details either. No other details are ever provided to partners and if something goes wrong, we'll be there. We'll always make sure you get your money back if you're a victim of fraud.

It's worth protecting your phone with a pin lock, this can stop someone else using your phone. You can even make your pin lock itself if you haven't used it for a few minutes.

Every time you buy something, we'll send you a free text receipt to confirm it. You can keep track of your spending by checking recent charges by using your My O2 account, or you can text the word 'balance' to 21202. Everything you've bought will show up within 48 hours on 'Things you've bought' on your online mobile bill, so don't forget to regularly check that too. If your transaction hasn't gone through there's usually a simple reason. If you're on Pay & Go, check you've got enough credit. If you're on Pay Monthly, check you've paid your latest bill.

If you're on Pay Monthly, it'll also appear on the My O2 app and online mobile bill within 48 hours.

In extreme cases, for example, if it looks like your mobile phone's been stolen or you're spending much more than normal - we'll switch off Charge to Mobile until we're sure that everything's okay. If you pay someone else's bill, you might not see the text receipts we send every time they buy something, but you can still check what they're spending on your online mobile bill as their purchases will show up there within 48 hours. If you don't want the person you pay the bill for to use Charge for Mobile, contact us and we'll switch it off.

On your bill, we'll show you

- Date - when you bought the item
- Bought from - who the seller was
- Description - what you bought
- Cost - what you paid for it

Refunds

If you want a refund, you'll need to get in touch with the seller using the details in your receipt. If they agree to your claim, the seller will refund straight to your phone. If you're on Pay & Go, you'll get the refund as credit, and if you're on Pay Monthly it'll be taken off your bill. If you're having difficulty getting your money back from the seller we'll try to help. If something's gone wrong and it's our fault we'll refund you in full.

We're also involved with Payforit. This is something we created with other UK mobile operators to protect you and make paying for things with your device safer. It makes clear what you're buying, how much you'll pay and who to call if something goes wrong. We approve and accredit all our Payforit partners. This means we check for evidence that they protect your data, check customers are old enough to buy, and take security and customer care seriously. Payforit accredited partners have to follow the Payforit rules. So look for the logo when you buy online.

My O2

With My O2 you can manage your O2 account online. If you're a Pay Monthly customer you'll be automatically registered, if you're a Pay & Go customer you'll need to register. To register, you'll need:

- Your mobile number, so that we can send you a signup code
- Your email address
- A secure password

Once you've registered, you'll be able to:

- Check your O2 tariff and bills
- Change your tariff or Bolt Ons
- Make payments
- Send free texts
- Back up your mobile contacts
- Configure alerts
- Claim your O2 Rewards

Security

If you think your password may have been compromised, you can change it by:

- Clicking on the My O2 menu at the top of the page
- Going to Other Services and clicking on Update Personal Details
- Then, on the right hand menu, click Change my username > password > security question

See how to use My O2 on Pay Monthly [here](#) or Pay and Go [here](#).

How to Contact Us

If you're on Pay Monthly

We're open from 8am – 9pm Monday to Friday, 8am – 8pm Saturdays and 8am – 6pm Sundays

From your O2 mobile	202	free
From a landline	0344 8090202	standard UK rate
From abroad	0344 8090202	free from your O2 mobile

If you're on Pay & Go

We're open from 8am – 9pm Monday to Friday, 8am – 8pm Saturdays and 8am – 6pm Sundays

From your O2 mobile	4555	25p per call
From a landline	0344 8090222	standard UK rate
From abroad	0344 8090222	International rate

If you're a Business customer

We're open from 8am – 8pm Monday to Friday, 9am – 5pm at weekends

From your O2 mobile	8002	free
From a landline	0800 9777337	free
From abroad	0344 8090200	free from your O2 mobile

If you want to write to us

O2 Correspondence Team

PO Box 694

Winchester

SO23 5AP

How to Complain

We'll do our best to help you as soon as you call or write to us. If you're not satisfied with what we're doing to put things right, you can ask for a manager.

We aim to resolve most complaints by this stage but more complex complaints may take longer. If you're unhappy with the progress of your complaint you may wish to contact our Complaint Review Service.

If you've spoken to a manager and you're not satisfied with how we've handled your complaint, the Complaint Review Service can help.

Our managers will help you escalate your complaint or you can contact the Complaint Review Service by email or post.

O2 Complaint Review Service

PO Box 694

Winchester

SO23 5AP

complaintreviewservice@o2.com

Please make sure you include your contact details and what you'd like us to do to resolve your complaint.

What to expect

We'll send you an acknowledgement of your complaint within a few days and get the investigation started. We might need to call you to talk through things.

Once we've reviewed your complaint, we'll let you know the outcome in writing, usually within 5 working days. If it's going to take longer, we'll let you know and keep you informed of our progress.

If you remain unhappy after we've responded to your complaint, or if it takes us more than eight weeks to respond, you may wish to contact our Ombudsman.

Ombudsman Services

Ombudsman Services: Communications can help to sort out a complaint with us as a communications company.

You're not charged for using the service. They investigate complaints fairly by listening to both sides of the story and looking at the facts.

If you'd like to know more about the way they work and what they can help with, click [here](#).

You can call Ombudsman Services: Communications on 0330 440 1614 or write to them at

Ombudsman Services: Communications

PO Box 730

Warrington

WA4 6WU

Or contact them through the website [here](#).

The Financial Ombudsman Service can help if you've complained about a financial product and you're not happy with how things have turned out. It doesn't cost anything to use the service and they'll look at what's happened and give an unbiased view.

You can call the Financial Ombudsman Service on 0300 123 9 123, email at complaint.info@financial-ombudsman.org.uk or write to

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

A consumer leaflet with more information on what the Financial Ombudsman can help with can be found [here](#).

The Finance & Leasing Association

You may wish to refer your complaint to the FLA . You'll be able to use this service as long as the matter hasn't been considered by the courts or the Financial Ombudsman Service. Customers are not charged for using the service.

You can contact the FLA on 0207 836 6511 or online [here](#).