

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 via our Customer Team (available by web chat on www.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](https://www.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 purchased 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 numbers starting with 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 (short numbers used for services such as competitions, voting or subscriptions).

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 aware of any extra charges.



Voice and video 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, premium rate services (including shortcodes) are regulated by Ofcom.

Ofcom sets rules that providers must follow when advertising and operating their services. These rules are designed to make sure services are clear, fair and do not mislead customers. For more information, visit: <https://www.ofcom.org.uk/>

How can Ofcom help with a complaint?

Ofcom may be able to help if you have concerns about:

- How a premium rate service is advertised (for example, missing or unclear pricing)
- The content of a service (for example, misleading or inappropriate content)
- How a service operates (for example, unexpected charges or issues with subscriptions or competitions)

Ofcom does not handle individual disputes or provide refunds, but they may investigate and take action if providers break the rules.

What services are covered?

Ofcom regulates premium rate services that are charged to your phone bill or taken from your mobile balance.

They do not usually deal with services that are paid for in other ways, such as:

- Standard landline numbers (starting with 01 or 02)
- Freephone numbers (starting with 080)
- Mobile numbers (starting with 07)
- Services paid for by debit or credit card



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

When promoting Premium Rate Services, providers must state:

1. 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:
 - 1.1. An access charge (set by us); and
 - 1.2. A service charge (set by the company you're calling).
2. 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) An access charge (with a minimum charge of 1 minute), set by us; and
- 2) a service charge, set by the company you're calling.

Text Shortcodes

Shortcodes are short numbers (usually 5–6 digits) you can text to access services like competitions, voting or subscriptions. These services are not usually included in your allowance and may cost extra.

If you use a chargeable shortcode, the cost (plus the standard message charge) will be taken from your cash balance, so you'll need a cash add-on to use the service.

You can check the cost of a shortcode before using it here: <https://www.superdrugmobile.com/register/shortcodes-checker?shortcode>

Voice and Video Shortcodes

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.



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.** Premium rate service providers must follow Ofcom's rules when advertising and operating their services. For more information, visit <https://www.ofcom.org.uk/>
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, check the details in the message or advertisement, or search the number online. You can also find guidance on premium rate services on Ofcom's website.
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

If you have a complaint about a premium rate service, you should first contact the service provider directly.

If you're not satisfied with their response, you can contact Ofcom for advice and to raise your concern. Ofcom oversees the regulation of premium rate services and can investigate issues where appropriate.

You can find details on how to raise a concern on the Ofcom website: <https://www.ofcom.org.uk/>



Please note that Ofcom does not resolve individual disputes or provide refunds, but they may take action if rules have been broken.

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 alternative dispute resolution provider: Communications & Internet Services Adjudication Scheme (CISAS).

CISAS is an Ofcom approved alternative dispute resolution provider. If you meet their eligibility criteria they'll be able to look into your complaint.

The contact details for CISAS are:

Phone: +44 (0)20 7520 3814

Post: CISAS, Communications & Internet Services Adjudication Scheme, 100 St Paul's Churchyard, London EC4M 8BU

Email: cisas@cedr.com

Website: <https://www.cedr.com/consumer/cisas/>

Watch out for scams

There are cases where service providers deliberately set out to defraud customers by encouraging them to call premium rate numbers 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 may be able to request a refund or raise your concern with Ofcom.

How to stop receiving marketing calls or messages

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

In some cases, these messages may come from providers you've previously used (for example, for ringtones or subscriptions), where you may have agreed to receive marketing. If you want to stop these messages, you should contact the service provider directly and ask to be removed from their marketing list.

To find out who the service provider is, check the details in the message or advertisement, or search the number online. You can also find guidance on premium rate services on Ofcom's website: <https://www.ofcom.org.uk/make-a-complaint/complain-about-premium-rate-services/quick-guide-to-premium-rate-services-prs>



Marketing messages from shortcode services should clearly state that they are free to receive, often using the word "FreeMsg".

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/>

