

# Your Virgin Media contract



## Your Virgin Media services

Key financial information

### You bought:

**Fibre Broadband** (see page 3 for broadband speed information)



✓ M100 Fibre Broadband

### Promotional Offer(s)



✓ £18 discount for 18 months (until 13th March 2020)

The charges stated above are for your core Virgin Media services only. If you choose to add subscription charges such as Netflix to your bill, these will also be chargeable and added to your monthly bill in addition to the above charges.

## Your service bundle:



✗ ✓ ✗ ✗

**Minimum period: 18 Months**

If you end your service(s) before **12th March 2020** you may have to pay an Early Disconnection Fee, please click [here](#) for details.

Contract date:

**Wednesday 12th September 2018**

## About you:

Address:

**Flat 11 267 Eversholt Street  
London NW1 1Ba  
NW1 1BA**

**Your monthly service charges:** This section shows the monthly price for your package. If you are enjoying a discount, the end date for this is shown, and the price once your discount has expired shown at the bottom.

**Other items and charges:** This section includes one-off charges or credits that are applied to your account.

**Non-Direct Debit and paper bill charges:** All prices shown require eBilling. You may choose to receive a paper bill instead & we may charge you additionally for this, which we'll tell you about when you request the change. Standard charges apply please check with your network operator for rates. To get free online billing simply sign in to **My Virgin Media** or register [here](#).

## The legal stuff - Key information

The full Virgin Media Terms and Conditions and the Legal Stuff form part of your contract and can be found [here](#). Please read them carefully, together with the additional terms set out in this document. When referring to "agreement" we mean all of these things. This agreement is legally binding, which means we are making promises to each other about the services we provide and how you are permitted to use them. This agreement is for the minimum period set out in this contract. If you cancel during the minimum period you may need to pay an Early Disconnection Fee and this includes if you move to a property outside of the Virgin Media Network area, as set out in Sections N and O of the Terms and Conditions. Remember, our network does not cover all of the UK – please use our post code checker by clicking [here](#) to check availability. If you think that you may move to a property outside of the Virgin Media network area before the end of your minimum period, one of our 30 day rolling contracts may be more suitable.

All services are provided to you by Virgin Media Ltd or Virgin Media Payments Ltd. You must be a UK resident and be aged 18 or over. Virgin Media services are subject to survey, regional variations, a credit check, and services are supplied subject to status. All prices include VAT.

Our Privacy Policy, whilst not forming part of the agreement, tells you about the purposes for which we use your personal information, to whom it may be disclosed and what to do if you change your mind about us keeping you in the loop with special offers and exclusive rewards, please click [here](#) for more details.

### Got a query with your contract or wish to cancel?

You can speak to our team on **0345 454 1111\*** anytime Monday to Friday; 8am to 8pm on Saturdays; and 9am to 5pm on Sundays and Bank Holidays. Please have your account number (which you can find at the top of this contract) to hand.

To cancel you have **FOURTEEN** days from the later of: (i) the day after the delivery of the equipment; (ii) the service start date; or (iii) the day you received this contract (that provides a link to the Terms and Conditions).

Alternatively, please follow the Right to Cancel form at the end of this document.

### Returning our equipment

If you have any of our equipment, please don't use it and keep it safe. You're responsible getting it back to us safely, so please use the packaging we'll send you. If we don't receive our equipment back from you (and in the condition it should be) we may have to charge you up to the full value of the equipment.

In special circumstances we may provide a service to collect our equipment from you. If you fail to return our equipment for collection, you will normally be charged for the replacement cost and reasonable recovery costs for that. If you do return the equipment to us within 80 days of your services being ended, you will be refunded via a bill credit on your next available bill. If this means your account is left in credit we will send you a cheque for the amount you are owed, which you need to put into your bank / building society within 6 months. Our equipment does not become your property and you must not sell it.

### Late or Missing payments

If, 31 days after your bill date, you have failed to pay your bill, you will normally be charged a late payment fee. If any cheque or direct debit is cancelled or not cleared by your bank or building society you may also face a failed payment fee to cover the cost to us levied by your bank or building society. Please see our pricing guide [here](#) for details on our charges. Please be aware that missing payments could have severe consequences and may make obtaining credit more difficult.

### Virgin Media's automatic compensation scheme

For everything you need to know about Virgin Media's automatic compensation scheme and other Codes of Practice including our Complaints Code of Practice, head over to our handy pages at [virginmedia.com/ofcom](#)

### Fancy pocketing up to £50 cash?

Just register at [virginmedia.com/RAF](#) to start referring your friends and family to Virgin Media and earn up to £50 cash for both of you, depending on what they buy.

\* For details about how much it costs to call our team from a Virgin Media home phone, visit [virginmedia.com/callcosts](#). Call costs from other networks and mobiles vary.

## Your Broadband Speeds Explained

We estimate that at peak times your normally available download and upload speeds from our Network to your Virgin Media Hub will be as follows:

Your broadband speeds:	Download speeds:	Upload speeds:
Advertised broadband speed	108 Mbps	10 Mbps
<b>Normally available speed</b>	<b>between 108 - 111 Mbps</b>	<b>between 10 - 10 Mbps</b>
Minimum speed	54 Mbps	5 Mbps
Maximum speed	112 Mbps	10 Mbps
<b>Minimum guaranteed download speed</b>	<b>54 Mbps</b>	<b>N/A</b>

### Broadband speeds

Actual speeds may vary from the advertised speed of your service, particularly at peak times and the actual speed you experience may be lower than estimated. This is due to a number of factors that may not be within our control and include your use of WiFi, the device you are using, your internal wiring and the number of users online and accessing a particular website. At peak times, high usage e.g. due to major sporting events, may cause congestion. For more info on estimated speeds, how speeds for some packages may be affected by policies such as fair usage and traffic management, and other reasons why broadband speeds may vary, or for help, visit Our Speed Page [here](#) where you can also find out about our membership of Ofcom's Broadband Speeds Code of Practice. You can find a copy of Ofcom's customer guide to the Residential and Business Codes on the Ofcom website [here](#).

### Guaranteed Download Speed and Cancellation

**Minimum Guaranteed Download Speed:** The guarantee applies to new customers that buy new broadband services, or existing customers that change their broadband service or re contract their existing broadband service on or after 28th February 2019. The guaranteed download speed is 50% of the advertised speed of our service on the date that you placed the order and is set out in the speeds table. You need to keep your Virgin Media Hub plugged in, switched on and set to enable us to obtain speed information from it, which will help us to diagnose any problems. The minimum download speed guarantee does not apply to outages. If you experience an outage which affects your broadband services please contact us.

**What does the Minimum Guaranteed Download Speed mean?** If the actual download speed provided from our network to your Virgin Media Hub falls below the Minimum Guaranteed Download Speed, and this happens for 3 consecutive days or more (whether continuously or intermittently during each day), and we are unable to fix the problem within 30 days of you reporting the problem to us, **you may have the right to end your agreement without paying an Early Disconnection Fee.** You need to contact us if you have a speed problem via the contact us page [here](#).

**How do I end my agreement?** Section N of the Terms and Conditions [here](#) explains generally how you can end your agreement. If we do not provide the **Minimum Guaranteed Download Speed** as set out above (i.e. we have not remedied the speed problem within 30 days of your notifying us or we cannot address the problem) then we will offer you the opportunity to end your agreement immediately, without the payment of an Early Disconnection Fee. In exceptional circumstances (for example where you cancel engineer visits or miss appointments) we may extend the 30 days but we will always discuss this with you beforehand.



## Your right to cancel your new services

*Important! Please read this carefully – it's about your cooling off period.*

Dear Customer,

As you've recently made a change to your services with Virgin Media, we want you to know that you have the right to cancel these changes if you wish and have FOURTEEN days from the day after you placed your order for cable services (subject to any enhanced period that may be set out in your Cable service terms and conditions).

To speak to our team, call **0345 454 1111\*** You will need your account number (which you can find at the top of the contract) to hand.

Alternatively, you can use the cancellation form on the back of this letter and pop it in the prepaid envelope which goes to: Virgin Media Sales Operation Support, Winnall Down Farm, Alresford Road, Winchester, SO21 1FP. However, we recommend calling our team because this allows us to handle your request and make any refund in good time.

### What happens if you cancel?

If you cancel in the next 14 days, the change to your service will be removed and treated as if it never existed, and you'll revert back to the original terms of your contract and original services. You'll also be refunded any charges paid within 30 days. This is consistent with your rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Any cancellation after this time will be subject to the termination procedures set out in section M of your Terms and Conditions for your Residential Customer Service Agreement.

### Returning our equipment

If you have any equipment, please don't use it and keep it in a safe place. You're responsible for making sure it gets back to us safely, so please use the packaging we'll send you. If we don't receive the equipment back from you, we may have to charge you for the full value of the equipment.

Please note: If your new Virgin Media service(s) have been installed within 14 days from the day after you placed your order, you can no longer make a cancellation under this policy.

Kind Regards

**The Virgin Media team**



## Cancellation Form



To be completed by the main account holder in full using a black ballpoint pen and **BLOCK CAPITALS**

I hereby give notice that I wish to cancel my Virgin Media services.

Service address: **61 Pennington Drive, London N21 1Te, N21 1TE**

First name: .....

Customer signature: .....

Surname: .....

Please send this form to:  
Virgin Media Sales Operation Support,  
Winnall Down Farm,  
Alresford Road,  
Winchester, SO21 1FP

Contact number: .....

Date: .....

██████████  
FLAT 11 267 EVERSOLT STREET  
LONDON  
NW1 1BA

**Your TV Licence allows television receivers to be installed and used at the premises specified and at the other places detailed, subject to the terms and conditions stated.**

The licence is issued by TV Licensing on behalf of the BBC under The Communications Act 2003.

### Terms and conditions of the TV Licence

#### About your TV Licence.

This licence lets you use and install TV receiving equipment at the licensed place. You are covered to:

- a) watch and record programmes as they're being shown on TV or live on an online TV service, including programmes streamed over the internet and satellite programmes from outside the UK, and
- b) watch or download BBC programmes on demand, including catch up TV, on BBC iPlayer.

This can be on any device, including TVs, desktop computers, laptops, mobile phones, tablets, games consoles, digital boxes, DVD, Blu-ray and VHS recorders, or anything else.

#### You and anyone who normally lives here with you can:

- Use and install TV receiving equipment here at the licensed place.
- Use and install TV receiving equipment in vehicles, boats and caravans (except non-touring caravans when someone is watching or recording TV at the licensed place).
- Use TV receiving equipment anywhere on any device powered solely by its own internal batteries.

#### You and anyone who normally works here with you can:

- Use and install TV receiving equipment here at the licensed place.
- Use and install TV receiving equipment in vehicles, boats or caravans used for business purposes.

#### This licence does not cover areas occupied solely by tenants, lodgers or paying guests.

The licence might also not cover areas that are self-contained, areas covered by separate legal arrangements or areas of business premises used for a different purpose. Please contact us to find out more.

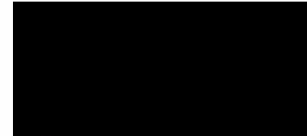
#### Other conditions.

We can cancel or change your licence. If we cancel it, we will let you know. If we change the licence conditions, we will publish a general notice on the BBC website and, if we consider it appropriate, in other national media. Our Officers may visit to check our records and inspect your TV receiving equipment. You don't have to let them in. Your TV receiving equipment must not cause unreasonable interference to radio or TV reception.

Even if you have a black and white TV, you need a colour licence to record programmes. This is because DVD, VHS and digital box recorders record in colour. A black and white licence is only valid if you use a digital box that can't record TV programmes.



[Redacted]  
267 Eversholt Street  
LONDON  
NW1 1BA



## Your new bill and payment plan



We'll collect your payments by Direct Debit

For the supply of water and wastewater services to:  
Flat 11, 267 Eversholt Street, LONDON, NW1 1BA from  
**01 April 2018 to 31 March 2019.**

Question about your bill?

[thameswater.co.uk/billhelp](http://thameswater.co.uk/billhelp)

Want paperless bills?

[thameswater.co.uk/register](http://thameswater.co.uk/register)

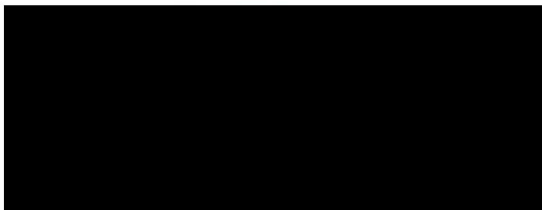
Struggling to pay?

[thameswater.co.uk/help-paying](http://thameswater.co.uk/help-paying)

## Your payment arrangements have been changed



### Your Direct Debit details



If your bank details have changed or you wish to change your Direct Debit details visit [thameswater.co.uk/direct](http://thameswater.co.uk/direct)

COVER DETAILS

FEATURES OF  
MY 24/7 APP

MAKE A CLAIM

COVER SCHEDULE

PAYMENT PLAN

## CERTIFICATE OF COVER

### COVER HOLDER

[Redacted]  
Flat T1  
Address: 267 Eversholt Street  
London,  
NW1 1BA

### COVER

[Redacted]

Claim Limits: Refer to terms and conditions

### PERIOD OF COVER

Cover Start: 27/01/2018

### SCHEDULE OF COVER

All Home Emergency (Plumbing & Drainage, Electrics, Home Security and Pest Control)

#### Important

- \* We only offer products from 24/7 Home Assist Ltd
- \* You will not receive advice or a recommendation from us
- \* We have provided you with product information enabling you to make your choice about how to proceed

Please note that it is in your interest to advise us immediately of any personal changes or amendments in the cover we have arranged for you. If you fail to do this, your cover may not protect you in the event of a claim.

A breach of any terms and conditions will be viewed as a serious matter by us and could jeopardise the continuance of cover or the acceptance of a claim. Please take time to familiarise yourself with all the terms and conditions.

In order to validate your Service Contract, please ensure you complete the eligibility questions on <https://247homeassist.co.uk> and click 'My Account'. Failure to do so can invalidate any future claims.



24 January 2019  
This is not a tax invoice

B



Occ. The Occupier  
Flat 11  
267 Eversholt Street  
London  
NW1 1BA

## Your estimated electricity bill

For 21 July 2018 to 21 October 2018

### Your meter readings

Unfortunately, this bill is estimated because we didn't receive your meter readings in time to calculate your usage. We want to make sure you have an accurate bill so that you only pay for the electricity you've used. Please send us your meter readings. You can do this quickly online at [npower.com/meterread](http://npower.com/meterread)

14/15

**Could you pay less?**  
It's easy to switch to the best tariff online. Just go to [npower.com/cheapesttariff](http://npower.com/cheapesttariff) to find out how.

Remember - it might be worth thinking about switching your tariff or supplier. Below are the cheapest tariffs we have available for you today and you can find details of your current tariff in "Your energy charges and tariff information" section. Your personal projection is calculated based on your estimated usage for the next 12 months and your tariff prices. VAT and any announced price changes are included. Warm Home Discounts are excluded. If your tariff has an end date, then our standard prices are used after that.

Personal Projection	The cheapest option similar to your current tariff	The cheapest option from all of our tariffs
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Switching tariffs could mean a significant change to your terms and conditions and some tariffs have eligibility criteria. For example, you may need to change your payment method or manage your account online. Some tariffs are available for a limited time only.

You may be able to save money by switching to Direct Debit. Please note your standard tariff price is not fixed and may be increased in the future. Compare tariffs and access your personal energy information and usage, by scanning this QR code with your smartphone.

