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# KEEP ME

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# POSTED

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Paper and Digital Communications:  
the case for consumer choice



**THE CONSUMER'S  
RIGHT TO CHOOSE**

# KEEP ME POSTED

## **A word from our Chair...**

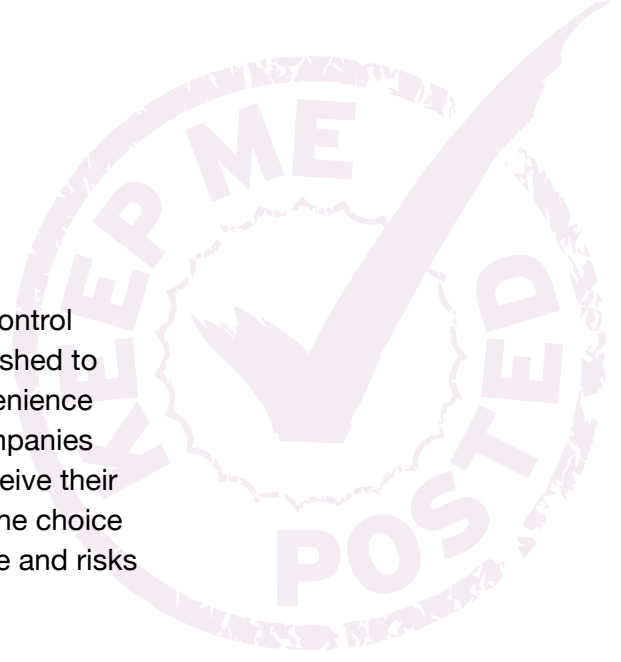
The impact of the internet on our everyday lives has led to a breadth of opportunity and convenience for many people. Big business' readiness to adopt this technology is to a certain extent admirable; it shows a willingness to embrace new and interesting ideas. However, research indicates that many consumers want choice. Not all consumers are currently ready, willing, or even able to communicate with companies solely through digital means.

It appears to me that in their drive for greater efficiency and cost savings, many businesses have forgotten to consult customers about their ability and willingness to switch to online, and the implications of taking away choice.

It is this belief that has led me to commit myself to the Keep Me Posted campaign. We have a difficult job ahead of us but our demands are simple and to my mind, perfectly reasonable. All we are asking for is that major companies give consumers back the choice which, as customers, is rightfully theirs anyway.



**Judith Donovan CBE, Chair,  
Keep Me Posted campaign**



# INTRODUCTION

The rise of digital services has led to greater access, control and freedom for consumers. Service providers have rushed to embrace digital communication, citing customer convenience and ease. However, concern is growing that many companies are encouraging or incentivising their customers to receive their information in an online-only format, rather than offer the choice of method. This development restricts customer choice and risks causing consumer harm.

The Keep Me Posted campaign (KMP) is a partnership representing charities, consumers and businesses who believe in the right of consumers to choose the way that companies communicate with them. We believe every consumer should be able to choose, without being penalised, a paper copy of communications from banks, utility companies and other service providers.

In the interest of ascertaining an accurate depiction of consumer needs, the KMP campaign commissioned Opinium Research to produce a definitive independent research report which marries long-term insight with up-to-date consumer polling and qualitative analysis of terms and conditions. The full methodology is in the appendix of this document.

## **This report looks at:**

- ✓ Consumer attitudes towards communications choice
- ✓ How lack of choice affects all consumers
- ✓ The consequences of lack of choice
- ✓ Consumer vulnerability and the digital divide
- ✓ The current choices available for consumers
- ✓ How existing regulation does not protect consumer choice
- ✓ What steps must be taken to protect consumer choice

# CONSUMER ATTITUDES

The research found that, as we suspected, there is one voice largely missing in the drive to digital communication: that of the consumer.

The majority of businesses are now making decisions about customer communications, with limited consideration of their customers' needs or preferences.

By limiting consumer choice over how they are contacted, businesses could detrimentally impact on the social and financial health of their customers, in addition to risking their own reputations and commercial interests.

## So what do consumers actually want?

- ✓ Overall, an overwhelming majority (81%) of consumers think it is important to have the choice in how they access financial information and statements from all service providers<sup>1</sup>
- ✓ 84% agree they do not like it when companies take away the choice regarding the way they receive their bills and statements<sup>2</sup>
- ✓ 15% said they would take their business elsewhere and 50% would consider doing so if companies take away the choice<sup>3</sup>
- ✓ Most consumers like a combination of both paper and online: 76% agreed that their preference is to have statements online so they can quickly check, but to also have them sent in the post to read thoroughly when they have more time<sup>4</sup>

“(81%) of consumers think it is important to have the choice in how they access financial information and statements from all service providers”

<sup>1</sup>Source: Opinium, 2013

<sup>2</sup>Source: Quadrangle, 2010

<sup>3</sup>Source: Quadrangle, 2010

<sup>4</sup>Source: Quadrangle, 2010

## HOW THIS AFFECTS ALL CONSUMERS

Opinium's research makes clear that the benefits of communications choice when it comes to transactional mail – such as important bills and statements – are not limited to the more vulnerable.

The research indicates that, without access to paper statements, customers are more likely to miss payments and less likely to have a handle on their finances. Four out of five people admit that they are more likely to read statements that are available both online and by post.

When Britons were asked about the impact of losing paper statements, the research found that removing the option of physical mail takes control away from customers:

- ✓ 44% believed that their financial records would be incomplete<sup>5</sup>
- ✓ 41% worried that they might miss a payment<sup>6</sup>
- ✓ More than half (56%) agree that they would be more likely to **read** a paper statement compared with an online statement, and half (49%) also agree that they would be more likely to **take action** from a paper statement<sup>7</sup>



### CASE STUDY:



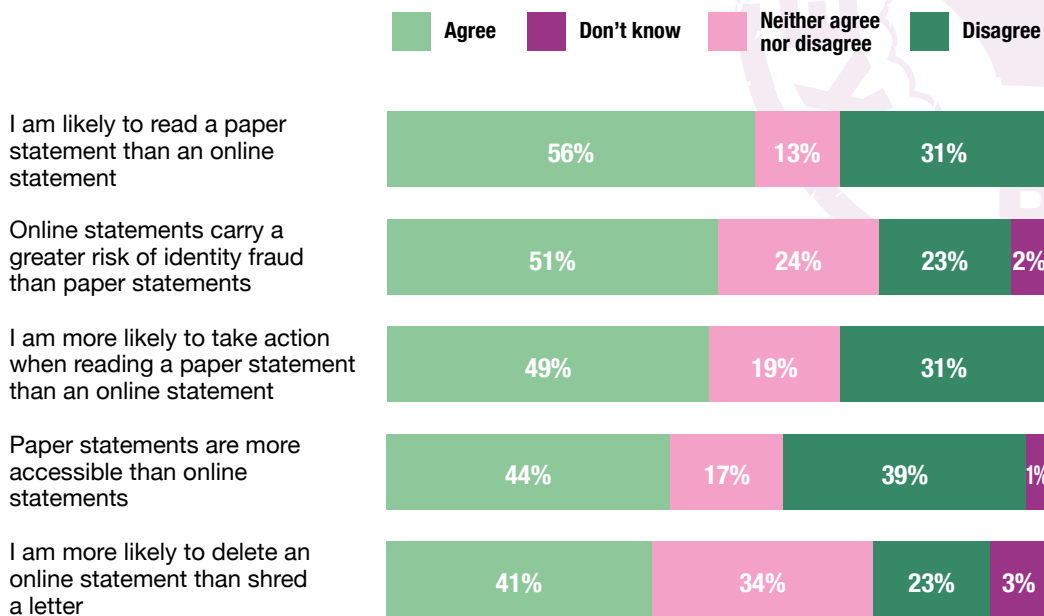
Alison Brown, 57, from Bristol, thinks it's incredibly important to have the choice of paper and online. Without access to paper statements she wouldn't be able to effectively look after her mother's finances. Her mother also prefers paper, as she not only likes to have copies of her own important documents, but enjoys the experience of getting post.

<sup>5</sup>Source: Insight Exchange, 2011

<sup>6</sup>Source: Insight Exchange, 2011

<sup>7</sup>Source: Insight Exchange, 2011

Figure 1: Extent to which individuals agree or disagree with each statement regarding paper and online bank statements



## THE CONSEQUENCES OF LACK OF CHOICE

Despite the important nature of transactional mail, there remain long-term implications for taking away the options of printed communications that have not been fully explored. There are some aspects to online-only accounts that people may not have considered, or that may not have been made clear to them when they signed up for the account.

### Some factors to consider:

- ✓ Banks do not provide access to online statements beyond a certain timescale and there is no standard for this, it varies by provider. By changing banks you can potentially lose access to your historical data.
- ✓ Copies of online statements are not considered to be official documents by many institutions. Those needing to secure an official copy of an online statement may be charged a fee.

Opinium's research found that costs vary across the board, and it is very common for service providers to charge additional costs to provide duplicate statements, and that some providers only give access to a limited number of historical statements.

- ✓ Access to information can be compromised in the event of technological failure. Last year has seen repeated examples of bank IT system failures<sup>8</sup>, with customers of RBS, Natwest, HSBC and Nationwide all locked out of their online banking portals.
- ✓ Access implications for those who are unable to remember online passwords, and for carers looking to access the online financial records of others.

We believe that it is every consumer's right to choose how they are contacted by banks, utility companies and other service providers. However, some companies demonstrate a clear preference towards the digital medium and are effectively exercising a prejudicial attitude to those who choose paper.

Online-only tariffs, for instance EON's EnergyOnline, promise cheaper energy to customers managing their accounts online. In November 2012, Natwest and RBS current account customers were told that they would no longer receive monthly paper bank account statements, unless they opt back into the system<sup>9</sup>.

Concerns over this blanket move are shared by consumer groups, such as Which?, who commented on the bank's move:

*"The decision doesn't consider the needs of people who still rely on paper statements to manage their money and budget effectively. Millions of people in the UK still have no access to the internet, and those who do might not always feel comfortable managing their bank accounts online. For those people, there's going to be an increased risk of payment errors or fraudulent activity going unnoticed if they can only monitor their accounts on a quarterly basis."*<sup>10</sup>

<sup>8</sup><http://www.guardian.co.uk/money/2013/mar/07/furious-natwest-customers-leave-bank-it-crash>

<sup>9</sup><http://www.bbc.co.uk/news/business-20137918>

<sup>10</sup><http://conversation.which.co.uk/money/natwest-rbs-stopping-monthly-paper-statements/>

# CONSUMER VULNERABILITY AND THE DIGITAL DIVIDE

According to ONS 2012 data, 7.1 million adults (15%) in the UK have never used the internet. However, these statistics alone do not capture the larger issue of digital capability, which is that an estimated 16 million consumers aged over 15 don't have basic online skills.<sup>11</sup>

Independent findings of Opinium Research's report demonstrate that often the most vulnerable members of society are those most dependent on traditional, postal transactional mail. The move to an online-only society risks leaving the elderly, disabled, rural and those on low incomes disenfranchised.

## Our research found:

- ✓ **Preference for, and current use of postal/paper transactional mail increases significantly with age**

Amongst older consumers, the preference for postal statements is significantly higher than average; varying from just under two-fifths of 15 to 24-year-olds preferring postal statements (36%), up to eight in 10 adults aged 65 and over, and nine in 10 adults aged 80 and over.

## CASE STUDY:

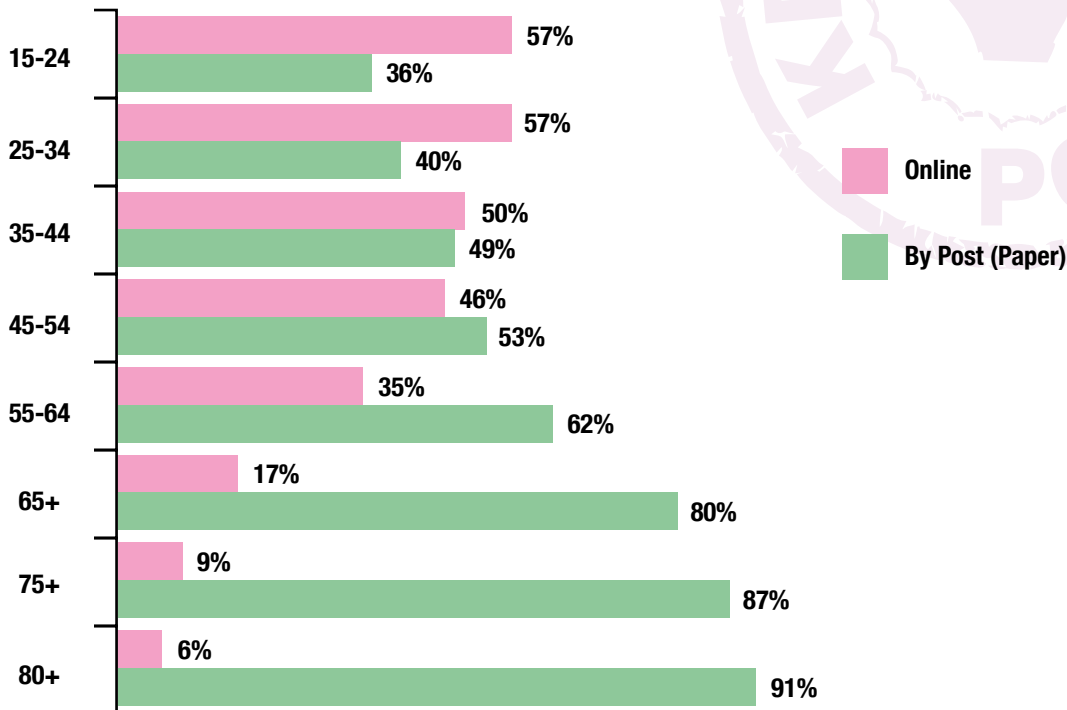
Ann Stevens, 66 from Helensburgh, is a pensioner who lives alone. She has never used the internet before and is a self-confessed 'technophobe'. Ann currently receives all of her bills and statements via paper mail.

Ann says that she would be 'annoyed' if any of the businesses or organisations that she uses changed her current way of receiving correspondence without giving her a clear choice and is 'very concerned' that changes would leave her unable to manage her finances independently as she 'likes to keep [her] own affairs in order'.

<sup>11</sup>Go-On UK (<http://www.go-on.co.uk/challenge/uk-snapshot>)



Figure 2: How, if given the choice, customers would prefer to view their bank statements – by age

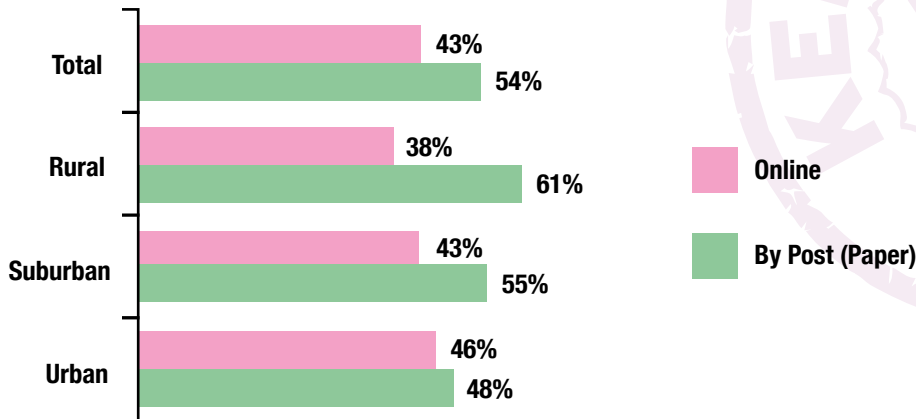


 **People in rural areas tend to prefer paper statements**

The research found that, given the choice between paper statements and online statements, more than half would choose paper statements from their bank (54%), compared with just over two-fifths who would prefer online (43%).

In rural areas, the preference for postal bank statements increases to six in 10 adults.

Figure 3: How, if given the choice, customers would prefer to view their bank statements – overall & by location



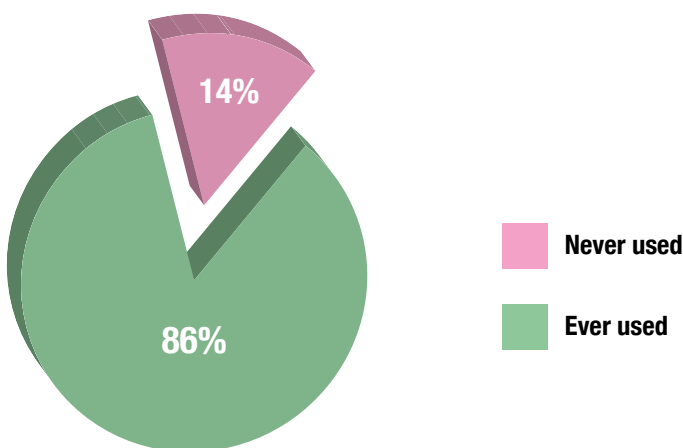
**✔ Disabled people have less access to the internet**

28% of disabled people are not currently online. 53% of those who have never used the internet are disabled, equating to around four million Britons.

**✔ Citizens on low incomes or those unemployed are in particular danger of being left behind**

49% of people without access are in the lowest socio-economic groups (DE).

Internet usage in the UK in 2012



The National Audit Office’s report *‘Digital Britain 2: Putting Users at the Heart of Government’s Digital Services’*<sup>12</sup> warns of the concerns of a *‘them and us’* problem. The report comments:

<sup>12</sup><http://www.nao.org.uk/wp-content/uploads/2013/03/10123-001-Digital-Britain-2-Book.pdf>

*“There is far to go before digital becomes everyone’s chosen means of accessing public services. There are still significant numbers of people who cannot, or do not wish to, go online. The Government has set out plans to help such people use digital channels but now needs to put these plans into action if it is not to create a ‘them and us’ problem for those not online.”*

In addition, charities and consumer groups representing those that could be digitally disenfranchised have spoken out against a broad brush approach. Writing in the Guardian, the Chief Executive of AbilityNet commented:

*“It is frankly naive to imagine that a digital channel shift, designed to cut costs in a time of austerity, is going to be accompanied by a major investment programme to support those at risk of being left behind.”<sup>13</sup>*

It is vital that, in considering any digital strategy in the UK, Government and companies consider capability as much as access.

## **IN THE SMALL PRINT: THE CURRENT CHOICES AVAILABLE FOR CONSUMERS**

In addition to conducting consumer research, Opinium carried out a comprehensive review of current procedures employed by a sample of financial services providers, utility and media companies and found that, while a range of methods for sending transactional mail is available, upfront choice for the consumer is limited.

### **Our research found:**

- ✔ Financial services providers (current account and credit card providers) on the whole offer paper statements on a monthly basis, but are not so strong in the area of clarity and transparency of their communications.
- ✔ Nearly two-thirds of utility companies (gas, electricity and water) communicate with their customers via online-only methods. Just four out of the 15 companies reviewed offer a clear choice as to how consumers would like to receive statements.

<sup>13</sup><http://www.guardian.co.uk/public-leaders-network/2013/mar/11/reaching-people-without-online-access>

- ✓ The majority of media companies communicate with their customers via online-only channels as default (seven out of 10 cases). Just two out of 10 media companies give the customer the choice upfront whether to receive transactional mail or not.

What is worrying is the trend amongst high street banks of encouraging customers online and moving them away from monthly statements. RBS Group is the latest financial services provider to move customers to quarterly statements as default – affecting around 7 million customers amongst their three businesses RBS, NatWest and Ulster Bank.

Utility and media companies have already made a distinct shift away from monthly paper billing and towards a preference for online services. The majority of companies in both groups have stopped issuing paper statements by default, apply charges when print statements are requested and are with terms and conditions when it comes to having the ability to implement change.

Opinium's review reveals that, from our sample, there is not a single organisation offering any guarantee to customers that they will not change the way they communicate without consent – leaving it up to the customer proactively to call in or visit the branch in case the changes to their account management are not welcome.

All three industry sectors appear to have a 'default' method of sending their transactional mail, with options then available afterwards if customers want something different. However the options are not always free of charge or conditions, and tend to suit the preferences of the organisations involved, rather than the customers' needs.

Rather than offering customers a clear choice of paper or online, or both forms of correspondence, the clear tendency is to encourage and incentivise consumers into switching to online communications. Companies across all three sectors promote the environmental benefits, the convenience benefits and the cost saving benefits of online or 'paperless' accounts.

Our research draws the strong conclusion that customers are currently being tempted to operate online by financial incentives, meaning customers who are unable to are financially penalised. While this is less evident with banks that are currently still giving consumers the choice, it is prevalent with utility companies where consumers who opt for an online service can be significantly better off.

“Opinium's review reveals that, from our sample, there is not a single organisation offering any guarantee to customers that they will not change the way they communicate without consent – leaving it up to the customer proactively to call in or visit the branch in case the changes to their account management are not welcome.”

Figure 4: Qualitative Analysis from Opinium Research

Read the table as follows: “23/24” in cell 1 of ‘Current Account Providers’ read as “23 out of 24 organisations investigated for this particular parameter do provide paper statements”.

	Category	Current Account Providers	Credit Card Providers	Utilities	Media
1	Paper statements sent by default	23/24	13/15	8/15	3/10
2	Statements sent monthly	20/23	15/15	1/15	6/10
3	No charges for paper statements	23/23	15/15	1/15	2/8
4	Charges for duplicate statements	Majority: Ranges from free - £10/ £5 most common	Majority: Ranges from free - £6/ £5 most common	Only one: £1	Majority: Ranges from free - £2.50
5	Longevity of statements	3 months - 7 years	3 months - 6 years	3 months - unlimited	1 month - unlimited
6	No detail on frequency of billing in T&C	12/23	15/15	7/11	6/10
7	No detail on charges in T&C	16/23	12/15	10/11	10/10
8	No detail on notice period for changes to billing in T&C	1/23	1/15	4/11	2/10
9	Consent not required for changes (T&C)	23/23	15/15	11/11	10/10
10	Incentives offered for switching	1/24	None	9/15	3/10

# THE CURRENT REGULATORY FRAMEWORK

Currently, there is limited regulation to ensure choice in customer communications, despite a strong recognition of the need to ensure consumers are informed and empowered.

Two key overarching themes run through all regulation of customer communications in the banking, utility and media sectors: i. a distinct lack of specificity in definition, ii. and a lack of real consequences for non-compliance.

## The Financial Conduct Authority (FCA)

The FCA's 'Journey to the Financial Conduct Authority' handbook states that: *"Our interest is in making sure consumers get the information that they need, in a way they can most easily benefit from and via the most credible channel"*.<sup>14</sup> Importantly, 'credible' is not defined in this document.

The FSA Handbook's "Banking Conduct of Business" source book,<sup>15</sup> (regulation outlined by the Financial Conduct Authority and Prudential Regulation Authority) states that: *"A firm must provide or make available to a banking customer on paper or in another durable medium such regular statements of account as are appropriate to the type of retail banking service provided."* The reference to 'durable medium' is important, as the regulator is clearly recognising the need for financial information to be kept safe and accessible for the long term.

Royal Mail research into mail volumes and response rates by industry sector found that consumers open 98% of direct mail from banks.<sup>16</sup> Despite this, our evidence shows that banks are beginning to change the frequency of bank statements (see previous Natwest and RBS example) and not following guidance on understanding what channel will most easily benefit and be most credible for the consumer. Opinium's research into the terms and conditions of the major high street banks indicate that fewer than a quarter of them actually ask their customers clearly how they would like to receive their statements.

*In order to deliver on this commitment, we urge the FCA to look more closely at the issue of appropriate channels of communication.*

<sup>14</sup>[http://www.fsa.gov.uk/about/what/reg\\_reform/fca](http://www.fsa.gov.uk/about/what/reg_reform/fca)

<sup>15</sup><https://fshandbook.info/FS/html/handbook/BCOBS/4/1>

<sup>16</sup>Mail Media Centre, Mail Volumes and Response Rates by Industry Sector 2010, (20 April 2011)

<<http://www.mmc.co.uk/Knowledge-centre/Facts--Figures/Mail-Volumes-and-Response-Rates-by-industry-sector-2010/>>

# THE OFFICE OF GAS AND ELECTRICITY MARKETS (OFGEM)

The energy regulator, Ofgem, in response to a “*baffling array of tariffs*”<sup>17</sup> currently on the market, has developed a framework and implementation schedule for simplifying domestic energy tariffs.

However, Ofgem does not explicitly stipulate the choice consumers have in regards to the communication channel they use. As the domestic energy consumer can reduce cost by using paperless communications, Ofgem simply requires companies to make that advantage very clear and comparative. Furthermore, Ofgem now requires to label the online element as a ‘discount’ whereas in the past, firms were allowed to label it as a completely separate ‘core tariff’ – this is no longer allowed.

Consumer Focus research found that 77% of people receiving paper energy bills always read them upon arrival, falling to 57% of consumers who are billed online.<sup>18</sup> Ofgem’s own extensive research found that “in comparison to paper documents, online documents are opened and read by a smaller proportion of consumers who receive them.”<sup>19</sup>

Despite this, the energy and utilities market does not have clear guidelines for customer communications preferences.

Opinium’s research found that just four of the 15 main energy providers give a clear, upfront choice for customers in terms of what they prefer. As noted earlier, customers are also actively encouraged by all energy providers to go paperless and manage their accounts online through significant financial incentives. Figures from uSwitch.com state that online energy plans are often up to £300 a year cheaper,<sup>20</sup> as energy providers seek to take more customers online. This raises concerns that not only are some customers being encouraged to sign up to energy plans with monthly bills that they are then unable to access, but that older people, traditionally those at most risk of fuel poverty, are unable to access the cheapest forms of energy.

As the specialist older person’s website WhenTheyGetOlder.co.uk comments: “*Online tariffs are cheaper, but they often come at a price.*”<sup>21</sup>

“Ofgem’s own extensive research found that “in comparison to paper documents, online documents are opened and read by a smaller proportion of consumers who receive them”. ”

<sup>17</sup>Source: Ofgem Retail Market Review, 2012, here:

<http://www.ofgem.gov.uk/Markets/RetMkts/ensuppro/Documents1/Standards%20of%20conduct%20for%20suppliers%20in>

<sup>18</sup>Source: Ipsos Mori research paper for Ofgem, here: <http://www.ofgem.gov.uk/Markets/RetMkts/rmr/Documents1/Prompting%20engagement%20with%20and%20retention%20of%20written%20customer%20communications.pdf> (Retrieved: February 2013)

<sup>19</sup>Source: Ofgem, here: [http://www.ofgem.gov.uk/Markets/RetMkts/rmr/Documents1/Lawes\\_Language\\_Report.pdf](http://www.ofgem.gov.uk/Markets/RetMkts/rmr/Documents1/Lawes_Language_Report.pdf) (Retrieved: February 2013)

<sup>20</sup><http://www.uswitch.com/gas-electricity/guides/online-energy-plans/>

<sup>21</sup><http://www.whenthegetolder.co.uk/saving-money-on-your-parents-energy-bills/>

## Office of Communications (OFCOM)

Ofcom states that the ‘interests of citizens’ are ‘*at the heart of everything [they] do*’<sup>22</sup> On charges for paper bills, Ofcom has published the following:

*“Customers have told us they don’t think it’s fair they should pay an extra charge to receive a paper bill that lists all of their calls (an ‘itemised’ bill). They’re also confused about which companies make this charge, and which don’t.”*<sup>23</sup> Despite this, media companies – telephone, internet and television service providers – are the most prolific at charging customers for paper statements.

Only two out of the 10 companies researched by Opinium gave customers the choice of bill format when signing up. In three-quarters of cases (6 out of 8) where paper bills are made available to customers, their customers are charged for this service. Ofcom’s guidance states that if a provider makes it clear in a contract that they will be charging for paper transactional mail, then this can be charged additionally. Confusingly, this regulation asks that the additional information be made ‘*obvious enough*’, but does not give specific detail on the definition of ‘*obvious*’.<sup>24</sup>

Without guidance to businesses on how they should communicate with their customers, it is easy to see how companies are able to make decisions that focus on commerce, rather than customers.

## THE GOVERNMENT’S ROLE?

In November 2012 the Government announced its strategy to become ‘Digital By Default,’<sup>25</sup> in order to save up to £1.8 billion a year, with the intention that this policy was to take effect as early as February 2014. This strategy sets out how transactional services within Government departments (such as applications, tax, licensing and payments) are to move online, with each department promoting the benefits of online as a method.

This approach is echoed across Government. In his foreword to the Civil Service Reform Plan,<sup>26</sup> Minister for the Cabinet Office Francis Maude said: *“Central Government where possible must become a digital organisation. These days the best service organisations deliver online everything that can be delivered online. This cuts their costs dramatically.”*

<sup>22</sup><http://www.ofcom.org.uk/about/what-is-ofcom>

<sup>23</sup>[http://stakeholders.ofcom.org.uk/consultations/addcharges/pes\\_statement](http://stakeholders.ofcom.org.uk/consultations/addcharges/pes_statement)

<sup>24</sup>[http://stakeholders.ofcom.org.uk/consultations/addcharges/pes\\_statement](http://stakeholders.ofcom.org.uk/consultations/addcharges/pes_statement)

<sup>25</sup>[http://stakeholders.ofcom.org.uk/consultations/addcharges/pes\\_statement](http://stakeholders.ofcom.org.uk/consultations/addcharges/pes_statement)

<sup>26</sup><http://publications.cabinetoffice.gov.uk/digital/strategy/>

<sup>27</sup><http://my.civilservice.gov.uk/reform/>



These policies focus primarily on the cost of savings for the taxpayer, with no reference to the potential benefits of paper correspondence even for those individuals who are able to access digital services.

A major part of the Government's solution to provide information to those not currently online is through a service called 'Assisted Digital', namely helping people to get online. For those who have no capacity to use online, or those who simply prefer not to, the Government has no current solution. Rather than afford them the same consideration provided to those online, it has announced that it each department will "*consider how they will provide this assistance.*"

Press coverage has focused on the fact that the system is designed to provide assistance to those who are on benefits – despite the fact that many of the UK's most vulnerable people, without online access, fall into this group.<sup>27</sup>

The National Audit Office has expressed concern that the Government's aim to make public services 'digital by default' ignores a significant number of people. According to the spending watchdog, there are still significant numbers of people who cannot go online or do not wish to do so. Research carried out by the National Audit Office also found three main potential reasons why people choose not to use more online public services:

- i. A preference for face-to-face contact
- ii. A broad unwillingness to provide personal information online
- iii. Low awareness of some online public services

It states: "*The Government has set out plans to help people not on the internet to use digital services. Given the scale of 'digital exclusion', the Government now needs to put these plans into action to avoid a 'them and us' problem. Of those surveyed, 17 per cent did not use the internet and, of those, 72 per cent do not intend to go online. Based on these numbers, departments need to plan for around four million people in England who are likely to need help in using online services. However, of those not on the internet, 48 per cent receive help from friends and family with internet access, a fact not recognised in the Government's approach to assisted digital services*".<sup>28</sup>

The needs of these people are now coming to the forefront; this year saw the Government modify its decision to provide the Universal Credit system purely online. The phrase 'digital as appropriate', as opposed to 'digital by default', is now being used to describe the Universal Credit system.<sup>29</sup>

“ Of those surveyed, 17 per cent did not use the internet and, of those, 72 per cent do not intend to go online. Based on these numbers, departments need to plan for around four million people in England who are likely to need help in using online services. ”

*The National Audit Office*

<sup>28</sup><http://www.nao.org.uk/press-releases/digital-britain-2-putting-users-at-the-heart-of-governments-digital-services-2/>

<sup>29</sup><http://www.lgplus.com/topics/benefits/universal-credits-digital-by-default-ditched/5057200.article>

## WHAT STEPS MUST BE TAKEN TO PROTECT CONSUMER CHOICE?

Opinium's research is clear that often when decisions are made about customer communications, the business case is favoured above consumer rights and preferences. To combat this, we are asking all businesses to sign up to the Keep Me Posted pledge.

It is every consumer's right to choose without penalty how they are contacted by banks, utility companies and other service providers. It is our aim to protect consumers from any form of social or financial disadvantage arising from the withdrawal of paper correspondence.

“ It is every consumer's right to choose without penalty how they are contacted by banks, utility companies and other service providers. ”

## THE KEEP ME POSTED RIGHT TO CHOOSE PLEDGE

We call upon organisations to sign the Keep Me Posted pledge, acting quickly to put in measures that ensure that:

- ✓ Offer all of their customers the choice of receiving information through paper correspondence as part of any standard offer
- ✓ Refrain from penalising in any way, any customer for preferring to receive information through paper correspondence
- ✓ Only cease the sending of information in paper correspondence to a customer after (and not before) the customer has specifically, voluntarily and individually opted out of receiving information on paper
- ✓ Only change the frequency of information sent to customers in paper correspondence after (and not before) the customer has specifically, voluntarily and individually agreed to the change
- ✓ Refrain from making the availability of online information to customers necessarily conditional upon having to give up their access to paper correspondence
- ✓ Make available to customers easy mechanisms whereby a customer who has chosen not to receive paper correspondence can opt back in without penalty

Only when the UK's businesses and service providers put these measures in place will consumers have free choice over how they are communicated with.

We are also calling upon UK consumers to share their stories, preferences and experience with the Keep Me Posted campaign, to ensure that we are able to fully represent and fight for the consumer point of view.

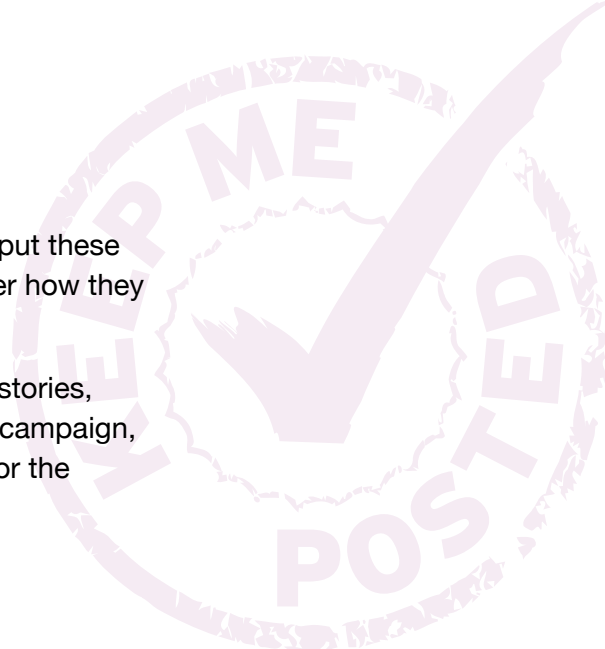
## **THE CAMPAIGN**

Keep Me Posted is a partnership of representatives from charities, consumer groups and business. We've come together as we believe that we have a responsibility to fight for the consumer's right to choose.

We believe that it is every consumer's right to choose, without disadvantage, how they are contacted by banks and other financial service companies, utility companies, media companies and other service providers. Increasingly businesses are restricting access to paper bills and statements and denying their customers an informed choice.

Members of the Keep Me Posted campaign include: Mind, the National Consumer Federation, The National Federation of Occupational Pensioners, the Post Office, as well as UK postal operators Royal Mail, TNT Post and UK Mail.

The campaign is funded by UK postal operators, Royal Mail, TNT Post and UK Mail.



# APPENDIX

## THE METHODOLOGY

In the interest of ascertaining an accurate depiction of consumer needs, the KMP campaign commissioned Opinium Research to produce a definitive research report which marries long-term insight with up-to-date consumer polling. Opinium carried out consumer research into mail preferences as well as analysing the choices consumers are given across three sectors (financial services, utilities and media) to opt in/out of receiving online and paper transactional correspondence.

### The consumer research included:

- ✓ An online survey nationally representative panel of 2,000 UK adults conducted by Opinium in 2013
- ✓ Face-to-face interviews with 997 adults (unweighted) conducted by IPSOS Mori in 2012
- ✓ Phone interviews from a pool of business customers plus new large business contacts provided by Royal Mail's retail and wholesale team, conducted by Accent in 2012
- ✓ Survey of a nationally representative online panel of 607 nationally representative adults conducted by Insight Exchange in 2011
- ✓ Telephone interviews with a random sample of 500 adults carried out by Quadrangle in 2010

### Sector-specific research

The following paragraphs outline the questions researched within each sector, the providers researched and, where relevant, the reasons for these selections.

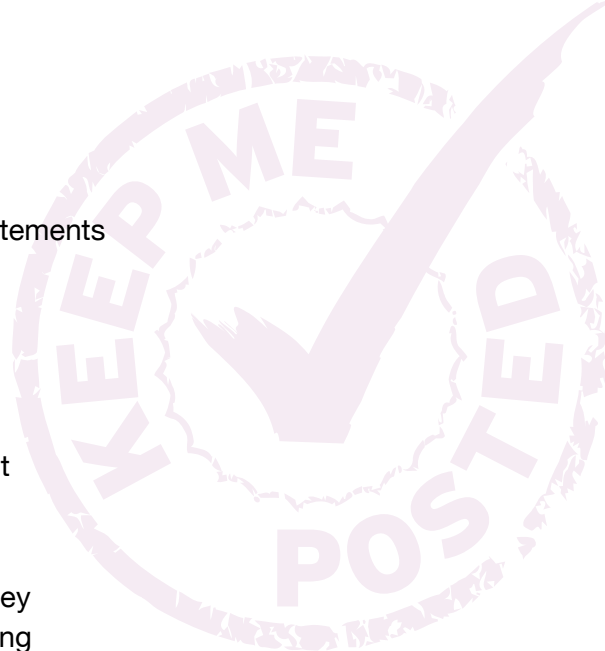
#### Methodology: Personal finance

For the section on personal finance, three different types of providers were researched – firstly current account providers comprised of both banks and building societies and, secondly, credit card providers.

A total of 19 banks, five building societies and 15 credit card providers were researched, using a combination of desk research and telephone calls to the organisations' customer services teams. The aim was to provide information on each of the providers on the following parameters:

- ✓ Default method for receiving account statements

- ✓ Frequency of paper statements
- ✓ Whether there is a charge for receiving paper statements
- ✓ How easy it is to opt back into paper statements
- ✓ Methods of getting in touch about account changes/notifications
- ✓ Whether there is a charge for duplicate statement
- ✓ How far back do online statements go
- ✓ How easy would it be for banks to switch how they communicate with their customers, without gaining their consent



Sample of banks researched  
for Current Accounts

Name of provider	Type
Bank of Scotland	Bank with High Street Branches
Barclays Bank	Bank with High Street Branches
C. Hoare & Co	Private Bank, no branch network
Card One Banking	Online-only
Citibank	Bank with High Street Branches
Co-operative Bank	Bank with High Street Branches
First Direct	Online-only
Halifax	Bank with High Street Branches
HSBC Bank PLC	Bank with High Street Branches
Lloyds TSB	Bank with High Street Branches
M & S Bank	Bank with High Street Branches
Metro Bank	Bank with High Street Branches
National Westminster Bank (NatWest)	Bank with High Street Branches
Royal Bank of Scotland	Bank with High Street Branches
Santander	Bank with High Street Branches
Secure Trust Bank	Online-only
Think Money	Online-only
Unity Trust bank	Business Bank, no branches
Yorkshire Bank	Bank with High Street Branches

Sample of banks researched  
for Current Accounts

Name of provider
Yorkshire Building Society *
Coventry Building Society
Britannia Building Society
Cumberland Building Society
Nationwide Building Society

Sample of Credit  
Card Providers

Name of provider		
Amex	HSBC	Post Office
Bank of Scotland	Lloyds TSB	RBS
Barclays	M&S	Santander
Capital one	Nationwide	Tesco
Halifax	NatWest	The Co-Operative

\*For all building societies their standard current accounts were investigated except for Yorkshire Building Society where their 'CashTransactor Account' – which is similar to a standard current account – was examined.

## Methodology: Utilities

Desk research, complemented by telephone calls to each utility company's customer services team, was conducted amongst 16 utility companies to establish the following information:

- ✓ Usual method for receiving account statements
- ✓ Frequency of paper statements
- ✓ Whether there is a charge for receiving paper statements
- ✓ How easy to opt back into paper statements
- ✓ Methods of getting in touch about account changes/ notifications
- ✓ Whether there is a charge for duplicate statement
- ✓ How far back do online statements go
- ✓ Whether customers are able to download an application form
- ✓ Whether they email terms and conditions
- ✓ How customers are incentivised to switch from paper to online bills
- ✓ How easy would it be for utility companies to switch how they communicate with their customers, without gaining their consent

In terms of sample, the 15 utility companies that have been researched include a mix of gas and electricity providers, and water providers, as summarised in the table below.

*Sample of banks researched for Current Accounts*

Name of provider	Type
Good Energy	Gas & Electricity
Ecotricity	Gas & Electricity
Thames Water	Water
Anglian Water	Water
Southern Water	Water
The Co-operative Energy	Gas & Electricity
Wessex Water	Water
United Utilities	Water
SSE	Gas & Electricity
Eon	Gas & Electricity
First Utility	Gas & Electricity
British Gas	Gas & Electricity
Scottish Power	Gas & Electricity
EDF Energy	Gas & Electricity
Npower	Gas & Electricity

## Methodology: Media

To quantify the current procedures in the media sector, desk research, complemented by telephone calls to media companies' customer services teams has been conducted amongst 10 media companies. The following parameters were examined:

- ✓ Usual method for receiving account statements
- ✓ Frequency of paper statements
- ✓ Whether there is a charge for receiving paper statements
- ✓ How easy to opt back into paper statements
- ✓ Methods of getting in touch about account changes/ notifications
- ✓ Whether there is a charge for duplicate statement
- ✓ How far back do online statements go
- ✓ Whether customers are able to download an application form
- ✓ Whether they email terms and conditions
- ✓ How customers are incentivised to switch from paper to online bills
- ✓ How easy would it be for media companies to switch how they communicate with their customers, without gaining their consent

The table below provides a list of the 10 media companies researched which provide a mix of landline telephone, mobile phone, internet and television services.

*Sample of media companies*

Name of provider
BT Group
PlusNet (BT but separate business)
Virgin Media
Sky
TalkTalk Group
EE
Three
Post Office
O2 (being sold to Sky)
BE (being sold to Sky)

## CONTACT US

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