

Last month my mobile phone contract bill was extortionately high and much more than I expected. I rang the phone company, who said I had to pay the bill and then they would investigate the query. If I did not, they would cut me off. What should I do?

If you have a contract phone rather than a pre-pay phone, you will be committed to using a certain network, at a certain tariff for a minimum period of time usually without any legal right to change tariff or cancel without charge .

However, if the service fails to meet the way it was sold to you, you may be entitled to a refund, compensation or both. In the first instance, you should contact your mobile phone company. It is in a company's own interests to treat its customers fairly and well, and in most cases they will resolve the issue satisfactorily.

If the phone company does not help satisfactorily, your mobile phone service provider must belong to one of two telecoms dispute resolution schemes, Otelo or Cisas. These are independent complaints schemes that will investigate your complaint about a mobile phone service provider if you haven't been able to resolve your problem directly.

You must give the service provider a chance to resolve the complaint first, going through its formal complaints procedure if necessary.

If it can't or won't help, after eight weeks you can take your complaint to Otelo or Cisas. You can contact them earlier if your mobile provider issues you with a 'deadlock letter' stating it will not deal with your complaint.

Otelo and Cisas only deal with complaints about mobile service providers (the company you pay for your service) and not about other mobile phone retailers that 'resell' mobile contracts but don't operate their own service.

If the you have a bill which you cannot pay and you want to prevent the mobile phone from being disconnected, you can ask phone company to see if it will accept regular installments on the bill and if so, how much will be required. The company may disconnect the phone until the repayments are paid but allow incoming calls and 999 calls only. However, you will usually have to continue paying the whole of the rental for the period of the contract and any notice period, even if you are not making or receiving any calls at all.