

BrightHouse Stores (formerly Crazy George's)

Consumer advice and fact sheet

April 2008

www.consumeractiongroup.co.uk/forum/brighthouse

Introduction

This fact sheet has been produced to help anyone who may be having problems with the high street retailer BrightHouse. It is the result of many months of research (including the writers becoming customers of BrightHouse themselves) and experiencing, first hand, an inherent culture of social-discrimination, arrogance, lies, obstruction, rudeness, and even aggression towards customers.

By unravelling a complex system of financial exploitation (aimed at some of the least well-off in society), this fact sheet also makes essential reading for anyone who is – or anyone planning to become – a customer of BrightHouse.

BrightHouse were asked to review this fact sheet, and were invited to comment on its findings. The company did so, and gave the following response:

“Thank you for giving us the opportunity to comment upon your consumer advice document.

You may be unaware that just over two years ago, a new Chief Executive, board and top management team was installed at BrightHouse. Since then the team has implemented a number of changes throughout the business. These are designed to:

Provide an open, transparent and competitive product and service offering to our customers

Strive to make BrightHouse an employer of choice, recruiting from within the communities we serve.

Act as a responsible corporate citizen, and "put something back" into the community.

Our store managers and colleagues throughout our business are strongly supportive of these programs, and strive to operate to their spirit and intent.

Accordingly, there are a number of substantial inaccuracies and incorrect assumptions contained in your consumer advice sheet. For example, your sheet comments upon the BrightHouse price for an HP Pavilion Laptop compared against the high street norm. We have been unable to test the price comparison because the model number given is not specific enough and it is no longer a current line.

However, BrightHouse is proactive in sustaining market competitive cash prices for our products. Moreover we are sure you will appreciate that in drawing product price comparisons, in addition to the cash price

for the products, one should seek to take into account for all the companies in the comparison, factors such as:

The cost of a credit or HP agreement

Extended warranty or similar

Delivery and installation charges

We hope that this has clarified the position and will be reflected in any subsequent consumer advice relating to BrightHouse that you subsequently publish in the public domain.”

David Harwood, Company Secretary

Although BrightHouse claim there are a *number* of "substantial inaccuracies" and "incorrect assumptions" contained in the following document, other than discrediting the comparable cost of a HP Pavilion Laptop (which has now been updated to reflect a more current model) - no other specific examples were given.

However, BrightHouse did provide an appendix sheet containing more detailed information about their policies and operating practises. In order to give a fair sense of balance, these points have been reflected throughout the following chapters, particularly if our findings appear to contradict BrightHouse company policy.

We are grateful to BrightHouse for their assistance and co-operation.

BrightHouse – *Your weekly payment store!*

ACER Gemstone Laptop, "cash" price at BrightHouse - £896.25.

**Paid for over 2 years at £19.54 per week using their Hire Purchase credit deal (including Service Cover and Damage Liability Cover)
total cost- £2,032.54**

Typical High Street "cash" price - £599.00

On-Line price (Simply-Acer.com) - £449.00

"...Companies like BrightHouse may seem to be offering good cheap deals. In fact, because they charge such exorbitant amounts of interest, are locking the poor into debt. In effect I would argue that they are really leeching off the life blood of the poor, forcing them into deep debt for the rest of their lives..." *(John Battle, Member of Parliament for Leeds West)*

"...I can think of no better marker of social deprivation than having a BrightHouse store open in your area..." *(Dr Karl Dyson, specialist in community finance and affordable credit at Salford University.)*

BrightHouse (the trading name for Caversham Finance Ltd) is a national retail chain specialising in the sale of home electronics and domestic appliances, household furniture and related products, primarily on a "rent to own" (Hire Purchase) "affordable" weekly payment basis. BrightHouse target the "sub-prime" - in particular, the unemployed, single parents, council tenants and those with previous credit problems. Their stores will usually be found in deprived areas – places the big banks and building societies have long abandoned.

"...BrightHouse serves over 124,000 customers a year. Our typical customers generally fit into one of two socio-economic groups: cash constrained – those on low incomes; or, credit constrained – those who have been systematically refused access to credit. We provide our customers with choice and access to products, operating without the normal requirements of large deposits and credit ratings that can make everyday domestic products inaccessible to a significant section of the UK society."

Originally launched as Crazy George's in 1994 (and re-branding as BrightHouse in 2003) the company has seen a steady growth over the last 10 years, and currently has over 150 retail outlets throughout the country. Taking their place alongside *Log Book Loans* (loans secured on your car), *Provident*, (door-step loans) and *Cash Converters* (the buyback store), BrightHouse are one of the leading UK companies that specialise in exploiting the poor and profiteering from poverty (Crazy George's made headline news in 1995 after being dramatically "thrown out" of France due to its "over-inflated prices" and "unfair credit terms" which were deemed to be extortionate and ruinous to low income consumers.)

In this country, too, BrightHouse have been the target of several debt advice agencies and consumer groups (including the BBC's "Watch Dog" and "Money Box" programmes) - this due to predatory lending and, in some cases, a clear disregard for consumer law. Add to that some highly questionable contracts (more than once subjected to scrutiny by the Office of Fair Trading), "hard sell" sales techniques, non-negotiable insurance policies and "bully-boy" tactics if customers get into difficulties.

"...It is BrightHouse company policy that all of our customers and prospective customers should be consistently treated openly and fairly. Accordingly, BrightHouse operates a transparent and responsible business, and takes great care to ensure that company policies and procedures meet all regulatory and statutory requirements."

Goods on sale at BrightHouse are generally more expensive than at other stores. For example, a laptop on sale for almost £900 can be purchased elsewhere for around £600, and even cheaper by shopping online. Plus the annual charge for credit (29.9%) is much higher than it would be with

tradition finance. (In contrast, a typical bank loan might have an annual charge of around 8.5%.) This means that, on average, goods purchased from BrightHouse will end up being almost twice as expensive than if you had purchased them (outright) elsewhere. And this is before any extra insurance policies are added!

"...We have clear pricing structures in place. Our products prices and our APR are competitive with other high street retailers."

All sorts of people can experience financial problems and, as a result, find their ability to obtain credit impaired. Often they will have little or no choice than to use stores like BrightHouse for essential items for their home. Although they must now accept they are considered "sub-prime" (and have to pay a higher price for credit), this does NOT mean statutory consumer law no longer applies to them, nor should it mean they are ripe for blatant exploitation because of it.

1 – HIRE PURCHASE AGREEMENTS

When you enter into an agreement with BrightHouse, you are entering into a HIRE PURCHASE (sometimes referred to as "rent-to-own") credit agreement. Hire purchase agreements are governed by THE CONSUMER CREDIT ACT 1974 and goods being hired (purchased) are subject to the SUPPLY OF GOODS (IMPLIED TERMS) ACT 1973 (see section 5 below). Your agreement will be based on the original "cash" price of the goods, plus interest (APR) at 29.9%, resulting in a total amount payable. This figure will then be divided equally to provide your weekly (or monthly) payment. You will be required to make your payments IN ADVANCE for the duration of your agreement – which could range from 52 weeks to 156 weeks, dependant upon the value of the goods.

When you have made all the payments on your agreement, you may (in writing - and within a 30 day period) exercise the option to have title (ownership) of the goods transferred to you. If you choose not to exercise this option, you can simply return the goods, and receive a discount (based on their current re-sale value) towards a new Hire Purchase agreement with BrightHouse.

Other than at the end of an agreement, and if title (ownership) is transferred, the goods belong to BrightHouse at all times. You cannot sell them or dispose of them in any way.

However, this does NOT mean that BrightHouse can just stroll into your home and remove their goods if you get into payment difficulties. Unless you have actually consented to their removal, they cannot legally remove (re-possess) them until they have:

- a) Issued you with a default notice (in writing)
- b) Given you an opportunity to put matters right (at least 7 days)
- c) Applied for (and been granted) a court order

These issues will be explained in more detail in a moment, but it is important to remember that: AT NO TIME CAN ANY EMPLOYEE (OR AGENT) OF BRIGHTHOUSE FORCIBLY ENTER YOUR HOME.

If you *do* get into payment difficulties, your first recourse should be to try and address the problem yourself. You should do everything you can to bring your account up to date. If you find you cannot afford the regular repayments, you should decide whether you really need the goods and consider returning them. (Your agreement allows you to do this, without financial penalty, if you have paid more than half of the instalments on it.)

Sometimes people's circumstances can change, often resulting in a drop of income. BrightHouse make absolutely no provision for this, and totally refuse to negotiate any form of reduced payments – even for a short time. However, it may be possible to dramatically reduce your payments by cancelling any Optional Service Cover policies you have. (More about this in section 2 below.)

"...If a customer should fall behind with their payments, BrightHouse works closely with them to help get their agreement back on track. Our stores have a weekly relationship with each customer and are, therefore, well placed to help them get their payments under control. In certain circumstances the store manager is empowered to reschedule any debt that has accrued to the end of the contract."

Strangely, and with complete disregard to guidelines from the Office of Fair Trading (OFT), BrightHouse seem to have an active policy of forcing you into further arrears and debt should you fall behind on your agreement. They will refuse to accept part-payments, and will not allow you to reduce any arrears by paying a little extra for a few weeks. Plus, to make matters worse, they will then require the FOLLOWING week's/month's payment as well, making it even harder to "catch up" and bring your account up to date. You will also incur a weekly "penalty charge" (currently £2.70 per agreement).

For example, let's say your weekly payment is £25.00 (3 typical agreements - fridge, washing machine and TV), the punishment for being just ONE DAY LATE will be a required payment of £58.10. Eight days late and it becomes a staggering £91.20.

An extract from the Office of Fair Trading (OFT) guidelines regarding the collection of debt:

Physical/psychological harassment

2.5 Putting pressure on debtors or third parties is considered to be oppressive.

2.6 Examples of unfair practices are as follows:

f. pressurising debtors to pay in full, in unreasonably large instalments, or to increase payments when they are unable to do so

g. making threatening statements or gestures or taking actions which suggest harm to debtors.

By missing just one payment, your arrears can quickly spiral out of control. Before you know it, you can find yourself in serious debt – and the debt will only increase week by week.

It won't be long before BrightHouse start chasing you for payment. You can expect a telephone call if your payment is just one day late! BrightHouse have also been known to phone around the names you have given as references and turn up unannounced at your home. They will bombard you with all sorts of "threats" ranging from insisting on a set time to pay - to instant repossession, but you should simply ignore and disregard anything BrightHouse tell you unless it is in writing. Any kind of aggression or confrontation should be avoided at all times.

"...The BrightHouse policies regarding debt collection are fully compliant with the Consumer Credit Act and with the OFT guidelines regarding the collection of debt."

If you receive a formal written default notice, and are unable to bring your account up to date in one go, you may like to consider writing a letter similar to this one:

(Send recorded delivery to head office, and copy to your local store)

Account(s) number(s) XXXXXXXXXX

Dear Sirs

I have recently been experiencing some financial difficulties and, as a result, have fallen behind with my weekly payments to BrightHouse. This is most regrettable, so please accept my apologies.

I am receipt of a default notice for £XXXX

I do not wish to return the goods voluntarily, and as I cannot afford to pay this amount in one instalment, I would like to offer the sum of £(reasonable amount) per week on top of my regular weekly

payment of £XX to clear my arrears over the next XX weeks. This payment plan can start immediately.

I have made this proposal (and made an offer of payment) at my local store, but my payment was refused. I was told that BrightHouse will not/cannot accept "part payments". This "policy" only places my account(s) further into arrears and invokes further penalty charges. I find this both immoral, unfair and in direct contravention to OFT guidelines regarding the collection of debt.

Naturally, I hope you will accept my offer (above) and allow me time to bring my account(s) up to date in both a fair and affordable way. Of course, by accepting my offer, and by me maintaining regular payments (on time) you agree NOT to apply any further "penalty" or "late payment" charges to my account(s).

Please confirm in writing your acceptance or refusal of my offer in order for me to make the necessary payment arrangements, or to prepare for my defence in the County Court as appropriate.

Kindest Regards

YOU

**cc - BrightHouse local store
your local Trading Standards (this never hurts)**

If you have paid more than one third of your agreement total, BrightHouse *must* seek a court order before they can re-posses their goods – which are now considered as "protected goods". (Note - if, after one third of the agreement total has been paid and BrightHouse re-posses their goods *without* a court order *and* against your will, then BrightHouse are in breach of their agreement and you are entitled to claim back all payments made previously on it.)

Even if you have NOT paid more than one third of your agreement total, BrightHouse *must still* seek a court order (return order) to re-posses goods from your home - even then they cannot forcibly enter. They can, however, re-posses their goods if they are in a public place.

If BrightHouse do decide to apply for a re-possession order (or return order), you will be notified of the hearing date, and you will have the opportunity to put your case forward in court. If you want to keep the goods (and continue with your agreement) you must show the court you can still afford the repayments, and you should make a reasonable offer to reduce your arrears.

The court will make a judgement and, if acceptable, order BrightHouse to accept your offer.

More often, and as an alternative to court action (BrightHouse don't appear to like going to court), you may get the offer of an account re-set. This entails signing a new agreement, which takes your outstanding balance, PLUS your arrears and starts "fresh" with a BRAND NEW agreement spread over a slightly longer period.

You should think very carefully before agreeing to this, because you risk losing all the rights you have accrued regarding repossession and early settlement, making it easier for BrightHouse to repossess their goods should you get into difficulty again.

If you do decide to accept an account re-set, insist the store manager (and you) sign the following covering letter and ensure it is stapled to your new agreement along with a copy of your ORIGINAL agreement...

Original agreement number XXXXXXXXXXXXXXXXXXXX

New Agreement number XXXXXXXXXXXXXXXXXXXX

Date

Updated agreement

IMPORTANT Payments made previously on this agreement (XX payments to date representing XX of the total amount payable) are to be reflected, and form part of, any revised agreement.

All rights under the Consumer Credit Act 1974 regarding, in particular, "early settlement" and "repossession" as set out in section J of the original agreement remain intact and continue uninterrupted into any revised agreement.

**Signed - YOU
(Print name)**

**Signed - Store Manager (for and on behalf of Caversham Finance trading as BrightHouse)
(print name)**

2 – "OPTIONAL" SERVICE COVER (OSC)

"Optional Service Cover" (non-insured) contracts are provided by BrightHouse themselves, and added to your hire purchase agreement as an additional weekly/monthly payment.

"...BrightHouse offers Optional Service Cover. This offers a convenient and effective means of getting goods, which customers use on a daily basis, repaired quickly and to a reliable standard. In addition it provides "No Quibble Returns" and "Start Where You Left Off" services that help customers with payment problems. These measures assist customers and make our service cover unique."

You should consider cancelling any "Optional" Service Cover policies you have now! Because:

- a) You can return the goods if necessary – and without any financial penalty – if you have paid more than half of the agreement total. You do not need an expensive service contract in order to do this.
- b) The service cover is often applied automatically, without giving you the option to choose whether you required it or not, and
- c) the service cover is extremely over-priced (and totally unnecessary as you already have statutory rights), plus it represents very poor value for money when compared to a typical manufacturer's own extended warranty as the following example shows...

Extended Warranty direct from ACER for a 15.4" Laptop - Available upon registering a new ACER product, or at the end of the manufacturer's 12 month guarantee period

A single one off payment of £49.99 which provides an additional 2 years of cover to the initial 12 months guarantee period, giving a total of 3 years cover. This cover includes collection and return, all parts and labour, repairs within 5 days or a brand new replacement product if not completed within 28 days.

Caversham Finance (Trading as BrightHouse) "optional" service cover

104 weekly payments of £5.95 (total £618.80) providing service cover for the 2-year duration of the agreement. As ACER guarantee all new products for the first twelve months regardless, this figure only represents one year of actual extended service cover. The cost of this cover is extortionate and, quite simply, cannot be justified.

Of course, "Optional" Service Cover isn't really service cover at all. As we've already established, all new products are subject to a 12 months manufacturer's warranty, (which, of course, is in *addition* to your statutory

rights – more about that later...) and any volume purchaser like BrightHouse will be able to negotiate massive discounts with outside service agents for any repairs that may occur at other times. No. "Optional" Service Cover is just a thinly disguised payment protection plan that HUGELY inflates the overall cost of the product, and protects the interests of BrightHouse and NOT you!

BrightHouse also appear somewhat confused over the word "optional". According to their own terms and conditions, "Optional" Service Cover is an "option" to purchase at the time of the initial agreement, and cancellation thereafter will require 7 days notice. However, BrightHouse staff told us that "optional" means the option *not* to purchase the service cover can only be exercised at the time of the initial agreement and, furthermore, cannot be removed thereafter!

This is total nonsense. Service cover *is* optional and can be removed. Of course, any attempt remove it will invoke fierce resistance from BrightHouse! Local store managers, under pressure from their area managers, will have stringent sales targets to meet, and the revenue generated by "Optional" Service Cover policies is vital to them.

You should also be aware that BrightHouse has the right to terminate your "Optional" Service Cover policy with just 7 days notice to *you*. They have been known to apply this clause if an item is deemed "beyond economic repair" leaving you considerably out of pocket (and left with nothing) when this happens towards the end of an agreement. In contrast, a typical manufacturer's own extended warranty would, at least, result in a refund of the premium paid.

"...Customers fully understand their rights and obligations under the agreement. The terms and conditions are fully explained to them before they sign the contract. In addition to the purchase of goods through a Hire Purchase contract, customers may choose to take advantage of Optional Service Cover. This cover is optional, and the customer has the right to cancel it at any time."

To remove "Optional" Service Cover from your agreement(s), put a request in writing to your store (and to head office). Once this has been done the store has to comply with your request. Use a letter similar to this one:

Item Description/Account Number XXXXXXXXXXXXXXXXXXXX

Dear Sir

I am writing to give the required 7 days notice, as detailed in my agreement(s) that I wish to cancel all "optional" service cover on the above product(s). To simplify matters, I have today (date) presented a copy of this letter to the store manager of BrightHouse

(Branch), which has been duly acknowledged, so 7 days notice shall commence at the date of this letter.

As stated in my agreement:

"Your Obligations: Optional Service Cover

Section C (b) The service cover premium is renewable each time your regular instalment is due under the agreement. If the premium is not paid Service Cover will lapse.

Section H (3) This policy shall continue in force until you give seven days notice..."

I shall, therefore, be making my next payment on (day) at BrightHouse (branch). This payment will not include "optional" service cover.

I understand that I may be required to sign a revised agreement. I will only do this on the firm understanding that all payments made previously on this agreement are reflected in any revised agreement. I do not waive any of my rights under the Consumer Credit Act 1974 regarding, in particular, "early settlement" and "repossession" as set out in section J of the original agreement.

**Kind Regards
You**

In much the same as an account re-set (see above) the removal of Optional Service Cover will usually result in a new agreement having to be signed. This is because the weekly premium for it is incorporated into the weekly payment schedule.

If you do have to sign a new agreement, and because you risk losing all the rights you have accrued regarding repossession and early settlement, insist the store manager (and you) sign a similar covering letter (as demonstrated for an account re-set), and ensure it is stapled to your new agreement along with a copy of your ORIGINAL agreement.

3 - DAMAGE LIABILITY COVER (DLC)

"Damage Liability Cover" insurance policies are underwritten by BrightHouse themselves (through associate company Caversham Insurance (Malta) Ltd), and added to your hire purchase agreement as yet another additional weekly/monthly payment.

"...We may require you to take out Damage Liability Cover if you do not have home contents cover..."

Actually, there is very little "may require" about it. This *additional* insurance policy (around £250 on a £800 cash price product) is loaded AUTOMATICALLY and will only be removed if you can supply proof of "suitable" home contents insurance. (Of course, BrightHouse reserve the right to determine what is and what is not "suitable". In fact, very few home contents policies will specifically include items subject to a hire purchase agreement, *and* agree to settle with the finance company in the result of a claim.)

Nevertheless, you are led to believe this insurance covers the goods for damage, theft, fire, flood etc. But, unlike "real" home contents insurance it WILL NOT provide you with any replacement should it become necessary (not even like-for-like), and will only ever, at best, release you from your agreement with BrightHouse. You end up with NOTHING. In fact, you may even end up with a policy excess to pay (up to £100 in some cases) particularly on portable items – laptops, cameras and game consoles for instance.

Furthermore, in the event of a claim, the store manager will have the final say as to whether the policy should apply. He may, for instance, decide the goods were stolen or damaged because you didn't secure or look after them adequately.

Most people - even those who live in "high risk" insurance areas - can insure the entire contents of their home for less than BrightHouse charge for Damage Liability Cover on a single item!

"...It is a term of our contract, and in the interest of the customer, that the goods are insured. If a customer has home contents insurance this may well provide the necessary cover. Where a customer does not have home contents insurance, they may obtain cover through our Damage Liability Cover. Damage Liability Cover extends insurance cover on the product payments. Damage Liability Cover means that in the event of products being damaged by a fire, or accident, any outstanding payments on a valid claim will be waived."

Basically, "Optional Service Cover" (above) and "Damage Liability Cover" is just one big *payment protection* policy split into two (thus disguising its true purpose) and, typically, BrightHouse will rely on your lack of knowledge and understanding when applying it. The two policies combined – and based upon a typical £800 cash price product – will eventually add around an extra £850.00 to your agreement.

With this in mind, and taking into account the inflated "cash" price and 29.9% APR, it means that, on average, goods purchased from BrightHouse, with

Optional Service Cover and Damage Liability Cover policies attached, will end up being almost FOUR times as expensive than if you had purchased them (outright) elsewhere. By their own admission, BrightHouse claim that around 90% of their customers have Optional Service Cover and Damage Liability Cover attached to their agreements.

4 – LATE PAYMENT CHARGES

"...Unlike credit or store cards, although the customer is late paying, we do not invoke our right to charge any additional interest on the overdue amounts. We have a one off fee (currently £2.70) per agreement to re-instate the contract."

A penalty charge of £2.70 (per agreement) for late payments may, on the surface, appear quite reasonable - that is until you consider it is a WEEKLY charge and is applied to all agreements individually. (Most customers will have more than one agreement. For instance, a typical bed will be spread over two separate agreements. One for the frame and one for the mattress.)

This equates to a monthly charge of more than £11.00 per agreement, and assuming an average customer may have 4 separate agreements, this quickly becomes a monthly penalty charge of around £50.00. (This makes the banks and *their* highly publicised penalty charges look like angels in comparison!)

Punitive penalty charges are unlawful. Losses for breach of contract must only reflect the *actual* loss, and not be a way of profiteering. In much the same way as customers have challenged banks and had their bank charges refunded, people have also succeeded with claiming penalty charges back from BrightHouse.

5 – YOUR STATUTORY RIGHTS AND THE SUPPLY OF GOODS (IMPLIED TERMS) ACT 1973

Even if you do not have "Optional" Service Cover on your agreement(s), and the goods develop a fault, don't be fobbed off with any rubbish that repairs have to be paid for and the responsibility lies with you. Regardless of how old your product is, and assuming it's been used correctly and in accordance with the manufacturer's instructions, then BrightHouse have a LEGAL duty to comply with the SUPPLY OF GOOD (IMPLIED TERMS) ACT 1973 and either refund, replace or repair (dependant upon how old the goods are) as necessary.

Contrary to popular belief, your basic consumer rights DO NOT expire after 12 months! A new product should be of "satisfactory" quality, "fit for the purpose", "free from defects", "safe" and "DURABLE." The act relies on how a "reasonable" person would define "satisfactory" - and (in the case of a freezer, cooker or high end electrical product) a "reasonable" person would NOT expect a new product to only last 12 months. High-end electrical products and most domestic appliances should have a useable life expectancy of anything between 4 - 18 years!!!!

Your rights under the SUPPLY OF GOODS (IMPLIED TERMS) ACT 1973 can last for up to six years!

It is worth noting that BrightHouse frequently supply second hand goods. Of course, they prefer to describe them as "quality refurbished", but the bottom line is they will be used, re-possessed or repaired products – often up to 3 years old. Your rights under the SUPPLY OF GOODS (IMPLIED TERMS) ACT 1973 are somewhat more limited when it comes to second hand goods. You should, therefore, refuse to accept any goods from BrightHouse unless they are clearly described as "new" on your agreement.

You are perfectly within your rights to do this.

"...BrightHouse offers high quality home electronic and domestic appliances, household furniture and other related products. In addition to brand new products, customers have the option to select from our range of "quality refurbished" products."

6 – CONCLUSION

BrightHouse target the poor. Fact! They also know that 100% of their customer base is "sub-prime" – people who can't get credit by other means. They rely on a typical customer being unaware of their consumer rights, and unlikely to "rock the boat" and jeopardize being accepted for credit. BrightHouse fully understand this – and that's how their business works. The company clearly sets out to exploit the most vulnerable and ill educated in our society and, once signed up to their extortionate credit agreements, treats them with utter contempt and with absolutely no concern for their financial well being.

During our research, we frequently encountered contempt and rudeness from all sections of BrightHouse. From till staff, to store and regional managers, through to customer service advisors and senior managers. Questions were evaded, or we were lied to. Phone calls were never returned. Emails were ignored. Problems were disregarded, and any pleas for help with arrears or payment difficulties were met with a total lack of sympathy and a steadfast refusal. But all of this is hidden behind a very polished corporate image,

backed up by carefully chosen high profile charity causes, and very slick cross-media advertising campaigns.

Therefore it comes as no surprise that BrightHouse recently embarked on a 12-month deal to sponsor the TRISHA GODDARD show on (channel) five. Research conducted by AMS Media concluded that 70% of TRISHA GODDARD'S audience match the company's "typical" customer profile. Interestingly, a recent independent report also revealed that 70% of BrightHouse customers are totally dependant upon state benefit.

Perhaps what is needed is a drastic overhaul of the government's "social fund" system? A fair and affordable credit system for people denied access to mainstream credit. Not grants, not means tested loans or handouts, but affordable (base rate interest) finance with repayments deducted straight from benefit. Surely this is better than watching £150 million drained annually from the benefit system by venture capitalists like Vision Capital - the owner of BrightHouse?

www.consumeractiongroup.co.uk/forum/briighthouse