How to Make the Most Cost Efficient Payments for your Homephone Billing by Julie Winters

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Bills are a frustrating and constant inevitability, they just never seem to stop, but they always need to be paid. Even worse than the fact that we need to constantly fork out for bills, service providers will often charge more if you pay in a way that suits them less.

After hunting price comparison websites and tirelessly interviewing your neighbours to ensure you are receiving the most value for money deal on your homephone line, don't then let all your hard work go to waste by letting yourself get charged extra for using the wrong payment method.

As technology has moved improved, methods of payment have increased. Regardless of how much more trustworthy and understandable written letters might seem, snail mail is increasingly a thing of the past. Purely because the post costs more in stamps, homephone companies will pass that cost over onto the cost of your overall bill. So moving electronic can save a considerable amount of money each month.

When receiving your bill you can opt with your supplier to receive an e-mail notification. Although to those used to relying of written correspondence e-mail can seem alien, they should still hold all of the legal weight of a letter and can be used as receipts. Receiving your bills by e-mail does mean that you need to make sure you check your e-mail regularly. Popular services like Primus Saver will charge over Â£1 less per month for sending bills online, which might not seem much but over the months does add up.

When paying your bill there are a range of options, the preferred and cheapest method by the majority of companies is Direct Debit payment, in most cases this is the only method that won't incur extra charges.

A Direct Debit is valuable to firms as, once they have been initially established, they automatically ensure payment on time every month with limited admin. Direct Debit applies similar advantages for the customer too, once set up the customer doesn't need to worry about making payments each month, avoiding the worries of forgetting and receiving extra late charges. On the other hand however, if the account from which the debit has been established doesn't have enough funds, for whatever reason, the payment will be made without warning to the customer and they are likely to suffer from automatic bank charges.

Alternatively, if a customer is particularly keen on making cash payments, the Post Office will provide services and have the resources to allow customers to pay physically in cash for no extra charge. The Post Office in fact don't place extra charges on any payments methods therefore making them ideal for customers on a budget or if they just prefer keeping track of their payments physically by post.

In the constant efforts to keep our bills to the absolute minimum, it can definitely be worth taking the time to consider what bill receiving and payment method will best suite your budget and habits.

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