Question 1 - I'm not sure what the objectives are on page 4; there appear to be some on page 7 and I would question the word 'innovative' although maybe the scams do come under this category. I do not believe that there is compliance as my experience is that people who operate under this code are thieves and that you do little or nothing to recompense those who have been scammed.

Question 2 – all subscribers must be contacted after signing up to ensure that they agree to the service; there should be a six week cooling off period – although in my experience companies, even when challenged ignore one.

Question 3 – the only difference should be between registered charities where the Charities Commission is fully satisfied with the charity and all other organisations.

Question 4 – I would like to know how these scammers get the telephone number to scam.

Question 5 – the only experience I have is that I was cheated out of money that you have been wholly ineffective in recovering. Although I have contacted the call centre that is not part of the scammer I have had no response. Currently this is a charter for thieves and cheats.

Not your question but what should be the policy – simply ban this method of stealing money. If people want to sign up to scams it should be a positive action such as logging on to a verified account where they can sign up. I still cannot get information on how my account was charged as I never signed up to anything. Get some teeth!