



FILED

10/16/26

04:59 PM

C2610010

**BEFORE THE PUBLIC UTILITIES COMMISSION
OF THE STATE OF CALIFORNIA**

PATRICK S. O'NEILL

Complainant,

vs.

T-Mobile West LLC d/b/a T-Mobile (U3056C)

Defendant.

Case (C.) _____

Complaint

COMPLAINANT	DEFENDANT (Include Utility "U-Number," if known)
PATRICK S. O'NEILL 1234 Corte Famosa San Marcos, CA 92069-8304 Daytime Phone: (858) 361-7539 Email: Patrick_s_oneil@outlook.com	T-Mobile West LLC d/b/a T-Mobile (U3056C) Attn: Tami Shwonek, Director, Tax Regulatory 12920 SE 38th Street Bellevue, WA 98006-1350 Telephone: (425) 802-2630 Email: tami.shwonek@t-mobile.com

(Internal Use Only)

BEFORE THE PUBLIC UTILITIES COMMISSION OF THE STATE OF CALIFORNIA

COMPLAINT

Additional complainant(s) (Provide name, address, phone number and email address for each complainant)

Name of Complainant	
Address	
Daytime Phone Number	
Email Address	

☒ One/sole complainant is representative listed in Box C-1

☐ Additional complainants listed in attachment

Additional Defendant(s) (Provide name, address, phone number and email address for each defendant)

Name of Defendant	
Address	
Daytime Phone Number	
Email Address	

Name of Defendant	
Address	
Daytime Phone Number	
Email Address	

Name of Defendant	
Address	
Daytime Phone Number	
Email Address	

Have you tried to resolve this matter informally with the Commission's Consumer Affairs staff?

☒ YES ☐ NO

Do you have money on deposit with the Commission?

☐ YES ☒ NO

Amount \$ _____

Has staff responded to your complaint?

☒ YES ☐ NO

Is your service now disconnected?

☒ YES ☐ NO

Did you appeal to the Consumer Affairs Manager?

☐ YES ☒ NO

Explain fully and clearly the details of your complaint. (Attach additional pages if necessary and any supporting documentation)

See Attachment 1: Statement of facts and Legal and Regulatory Violations pages 7 – 10
 See Attachment 2: Issues to be Considered page 11
 See Attachment 3: Wherefore, Complainant requests orders for desired relief pages 12 – 13
 See Exhibit A: T-Mobile Harassment call log pages 14 - 17

Scoping Memo Information (Rule 4.2[a])

(1) The proposed category for the Complaint is (check one):

- ☒ adjudicatory (most complaints are adjudicatory unless they challenge the reasonableness of rates)
☐ ratesetting (check this box if your complaint challenges the reasonableness of rates pursuant to Rule 4.1(b))

(2) Are hearings needed (are there facts in dispute)? ☒ YES ☐ NO

(3) ☒ Regular Complaint ☐ Expedited Complaint (Rule 4.6)

(4) The issues to be considered are

(Example: The utility should refund the overbilled amount of \$78.00):

See Attachment 2: Issues to be Considered page 11

REPRESENTATIVE'S INFORMATION:

Provide name, address, telephone number, e-mail address (if consents to notifications by e-mail), and signature of representative, if any.

Name of Representative: _____

Address: _____

Telephone Number: _____

E-mail: _____

Signature: _____

VERIFICATION
(For Individual or Partnerships)

I am (one of) the complainant(s) in the above-entitled matter; the statements in the foregoing document are true of my knowledge, except as to matters which are therein stated on information and belief, and as to those matters, I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 09/14/26, at San Marcos, California
(date) (City)

Patrick S. O'Neill
(Complainant Signature)

VERIFICATION
(For a Corporation)

I am an officer of the complaining corporation herein, and am authorized to make this verification on its behalf. The statements in the foregoing document are true of my own knowledge, except as to the matters which are therein stated on information and belief, and as to those matters, I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on _____, at _____, California
(date) (City)

Signature of Officer

Title

NUMBER OF COPIES NEEDED FOR FILING:

If you are filing your formal complaint on paper, then submit one (1) original, six (6) copies, plus one (1) copy for each named defendant. For example, if your formal complaint has one (1) defendant, then you must submit a total of eight (8) copies.

If you are filing your formal complaint electronically (visit <http://www.cpuc.ca.gov/PUC/efiling> for additional details), then you are not required to mail paper copies.

Mail paper copies to: California Public Utilities Commission
Attn: Docket Office
505 Van Ness Avenue, Room 2001
San Francisco, CA 94102

PRIVACY NOTICE

This message is to inform you that the Docket Office of the California Public Utilities Commission (“CPUC”) intends to file the above-referenced Formal Complaint electronically instead of in paper form as it was submitted.

Please Note: Whether or not your Formal Complaint is filed in paper form or electronically, Formal Complaints filed with the CPUC become a **public record** and may be posted on the CPUC’s website. Therefore, any information you provide in the Formal Complaint, including, but not limited to, your name, address, city, state, zip code, telephone number, E-mail address and the facts of your case may be available online for later public viewing.

Having been so advised, the Undersigned hereby consents to the filing of the referenced complaint.

Patrick S. O'Neill

Signature

09/14/2026

Date

Patrick S. O'Neill

Print your name

STATEMENT of FACTS and LEGAL and REGULATORY VIOLATIONS

1. The Onboarding Representation (August 19, 2025): During an onboarding telephone call lasting 3 hours and 27 minutes on August 19, 2025, Complainant fully disclosed to authorized T-Mobile representative "Seaun" that his Verizon account was past due and that final closing figures were unknown. Sales representative Seaun broadly and unconditionally assured Complainant that T-Mobile's switch promotion would satisfy the closing carrier balance. At no time during this call was an exact dollar figure stated or agreed upon, as the final closing bill had not yet generated. Relying on Seaun's oral assurances that the balance would be covered, Complainant initiated the switch, ending 24 years of continuous service with Verizon.

2. Oral Assurances, Portal Obstacles & Administrative Delay: T-Mobile executed account setup entirely over the phone due to multi-state SIM routing (California e-SIM and Florida physical SIM). Prior to the September 14, 2025 due date, Complainant contacted T-Mobile to establish formal payment arrangements following extensive security breaches affecting personal financial, email, mobile, and social media accounts. During this time, Complainant had still not received the complete billing breakdown from Verizon, as online portal access was deactivated immediately upon port-out, requiring multiple manual requests to Verizon customer service. Verizon repeatedly emailed only a basic front-page summary lacking itemized line items, which Complainant diligently forwarded to T-Mobile. Throughout this period, Complainant repeatedly sought submission guidance from T-Mobile Customer Care, and multiple representatives gave explicit oral reassurances that the rebate would be honored. It was not until Wednesday, November 19, 2025—when a formal bill copy sent via physical mail was received and scanned—that the itemized breakdown became accessible. Upon routing to the rebate department, Complainant was informed that earlier submissions lacked the necessary itemization, and T-Mobile weaponized this administrative timeline against Complainant by claiming the 30-day window had expired and the account was past due, directly ignoring the active payment arrangements previously established.

Attachment 1: Statement of Facts and Legal and Regulatory Violations

3. Failure to Pay & Credit Defamation: Contrary to verbal representations, T-Mobile refused to remit the final outstanding amount of \$805.62. Consequently, Verizon placed the account into collections and charged off the balance, precipitating an immediate ~70-point collapse in Complainant's credit score during concurrent legal proceedings.

4. Executive Escalation, Medical Convalescence & Unilateral Credit Offer (May 27 – June 24, 2026): On May 27, 2026, T-Mobile Executive Customer Relations representative Stephanie Wells contacted Complainant to address the unresolved carrier switch dispute. Complainant promptly informed Ms. Wells from the emergency room that he was actively hospitalized. Ms. Wells acknowledged Complainant's medical condition and instructed him to prioritize his health and re-engage once released and recovered. Sometime following June 1, 2026, after a device system update disrupted local phone call logs and message archives, Complainant accessed his online T-Mobile account and deliberately deactivated autopay to prevent unauthorized, unilateral funds withdrawals while the dispute remained pending. On June 24, 2026, Ms. Wells issued an email offering a unilateral credit of \$300.48. This formal offer directly contradicted T-Mobile's prior claims of an unyielding 30-day procedural forfeiture, establishing corporate acknowledgment of operational defect and liability.

5. Harassment Surge, Pre-Filing Demands & Executive Cease-and-Desist Hold (June 12 – July 23, 2026): Around June 12, 2026, T-Mobile's automated collection systems began bombarding Complainant with past-due texts, phone calls, and automated notifications. Complainant immediately re-contacted Stephanie Wells, reaffirming that no further monthly payments would be remitted until the underlying dispute was resolved. Complainant formally demanded: (1) full reimbursement of the \$805.62 Verizon closing balance, (2) fee credits for billing periods accrued during the unresolved dispute, and (3) an immediate cease-and-desist of all collection harassment, advising that failure to resolve would result in formal regulatory filings with the CPUC, FCC, and California Department of Justice. In response, Ms. Wells explicitly agreed to place an executive administrative hold on all collection outreach and harassment calls until July 23, 2026.

On July 21, 2026, facing the expiration of this hold and navigating acute personal distress surrounding relationship issues and marital dissolution, Complainant filed

Attachment 1: Statement of Facts and Legal and Regulatory Violations

formal regulatory complaints with the CPUC (CAB Informal Case No. 739298), FCC (Ref. No. 8916464), and the California Attorney General.

6. Unlawful Disconnection Without Regulatory Notice Under Active Dispute (July 25, 2026): Following the expiration of the executive hold on July 23, 2026, Complainant received generic automated payment reminder text messages. At no point did T-Mobile provide formal written notice—via physical mail, electronic mail, or itemized service alert—specifying an exact past-due amount or stating that service would be disconnected on a specific date in default of payment. On Saturday, July 25, 2026—just two days after the administrative hold lifted and while formal regulatory complaints were actively pending—T-Mobile abruptly severed Complainant's wireless service without warning. This unannounced shutoff directly violated CPUC General Order 168, Part 3, Rule 3(c) (prohibiting service disconnection without mandatory 7-calendar-day advance written notice specifying the shutoff date and due balance) and Rule 3(d) (prohibiting disconnection of service during the pendency of a bona fide complaint before the Commission). To restore essential communication lines critical for elder health monitoring and court-ordered supervision, Complainant was coerced under duress to pay \$425.00 on July 25, 2026, to restore connectivity before subsequently porting lines away to mitigate ongoing damages.

7. Severe Real-World Repercussions: Uninterrupted cellular connectivity is a mandatory affirmative requirement of Complainant's court-ordered County Parole and Alternative Custody (CPAC) home detention supervision. T-Mobile's abrupt shutoff placed Complainant at immediate risk of custodial revocation. Additionally, the disconnection severed emergency connectivity for Complainant's elderly mother, whose health monitors depend on uninterrupted wireless service. 8. Forced Carrier Transfer & Handset Acceleration: To mitigate severe legal and health hazards, Complainant ported his lines away from T-Mobile on August 11, 2026, and August 19, 2026. In retaliation, T-Mobile stripped active promotional device credits and accelerated an improper balance of \$1,063.21 on two Samsung Galaxy devices. 9. Systemic Post-Termination Debt Collection Harassment (86) Documented Calls): From the date of carrier transfer August 17, 2026 through October 02, 2026, T-Mobile has subjected Complainant to persistent,

Attachment 1: Statement of Facts and Legal and Regulatory Violations

predatory harassment, totaling exactly ninety (90) timestamped incoming phone calls regarding balances directly resulting from T-Mobile's own breach of contract. This abusive campaign constitutes egregious non-compliance with the Rosenthal Fair Debt Collection Practices Act (Cal. Civ. Code § 1788 et seq.) and CPUC consumer protection rules.

LEGAL & REGULATORY VIOLATIONS

- California Public Utilities Code § 451: Failing to provide just and reasonable service, terms, and billing practices, and executing retaliatory collection procedures.
- California Public Utilities Code § 702 & General Order 168: Violating established Consumer Protection Rules regarding truth-in-advertising, carrier switch terms, billing integrity, and disconnecting utility service during pending billing disputes without requisite written notice.
- California Public Utilities Code § 2106: Subjecting a public utility to civil liability and damages for unlawful acts and omissions resulting in economic and credit injuries.
- California Civil Code §§ 1572 & 1770: Deceptive trade practices, misrepresentation of promotional rebate terms, and fraudulent inducement.
- Rosenthal Fair Debt Collection Practices Act (Cal. Civ. Code § 1788 et seq.): Continuous telephonic harassment (48 calls) demanding payment of disputed and unlawful charges.

Attachment 2: The Issues to be Considered

1. Promotional Restitution: Directing T-Mobile to remit \$805.62 in direct restitution to satisfy the outstanding Verizon carrier debt.
2. Refund of Unlawful Disconnection Fee: Ordering full restitution of the \$425.00 reconnection fee extracted under economic duress.
3. Discharge of Accelerated Equipment Invoices: Ordering T-Mobile to cancel, discharge, and zero out the accelerated \$1,063.21 device balance on Account No.210201408.
4. Complete Credit Defamation Expungement: Ordering T-Mobile to submit automated deletion and correction instructions to Equifax, Experian, and TransUnion, expunging all derogatory trade lines associated with T-Mobile Account No. 210201408, and directly rectifying and deleting Verizon's charge-off/write-off of the \$805.62 balance resulting from T-Mobile's failure to satisfy that debt.
5. Cease and Desist Collection Harassment: Directing T-Mobile to immediately cease all telephonic and written collection attempts.
6. Administrative Fines & Penalties: Levying statutory penalties against T-Mobile under Cal. Pub. Util. Code § 2107 for willful noncompliance with CPUC consumer protection orders.

Wherefore, Complainant requests an order directing T-Mobile USA, Inc. to provide the following relief:

1. Subpoena and Compel Audio Recordings: Compelling T-Mobile USA, Inc. to produce unedited digital audio recordings and internal CRM activity transcripts for all customer service calls occurring on 08/19/2025, 08/29/2025, 09/15/2025, 09/25/2025, 10/15/2025, and 11/19/2025.
2. Promotional Restitution: Directing T-Mobile USA, Inc. to remit \$805.62 in direct restitution to satisfy the outstanding Verizon carrier debt.
3. Refund of Unlawful Disconnection Fee: Ordering full restitution of the \$425.00 reconnection fee extracted under economic duress following unlawful service termination executed on July 25, 2026, without the mandatory 7-day written disconnection notice and while the underlying disputed balance remained actively contested.
4. Discharge of Accelerated Equipment Invoices: Ordering T-Mobile USA, Inc. to cancel, discharge, and zero out the accelerated \$1,073.21 reflecting the September 2026 late fee addition of \$10.00 and device balance of \$1063.21 on Account 210201408.
5. Complete Credit Defamation Expungement: Ordering T-Mobile USA, Inc. to submit automated deletion and correction instructions to Equifax, Experian, and TransUnion, expunging all derogatory trade lines associated with T-Mobile USA, Inc. Account No. 210201408, and directly rectifying and deleting Verizon's charge-off/write-off of the \$805.62 balance resulting from T-Mobile's failure to satisfy that debt.
6. Cease and Desist Collection Harassment: Directing T-Mobile USA, Inc. to immediately cease and desist all telephone calls, SMS messaging, and written collection correspondence directed at complainant.
7. Administrative Fines & Penalties: Levying statutory penalties against T-Mobile USA, Inc. under Cal. Pub. Util. Code § 2107 for willful noncompliance with CPUC consumer protection orders.
8. Express Reservation of Rights to Civil Remedies: Complainant expressly reserves all statutory, common law, and civil rights, causes of action, and claims

Attachment 3: Wherefore, Complainant Requests Order for Desired Relief

for damages against T-Mobile USA, Inc. in California Superior Court or small claims court, pursuant to California Public Utilities Code § 2106, the Rosenthal Fair Debt Collection Practices Act (Cal. Civ. Code § 1788 et seq.), and other applicable state and federal law. Complainant explicitly clarifies that the filing of this administrative formal complaint, and the granting of any regulatory or restitutionary relief herein by the Commission, shall not constitute an election of remedies, a waiver of rights, or collateral estoppel barring Complainant from litigating and recovering compensatory, statutory, tort, emotional distress, and credit defamation damages in civil court.

Exhibit A: T-Mobile Harassment Call Log

EXHIBIT A: T-MOBILE HARASSMENT CALL LOG

No.	Caller Phone Number	Date/Time	Caller Name
1	8009378997	Aug 17, 2026 2:14:45 PM	T-Mobile
2	8009378997	Aug 19, 2025 5:00:57 PM	T-Mobile
3	8009378997	Aug 20, 2025 9:23:32 AM	T-Mobile
4	8009378997	Aug 29, 2025 5:58:11 PM	T-Mobile
5	8009378997	Aug 29, 2025 6:14:09 PM	T-Mobile
6	8009378997	Aug 29, 2025 6:16:03 PM	T-Mobile
7	8009378997	Aug 29, 2025 8:06:55 PM	T-Mobile
8	8776137414	Aug 19, 2026 8:09:34 AM	T-Mobile
9	8776137414	Aug 19, 2026 11:57:48 AM	T-Mobile
10	8776137414	Aug 20, 2026 8:13:02 AM	T-Mobile
11	8776137414	Aug 20, 2026 12:15:08 PM	T-Mobile
12	8776137414	Aug 20, 2026 1:57:06 PM	T-Mobile
13	8776137414	Aug 21, 2026 8:13:42 AM	T-Mobile
14	8776137414	Aug 21, 2026 12:36:39 PM	T-Mobile
15	8776137414	Aug 21, 2026 1:59:43 PM	T-Mobile
16	8776137414	Aug 24, 2026 10:16:36 AM	T-Mobile
17	8776137414	Aug 24, 2026 1:02:46 PM	T-Mobile
18	8776137414	Aug 24, 2026 2:07:34 PM	T-Mobile
19	8776137414	Aug 25, 2026 9:03:50 AM	T-Mobile
20	8776137414	Aug 25, 2026 12:33:33 PM	T-Mobile
21	8776137414	Aug 25, 2026 1:54:29 PM	T-Mobile
22	8776137414	Aug 26, 2026 11:30:58 AM	T-Mobile
23	8776137414	Aug 26, 2026 1:24:51 PM	T-Mobile
24	8776137414	Aug 26, 2026 2:30:02 PM	T-Mobile

Exhibit A: T-Mobile Harassment Call Log

No.	Caller Phone Number	Date/Time	Caller Name
25	8776137414	Aug 27, 2026 9:01:57 AM	T-Mobile
26	8776137414	Aug 27, 2026 12:14:34 PM	T-Mobile
27	8776137414	Aug 28, 2026 8:04:10 AM	T-Mobile
28	8776137414	Aug 28, 2026 12:02:25 PM	T-Mobile
29	8776137414	Aug 28, 2026 1:51:43 PM	T-Mobile
30	8776137414	Aug 31, 2026 8:07:46 AM	T-Mobile
31	8776137414	Aug 31, 2026 11:52:19 AM	T-Mobile
32	8776137414	Aug 31, 2026 1:48:05 PM	T-Mobile
33	8776137414	Sep 1, 2026 8:11:54 AM	T-Mobile
34	8776137414	Sep 1, 2026 11:54:52 AM	T-Mobile
35	8776137414	Sep 1, 2026 1:49:33 PM	T-Mobile
36	8776137414	Sep 2, 2026 8:03:43 AM	T-Mobile
37	8776137414	Sep 3, 2026 8:02:16 AM	T-Mobile
38	8776137414	Sep 3, 2026 11:48:16 AM	T-Mobile
39	8776137414	Sep 3, 2026 1:43:05 PM	T-Mobile
40	8776137414	Sep 4, 2026 8:02:25 AM	T-Mobile
41	8776137414	Sep 4, 2026 11:49:26 AM	T-Mobile
42	8776137414	Sep 4, 2026 1:42:54 PM	T-Mobile
43	8776137414	Sep 8, 2026 8:01:40 AM	T-Mobile
44	8776137414	Sep 8, 2026 11:51:15 AM	T-Mobile
45	8776137414	Sep 8, 2026 1:47:21 PM	T-Mobile
46	8776137414	Sep 9, 2026 8:05:18 AM	T-Mobile
47	8776137414	Sep 10, 2026 8:01:46 AM	T-Mobile
48	8776137414	Sep 10, 2026 11:46:31 AM	T-Mobile
49	8776137414	Sep 10, 2026 1:43:03 PM	T-Mobile
50	8776137414	Sep 11, 2026 8:06:58 AM	T-Mobile

Exhibit A: T-Mobile Harassment Call Log

No.	Caller Phone Number	Date/Time	Caller Name
51	8776137414	Sep 11, 2026 1:46:03 PM	T-Mobile
52	8776137414	Sep 14, 2026 8:04:07 AM	T-Mobile
53	8776137414	Sep 14, 2026 11:48:31 AM	T-Mobile
54	8776137414	Sep 14, 2026 1:42:02 PM	T-Mobile
55	8776137414	September 15, 2026	T-Mobile
56	8776137414	September 15, 2026	T-Mobile
57	8776137414	September 15, 2026	T-Mobile
58	8776137414	September 16, 2026	T-Mobile
59	8776137414	September 16, 2026	T-Mobile
60	8776137414	September 18, 2026	T-Mobile
61	8776137414	September 18, 2026	T-Mobile
62	8776137414	September 18, 2026	T-Mobile
63	8776137414	September 18, 2026	T-Mobile
64	8776137414	September 22, 2026	T-Mobile
65	8776137414	September 22, 2026	T-Mobile
66	8776137414	September 23, 2026	T-Mobile
67	8776137414	September 23, 2026	T-Mobile
68	8776137414	September 23, 2026	T-Mobile
69	8776137414	September 24, 2026	T-Mobile
70	8776137414	September 24, 2026	T-Mobile
71	8776137414	September 24, 2026	T-Mobile
72	8776137414	September 25, 2026	T-Mobile
73	8776137414	September 25, 2026	T-Mobile
74	8776137414	September 28, 2026	T-Mobile
75	8776137414	September 28, 2026	T-Mobile
76	8776137414	September 28, 2026	T-Mobile

Exhibit A: T-Mobile Harassment Call Log

No.	Caller Phone Number	Date/Time	Caller Name
77	8776137414	September 29, 2026	T-Mobile
78	8776137414	September 29, 2026	T-Mobile
79	8776137414	September 30, 2026	T-Mobile
80	8776137414	September 30, 2026	T-Mobile
81	8776137414	September 30, 2026	T-Mobile
82	8776137414	October 1, 2026	T-Mobile
83	8776137414	October 1, 2026	T-Mobile
84	8776137414	October 1, 2026	T-Mobile
85	8776137414	October 2, 2026	T-Mobile
86	8776137414	October 2, 2026	T-Mobile
87	8776137414	October 2, 2026	T-Mobile
88	8776137414	October 5, 2026	T-Mobile
89	8776137414	October 5, 2026	T-Mobile
90	8776137414	October 5, 2026	T-Mobile