

**COMMUNICATIONS
ALLIANCE LTD**



INDUSTRY CODE

TELECOMMUNICATIONS CONSUMER
PROTECTIONS CODE

DR C628:2014

DRAFT FOR PUBLIC COMMENT

Issued: 03 October 2014

Comments close: 03 November 2014

DR C628:2014 Telecommunications Consumer Protections Code

First published as C628:2007

Second edition published as C628:2012

Communications Alliance Ltd ACN 078 026 507 (Communications Alliance) was formed in 1997 to provide a unified voice for the Australian communications industry and to lead it into the next generation of converging networks, technologies and services.

Disclaimers

1. Despite anything contained in this Industry Code:
 - (a) Communications Alliance disclaims responsibility (including where Communications Alliance or any of its officers, employees, agents or contractors has been negligent) for any direct, indirect or consequential loss, damage, claim, or liability any person may incur as a result of any:
 - (i) reliance on or compliance with this Code;
 - (ii) inaccuracy or inappropriateness of this Code; or
 - (iii) inconsistency of this Code with any law; and
 - (b) Communications Alliance disclaims responsibility (including where Communications Alliance or any of its officers, employees, agents or contractors has been negligent) for ensuring compliance by any person with this Code.
2. These disclaimers will not apply to the extent they are inconsistent with any relevant legislation.

Copyright

© Communications Alliance Ltd 2014

This document is copyright and must not be used except as permitted below or under the Copyright Act 1968. You may reproduce and publish this document in whole or in part for your or your organisation's own personal or internal compliance, educational or non-commercial purposes. You must not alter or amend this document in any way. You must not reproduce or publish this document for commercial gain without the prior written consent of Communications Alliance. Organisations wishing to reproduce or publish this document for commercial gain (i.e. for distribution to subscribers to an information service) may apply to subscribe to the Communications Alliance Publications Subscription Service by contacting the Communications Alliance Commercial Manager at info@commsalliance.com.au. If you publish any part of this document for any purpose, you must also publish this copyright notice as part of that publication.

INTRODUCTORY STATEMENT

This Communications Alliance Telecommunications Consumer Protections (TCP) Code is a code of conduct designed to ensure good service and fair outcomes for all Consumers of Telecommunications Products in Australia.

All Carriage Service Providers who supply Telecommunications Products to Customers in Australia are required to observe and comply with the Code.

The Code is registered by the Australian Communications and Media Authority (ACMA), which has appropriate powers of enforcement. Compliance with the Code is monitored by Communications Compliance (CC).

Our Key Commitments to Consumers

1. Consumers will enjoy open, honest and fair dealings with their Supplier, and have their privacy protected.
2. Consumers will receive clear, accurate and relevant information on products and services from their Supplier; before, during and, where appropriate, after the point of sale.
3. Consumers will have disputes resolved quickly and fairly by their Supplier.
4. Promotion of products and services by Suppliers will be clear, accurate and not misleading.
5. Disadvantaged and vulnerable consumers will be assisted and protected by appropriate Supplier policies and practices.
6. Consumers will receive an effective remedy from any Supplier who breaches the Code.
7. Suppliers will use monitoring and reporting tools to ensure successful implementation of the Code.

Summary of Chapters

The chapters in the Code are summarised as follows:

General Rules

This chapter sets out the general rules which will apply to each of chapters 4 to 9 of the Code.

Consumer Sales, Service and Contracts

This chapter sets out what Suppliers must do for Consumers in relation to retail sales and service, including regarding the provision of information, advertising, selling practices, contracting, dealing with Consumers with different needs and customer service.

Billing

This chapter sets out what Suppliers must do in relation to Billing and providing information about Bills and Charges to Customers arising out of the supply of Telecommunications Products.

Credit and Debt Management

This chapter sets out what Consumers are entitled to from Suppliers, and what Suppliers must do, in relation to the provision and management of credit in connection with the supply of Telecommunications Products, including the denial and restriction of access to Telecommunications Services for credit-related reasons and the application of a Supplier's Financial Hardship policy.

Changing Suppliers

This chapter sets out Consumer rights and Supplier obligations when Consumers seek to change their current Supplier of a Telecommunications Service to an alternative Supplier. It also sets out Suppliers' obligations to Customers when a transfer of a Customer's Telecommunications Service arises as a result of the sale of a Supplier's business or a corporate reorganisation of the Supplier.

Complaint Handling

This chapter sets out what Consumers are entitled to from Suppliers, and what Suppliers must do, in relation to the handling and Resolution of Complaints in connection with the supply of Telecommunications Products, including requirements for managing, monitoring, analysing, recording and reporting Complaints.

This chapter specifically sets out the obligations for Suppliers to advise Consumers, in certain circumstances, of their options for external dispute resolution. The TIO is one such option. The TIO is an independent alternative dispute resolution scheme available free of charges to small business and residential Consumers in Australia. However the Supplier must be given a reasonable opportunity to settle a complaint with a Consumer before the TIO will become involved.

Code Compliance and Monitoring

This chapter sets out the compliance and monitoring arrangements that apply to this Code and requires Suppliers to implement a Code Compliance Framework which will:

- encourage, monitor and enhance industry compliance with this Code;*
- improve the levels of customer service and consumer protection enjoyed by users of Telecommunications Products in Australia;*
- improve self-regulation by Suppliers;*
- enhance transparency regarding compliance with this Code; and*
- provide Consumer confidence in the self-regulatory regime of which this Code forms a part and in the telecommunications industry's compliance with the Code.*

Code Revision

The Code replaces Code C628:2012. The Code is the result of a revision project undertaken by Communications Alliance's Working Committee WC61 chaired by Ms Ana Tabacman and comprised of industry representatives. The scope of revisions was limited to amending the Code's customer information provisions and removing duplicated Code rules that already exist in legislation (including in the Australian Consumer Law, which applies to all Carriage Service Providers), in accordance with the ACMA's and Communications Alliance's Customer Information Provisions Policy Framework May 2014.

TABLE OF CONTENTS

INTRODUCTORY STATEMENT	1
TABLE OF CONTENTS	3
1 GENERAL	6
1.1 Introduction	6
1.2 Registration with ACMA	7
1.3 Scope	7
1.4 Compliance with the Code	7
1.5 Commencement date	7
1.6 Code review	7
1.7 Power of the TIO to handle complaints under the Code	8
2 DEFINITIONS AND INTERPRETATION	9
2.1 Definitions	9
2.2 Interpretation	21
3 GENERAL RULES	23
3.1 Language	23
3.2 Quality of information	23
3.3 Access to information	23
3.4 Dealing appropriately with Consumers	23
3.5 Authorised Representatives	23
3.6 Advocates	24
4 CONSUMER SALES, SERVICE AND CONTRACTS	25
4.1 Telecommunications Offers	25
4.2 Advertising	30
4.3 Selling Practices	31
4.4 Consumers with different needs	31
4.5 Customer Contracts	32
4.6 Customer Service	32
5 BILLING	35
5.1 Information about charging, Bills and payment processes	35
5.2 Charging policies and rules, charging for Bills	36
5.3 The Bill	38
5.4 Timing of Bill	39
5.5 Verifying Charges	40
5.6 Payment options	41
5.7 Direct Debit	41
6 CREDIT AND DEBT MANAGEMENT	43
6.1 Tools for preventing unauthorised access	43
6.2 Responsible provision of Telecommunications Products	43

6.3	Provision of information where service is Restricted at the time of application	44
6.4	Security Deposit	44
6.5	Spend Management Tools	45
6.6	Reminder notices	48
6.7	Notice to Restrict, Suspend or Disconnect a service	48
6.8	Fair Credit Management process	50
6.9	Credit Management for disputed amounts	51
6.10	Debt collection	52
6.11	Financial Hardship policy	52
6.12	Fair and timely Financial Hardship assessment	53
6.13	Communication of Financial Hardship arrangements	55
6.14	Credit Management in Financial Hardship	55
7	CHANGING SUPPLIERS	57
7.1	Process and information requirements for Transfers	57
7.2	Transfer validation	58
7.3	Consumers to be kept informed	59
7.4	Notification of completion of a Transfer	59
7.5	Keeping records regarding Transfers	59
7.6	Accessing records regarding Transfers	60
7.7	Verification of Transfers	60
7.8	Sale of Supplier's business or Supplier reorganisation	60
7.9	Change of wholesale network provider	61
8	COMPLAINT HANDLING	63
8.1	Provision of a Complaint handling process that is accessible, transparent and free of charge	63
8.2	Complaint management	66
8.3	Complaint analysis	69
8.4	Record keeping	70
9	CODE COMPLIANCE AND MONITORING	71
9.1	Code Compliance Framework	72
9.2	Promoting Code awareness	72
9.3	Code compliance processes	72
9.4	Code compliance statements	72
9.5	Compliance Achievement Plans	74
9.6	Compliance Monitoring Requests	74
9.7	Suppliers obligations regarding the CC	75
APPENDIX 1 ROLE AND OBLIGATIONS OF COMMUNICATIONS COMPLIANCE		77
A	ROLE	77
B	OBLIGATIONS	79
APPENDIX 2 FLOWCHART		81
PARTICIPANTS		82

1 GENERAL

1.1 Introduction

- 1.1.1 Section 112 of the *Telecommunications Act 1997* (Cth) (Act) sets out the intention of the Commonwealth Parliament that bodies and associations representing sections of the telecommunications industry develop industry codes relating to the telecommunications activities of participants in those sections of the industry.
- 1.1.2 The TCP Code was first developed in 2007, and revised in 2010 - 2012. This development and revision were facilitated by Communications Alliance through a Steering Committee comprising representatives from the telecommunications industry, consumer groups, the ACMA and ACCC, and an observer from the Department of Broadband, Communications and the Digital Economy. The current revision was developed by Communications Alliance's WC61.
- 1.1.3 The Code replaces TCP Code C628:2012, with effect from the date of registration by the ACMA.
- 1.1.4 The Code should be read in the context of other relevant codes and their guidelines.
- 1.1.5 The Code should be read in conjunction with related legislation, including:
- (a) the Act;
 - (b) the *Telecommunications (Consumer Protection and Service Standards) Act 1999* (Cth);
 - (c) the *Competition and Consumer Act 2010* (Cth) including the Australian Consumer Law;
 - (d) the *Disability Discrimination Act 1992* (Cth);
 - (e) the *Racial Discrimination Act 1975* (Cth);
 - (f) any other relevant equal opportunity legislation;
 - (g) the *Privacy Act 1988* (Cth);
 - (h) the *Spam Act 2003* (Cth); and
 - (i) the *Do Not Call Register Act 2006* (Cth),
- and their related regulations, standards, determinations and codes.
- 1.1.6 If there is a conflict between the requirements of the Code and any requirement imposed on a Supplier by statute or by a Regulator, the Supplier will not be in breach of the Code by complying with the statute or the requirements of the Regulator.

- 1.1.7 Compliance with the Code does not guarantee compliance with any legislation or the requirements of any Regulator. The Code is not a substitute for legal advice.

1.2 Registration with ACMA

The Code is to be submitted to the Australian Communications and Media Authority (ACMA) for registration pursuant to section 117 of the Act.

1.3 Scope

- 1.3.1 The Code applies to the Carriage Service Providers section of the telecommunications industry under section 110 of the Act.
- 1.3.2 It deals with the following telecommunications activities as defined in section 109 of the Act:
- (a) carrying on business as a Carriage Service Provider; and
 - (b) supplying goods or services for use in connection with the supply of a Listed Carriage Service.
- 1.3.3 The Code applies only to residential and small business consumers and regulates matters relating to their relationship with their Carriage Service Providers.
- 1.3.4 The Code does not apply to matters covered by codes or standards registered or determined under the *Broadcasting Services Act 1992* (Cth) as required by section 116 of that Act.

1.4 Compliance with the Code

Suppliers are deemed to be compliant with the Code if they:

- 1.4.1 Achieve the outcomes formulated throughout chapters 4 to 9 (usually to be found at the third numbering level), e.g. "A Supplier must ensure enquiries by Customers are dealt with by the Supplier in a timely and effective manner."; and
- 1.4.2 Comply with the actions listed below the outcomes and which are usually introduced with the words "A Supplier must take the following actions to enable this outcome:..." or with similar words to that effect.

1.5 Commencement date

The Code will commence on the day of registration with the ACMA.

1.6 Code review

The Code will be next reviewed in 2017. In particular, the provisions of Chapter 9 are to be reviewed 2 years following the date of commencement of the Code Compliance Framework, being 1 March 2015.

1.7 Power of the TIO to handle complaints under the Code

Under section 114 of the Act and subject to the consent of the TIO, the Code confers on the TIO the functions and powers of:

- (a) receiving;
- (b) investigating;
- (c) facilitating the resolution of;
- (d) making determinations in relation to;
- (e) giving directions in relation to; and
- (f) reporting on,

Complaints made by the end users of a Listed Carriage Service about matters arising under or in relation to the Code, including compliance with the Code by those industry participants to whom the Code applies.

2 DEFINITIONS AND INTERPRETATION

2.1 Definitions

For the purposes of this Code:

ACCAN

means the Australian Communications Consumer Action Network.

ACCC

means the Australian Competition and Consumer Commission.

ACIF

means the body formerly known as the Australian Communications Industry Forum which developed codes for the telecommunications industry.

Acknowledging a Complaint

means providing a Consumer with:

- (a) a unique reference number or such other means as will ensure the Supplier's ability to subsequently identify the Complaint and its subject matter.
- (b) an indicative timeframe for the Resolution of the Complaint;
- (c) information as to how a Consumer can obtain details of the Supplier's Complaint handling process as per 8.1.1.(b).

ACMA

means the Australian Communications and Media Authority.

Act

means the *Telecommunications Act 1997* (Cth).

Action Plan

means a plan submitted to the CC by a Supplier pursuant to clause 9.6.

Advertising

means marketing and promotional material (including electronic and online material) in relation to a Supplier's Telecommunications Products.

Advocate

means a person nominated by a Consumer to deal with a Supplier on the Consumer's behalf (but unlike an Authorised Representative, does not act as the Consumer's agent nor have authority to access any of the Consumer's account information from the Supplier).

ASIC

means the Australian Securities and Investments Commission.

Australian Consumer Law

means Schedule 2 to the *Competition and Consumer Act 2010* (Cth).

Authorised Representative

means the person who has authority from a Consumer to deal with a Supplier on behalf of that Consumer as their authorised agent.

Bill

means an invoice from a Supplier which advises a Customer of the total of each Billed Charge.

Bill Media

means the method in which a Bill is communicated or delivered to the Customer, and its format.

Billed Charge

means a Charge that is due for payment by a Customer in respect of Telecommunications Products provided by a Supplier.

Billing

means any one, or a combination of, the following activities:

- (a) calculating and assembling Charges incurred by a Customer during a Billing Period;
- (b) applying any debits or credits outstanding or Discounts due against the Charges, and calculating the net amount payable by the Customer;
- (c) issuing and delivering Bills to the Billing Address;
- (d) handling Billing Enquiries; and
- (e) receiving and receipting payments made by the Customer.

Billing Accuracy

means the validity of Charges and the correctness of the calculation of the Charges.

Billing Address

means the Customer's nominated address which is displayed on the Bill.

Billing Complaint

means a Complaint made to a Supplier by a Customer about any aspect of the Customer's Bill or the Supplier's Billing.

Billing Enquiry

means a request to a Supplier by a Consumer for relevant information about a Bill, or Billing generally.

Billing Name

means the name of the Customer to whom the Bill is issued and delivered.

Billing Option

means a Billing related option offered by the Supplier that the Consumer may choose or nominate.

Billing Period

means a period of time in relation to which Billed Charges relate.

Carriage Service Provider

has the meaning given in the Act.

Carrier

has the meaning given in the Act.

CC

means Communications Compliance, the independent body which monitors and reports on Code compliance, the role and obligations of which are set out in Chapter 9 and Appendix 1 to this Code.

Charge

means the tariff or fee which a Supplier levies for the provision of a Telecommunications Product or a related transaction.

Closed

When used in connection with a Complaint, means that the Complaint is no longer open in the Supplier's complaint management system and either:

- (a) the Resolution has been implemented and no further work is required by the Supplier; or
- (b) the Supplier is unable to Resolve the Complaint and clauses 8.2.1 (c), (d) or (e) apply and have been complied with.

Code Compliance Framework

means the framework for industry compliance with the Code which is described in chapter 9 of this Code, and is further illustrated in Appendix 2 to this Code.

Competition and Consumer Act

means the *Competition and Consumer Act 2010* (Cth).

Complaint

means an expression of dissatisfaction made to a Supplier in relation to its Telecommunications Products or the complaints handling process itself, where a response or Resolution is explicitly or implicitly expected by the Consumer.

An initial call to a provider to request a service or information or to request support is not necessarily a Complaint. An initial call to report a fault or service difficulty is not a Complaint. However, if a Customer advises that they want this initial call treated as a Complaint, the Supplier will also treat this initial call as a Complaint.

If a Supplier is uncertain, a Supplier must ask a Customer if they wish to make a Complaint and must rely on the Customer's response.

Compliance Achievement Plan

means a plan submitted to the CC by a Supplier pursuant to clause 9.5.

Compliance Attestation

means a statement by a Supplier, attested in the manner required by clause 9.4.1 and addressing the matters referred to in clause 9.3.1 (b).

Compliance Monitoring Request

means a request from the CC to a Supplier for information relating to that Supplier's compliance with this Code.

Compliance Plan

means documentation prepared by a Supplier in accordance with clause 9.3.1 (b).

Consumer

means:

- (a) an individual who acquires or may acquire a Telecommunications Product for the primary purpose of personal or domestic use and not for resale; or
- (b) a business or non-profit organisation which acquires or may acquire one or more Telecommunications Products which are not for resale and, at the time it enters into the Customer Contract, it:
 - (i) does not have a genuine and reasonable opportunity to negotiate the terms of the Customer Contract; and
 - (ii) has or will have an annual spend with the Supplier which is, or is estimated on reasonable grounds by the Supplier to be, no greater than \$20,000.

A reference to a Consumer includes a reference to the Consumer's Authorised Representative.

A reference to a Consumer includes a reference to a Customer.

Corporate Reorganisation

means a reorganisation of the corporate group of which the Supplier is a part with the result that a Customer will be provided with Telecommunications Services by another Supplier after that reorganisation is complete.

Credit Assessment

means the process by which a Supplier determines the level of credit to be provided by it (if any) to a Consumer.

Credit Management

means the process by which a Supplier:

- (a) helps Customers to manage their expenditure on Telecommunications Services;
- (b) manages any credit risk to the Supplier; and
- (c) collects outstanding debts from Customers, and former Customers.

Credit Reporting Body

has the meaning given in the Privacy Act.

Customer

means a Consumer who has entered into a Customer Contract with a Supplier.

A reference to a Customer includes a reference to the Customer's Authorised Representative.

Customer Contract

means an arrangement or agreement between a Supplier and a Consumer for the supply of a Telecommunications Product to that Consumer. For the avoidance of doubt, unless stated otherwise, the Standard Form Customer Contract is a Customer Contract.

Customer Information Compliance Statement

means a Supplier's annual statement which specifies where Customers can access the Supplier's information which is required to be made publicly available under this Code.

Customer Service

means services, other than Telecommunications Services, provided by a Supplier to a Customer, in connection with the Customer's use of the Supplier's Telecommunications Products and the Customer's Customer Contract with the Supplier.

Direct Debit

means a periodic payment that is automatically deducted by a Supplier from a Customer's nominated financial institution account, implemented by the Supplier at the Customer's request.

Disconnection

means the termination by a Supplier of a Customer Contract for a Telecommunications Service.

Discount

means a reduction in the Charge which is usually levied by a Supplier.

Emergency Service Number

has the meaning given by section 3.24 of the *Telecommunications Numbering Plan 1997*.

External Qualified Assessor

means an assessor who:

- (a) is external to, and independent of, the Supplier;
- (b) is not with the Supplier's Immediate Circle;
- (c) in that Supplier's opinion, has suitable qualifications to assess that the Supplier's Compliance Plan has been prepared in accordance with principles and guidance outlined in the Australian Standard on Compliance Programs AS 3806 - 2006;
- (d) is a member of a professional organisation such as a professional auditing body or the Australian Compliance Institute; and
- (e) has been contracted by the Supplier to perform the role of External Qualified Assessor.

Financial Hardship

means a situation where:

- (a) a Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause; and
- (b) the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

First Compliance Attestation

means the initial Compliance Attestation provided in accordance with clause 9.4.1 of this Code.

Force Majeure

means an unforeseen or uncontrollable force or event, such as fire, flood, earthquake, storm or other disturbance, whether caused by the elements, an act of God, war, strike, lockout, riot, explosion, insurrection, governmental action or another event of the same kind, which is not reasonably within the control of a party.

Fraud

means dishonestly accessing or using any Telecommunications Products of a Supplier, or attempting to do so, with the intent of:

- (a) deceiving the Supplier or any other person;
- (b) not paying for the relevant Telecommunications Products; or
- (c) securing unlawful gain or advantage.

Gaining Supplier

means the Supplier to whom a Telecommunications Service is to be Transferred.

Guarantee

means a guarantee of a Customer's obligations under a Customer Contract.

Guarantor

means an individual or company who guarantees a Customer's obligations under a Customer Contract.

Hard Cap

means a maximum amount applied to a Customer's use of Telecommunications Services, which cannot be exceeded.

Immediate Circle

has the meaning given in the Act.

Included Value Plan

means a mobile Post-Paid Service plan under which the Customer receives a larger amount of monthly included value than the minimum monthly Charge they pay (e.g. for \$50 per month, receive \$500 included value), to use on a combination of eligible services across Standard National Mobile Calls, Standard National Mobile SMS and national data usage, and the use of any of these three eligible services is not unlimited.

Itemised

means the detail(s) provided in relation to a particular Billed Charge.

Itemised Billing

means the provision of a Bill that includes details for each Billed Charge.

Large Supplier

means a Supplier with 100,000 services or more in operation.

Listed Carriage Service

has the meaning given in the Act.

Material Change

means a significant change to any of the following:

- (i) a Supplier's operations arising from new or changed activities or services,
- (ii) major changes to systems and processes relevant to the Supplier's Compliance Plan; or
- (iii) major changes to compliance obligations under the Code which result in the need to review and update the Supplier's Compliance Plan.

Metrics

means performance measures relating to certain obligations of Suppliers under this Code, as required by CC from time to time.

Offer

means a current, standard in-market plan containing pricing that is made by a Supplier for the provision of Telecommunications Products, which is available to any individual Consumer or Consumers as a class and includes, without limitation such offers made in Advertising.

Personal Information

has the meaning given to it in the *Privacy Act*.

Post-Paid Service

means a Telecommunications Product that can be used fully or in part prior to being paid for by the Consumer.

Pre-Paid Service

means a Telecommunications Product that must be paid for by the Consumer before it is used.

Priority Assistance

has the meaning given in the *Priority Assistance for Life Threatening Medical Conditions Code (ACIF C609:2007)*.

Priority Assistance Customer

means a Customer receiving Priority Assistance.

Privacy Act

means the *Privacy Act 1988* (Cth).

Prominently Displayed

means conspicuously presented in clear font and in a prominent and visible position that is appropriate for the Advertising medium in the main body of the Advertising.

Regulator

means any of the ACCC, ACMA, ASIC and any government body in any State or Territory responsible for the administration of all or part of the legislation referred to in clause 1.1.5.

Residential Customer

means a Customer that is an individual who acquires a Telecommunications Product for the primary purpose of personal or domestic use and not for resale under the standard terms and pricing for residential, non-business customers set out in the Supplier's Standard Form of Agreement.

Resolution

when used in connection with a Complaint, means the outcome of the bringing of that Complaint to a conclusion in accordance with the requirements of this Code. This does not mean that the outcome must be in favour of the Consumer.

The Resolution of a Complaint does not include the implementation of that Resolution.

Resolve

when used in connection with a Complaint, means the bringing of that Complaint to a conclusion in accordance with the requirements of this Code.

Restriction

means where access to one or more of a Supplier's available Telecommunications Products or an aspect of those Telecommunications Products is limited.

Restriction Point

means the point at which a Restriction is to occur.

Retail Outlet

means a retail premise that sells various goods and services in addition to Telecommunications Products.

Rights Of Use Holder

has the meaning given in the *Rights of Use of Numbers Code (ACIF C566:2005)*.

Rules

means the Supplier-specific obligations under this Code, which are in chapters 3 to 9.

Sales Representative

means a person employed or contracted, directly or indirectly, by a Supplier to sell including staff employed by a third party call centre to sell a Supplier's Telecommunications Products on behalf of that Supplier), offer to sell, or otherwise promote, Telecommunications Products to Consumers as all or a substantial part of their role, other than a person who undertakes and completes a transaction for a Pre-paid Service for a Consumer at a cash register in a Retail Outlet.

Security Deposit

means a payment made by a Customer to a Supplier to mitigate a credit risk.

Shaping

means where a Supplier deliberately controls the maximum data transfer rate on a broadband service when the Customer has exceeded the specified data allowance.

Small Online Advertising

means online strip, banner or tile Advertising or the equivalent.

Small Supplier

means a Supplier with less than 100,000 services in operation.

Special Promotion

means an offer of limited duration, limited quantity or offered to a limited sub-set of Consumers, (for example, a once-off promotion for members of a local gym or a special discount for the staff of a business customer of a Supplier), such as Discounts off Telecommunications Goods or components of Telecommunications Services.

Spend Management Tools

means a tool available to a Customer or applied by a Supplier to assist the Customer to take timely action to limit and/or manage their expenditure or usage allowance on a particular Telecommunications Product.

Standard Form Customer Contract

means the Supplier's current Standard Form of Agreement for contracting with Consumers.

Standard Form of Agreement

has the meaning given in the Act.

Standard National Mobile Call

means a mobile voice telephone call from a Supplier's mobile service to another Supplier's mobile service (off-net) during peak time where the calling and receiving parties are in Australia.

Standard National Mobile SMS

means a mobile short message containing a maximum of 160 characters from a Supplier's mobile service to another Supplier's mobile service (off-net) during peak-time where the sending and receiving parties are in Australia.

Standard Telephone Service

has the meaning given to it in the *Telecommunications (Consumer Protection and Service Standards) Act 1999* (Cth).

Statement of Independent Assessment

means a written statement by an External Qualified Assessor engaged by a Supplier confirming that the Supplier's Compliance Plan has been prepared in accordance with the principles and guidance outlined in the *Australian Standard on Compliance Programs AS 3806-2006*, and that the External Qualified Assessor has determined that the implementation of the Compliance Plan by the Supplier will provide appropriate assurance on Code compliance.

Substantiate

means to provide the ACMA with information to support claims or representations made by a Supplier in Advertising.

Supplier

means a Carriage Service Provider.

Suspension

means the prevention of access to a Telecommunications Service, except to Emergency Service Numbers, by the Supplier.

Telecommunications Goods

means any goods supplied by a Supplier for use in connection with the supply of a Telecommunications Service, whether or not the goods are supplied in conjunction with, or separately from, a Telecommunications Service.

Telecommunications Product

means Telecommunications Goods and/or a Telecommunications Service.

Telecommunications Service

means:

- (a) a Listed Carriage Service or any service supplied by a Supplier in connection with that service; and
- (b) a content service (other than a subscription broadcasting service or a television subscription narrowcasting service) provided by the Supplier in connection with the supply of a Listed Carriage Service.

Text Advertising

means

- (a) Supplier-placed advertisements in newspapers, magazines and press inserts and Supplier-generated flyers, leaflets, brochures and catalogues.
- (b) Supplier-placed outdoor static large format advertising, including advertisements displayed upon:
 - (i) public transport panels (e.g. buses, trains and trams);
 - (ii) outdoor street furniture; and
 - (iii) billboards;
- (c) online advertisements on a Supplier's own website and Supplier-placed advertising on other online sites, other than Small Online Advertising.

Third Party Charges

means Charges collected by a Supplier on behalf of another commercial entity, for any goods and services provided by that other commercial entity.

Timed Call

means a call for which a Charge is calculated according to the duration of the call.

TIO

means the Telecommunications Industry Ombudsman appointed under the Telecommunications Industry Ombudsman scheme referred to in the Act.

Transfer

means the transfer of all or part of a Consumer's Telecommunications Service from one Supplier to the Gaining Supplier.

Unbilled Charges

means Charges relating to a Telecommunications Product which have been incurred by a Customer and of which the Supplier is aware, but which the Supplier has not yet included in a Bill.

Unfair

has the meaning given to it in the Competition and Consumer Act.

Untimed Call

means a call where the applicable Charge is not calculated according to the duration of the call.

Urgent Complaint

means a Complaint where

- (a) the Complaint is made by a Customer who has applied for or has been accepted as being in Financial Hardship under that Supplier's Financial Hardship policy and where the subject matter of the Complaint can reasonably be presumed to directly contribute to or aggravate the Financial Hardship of that Customer; or
- (b) disconnection of a service is imminent or has occurred and where due process has not been followed; or
- (c) it involves a Priority Assistance Customer and the service for which they are receiving Priority Assistance.

Verification

means the process performed by a proposed Gaining Supplier prior to effecting a Transfer, pursuant to which such Gaining Supplier enlists a person or procedure (independent of the Sales Representative who procured the Transfer) to confirm with the Consumer the Consumer's request to Transfer.

Working Day

means a day that is not a Saturday, Sunday or gazetted public holiday in the location of the relevant Supplier.

2.2 Interpretation

In the Code, unless the contrary appears:

- (a) headings are for convenience only and do not affect interpretation;
- (b) a reference to a statute, ordinance, code or other law includes regulations and other instruments under it and consolidations, amendments, re-enactments or replacements of any of them;
- (c) words in the singular include the plural and vice versa;
- (d) words importing persons include a body whether corporate, politic or otherwise;

- (e) where a word or phrase is defined, its other grammatical forms have a corresponding meaning;
- (f) mentioning anything after include, includes or including does not limit what else might be included;
- (g) words and expressions which are not defined have the meanings given to them in the Act; and
- (h) a reference to a person includes a reference to the person's executors, administrators, successors, agents, assignees and novatees.

3 GENERAL RULES

This chapter sets out the general rules which will apply to each of chapters 4 to 9 of the Code.

3.1 Language

- 3.1.1 A Supplier must communicate with Consumers in plain language.

3.2 Quality of information

- 3.2.1 A Supplier must provide clear, accurate, relevant and current information to Consumers in a timely manner.

3.3 Access to information

- 3.3.1 A Supplier must communicate with a Consumer in a way that is appropriate to the Consumer's communications needs including those with special needs.
- 3.3.2 A Supplier must ensure that Consumers can view and download all relevant terms and conditions of its Telecommunications Products from a website.
- 3.3.3 A Supplier should have regard to its web content complying with the *Web Content Accessibility Guidelines*.

3.4 Dealing appropriately with Consumers

- 3.4.1 A Supplier must ensure that its staff interact with Consumers courteously and in a fair and accurate manner.

A Supplier must take the following actions to enable this outcome:

- (a) **Culture:** promote a culture within the Supplier's organisation where rudeness to Consumers, and/or non-compliance with this Code, are not acceptable and make staff aware that they will face disciplinary action for such behaviours; and
- (b) **Disciplinary action:** ensure appropriate action is taken against its staff who are rude or harassing to, or engage in misleading conduct with, Consumers.

3.5 Authorised Representatives

- 3.5.1 A Supplier must ensure that a Consumer can appoint an Authorised Representative to act on their behalf, if the Consumer requires, and must:
- (a) **Authority:** ensure it obtains the Customer's authority or the appropriate other authority such as a copy of the relevant power of attorney, before accepting a person as the Authorised Representative for a Customer;

- (b) **Advice regarding power to act:** advise the Consumer that a person appointed as an Authorised Representative has the power to act on the Consumer's behalf as if they are the Consumer or, if the Authorised Representative has more limited rights, the level of access that the Authorised Representative has to the Customer's information;
- (c) **Record keeping:** keep a record of the circumstances and when the Authorised Representative was appointed;
- (d) **Assistance:** provide Consumers with access to information about how to appoint an Authorised Representative and access to any relevant forms required to evidence the appropriate authority;
- (e) **Acknowledgement:** keep records of notification(s) to the Supplier of a relevant change in circumstance for a Customer, including the death of a Customer or the making of a guardianship order for a Customer; and
- (f) **Balance risks:** take reasonable steps to balance the risks of fraud, privacy and security of Customers with facilitating the appointment of Authorised Representatives.

3.6 Advocates

- 3.6.1 A Supplier must ensure that a Consumer can easily use an Advocate to communicate with the Supplier, if the Consumer requires.
- 3.6.2 A Supplier may presume that an Advocate is not authorised to establish or make changes to a Customer's account or Telecommunications Services, unless the Advocate is also the Customer's Authorised Representative.
- 3.6.3 A Supplier must advise the Consumer that a person acting as their Advocate has no power to act on the Consumer's behalf and has no access to their information without the Consumer being present and agreeing to such action.

4 CONSUMER SALES, SERVICE AND CONTRACTS

Summary

This chapter sets out what Suppliers must do for Consumers in relation to retail sales and service, including regarding the provision of information, advertising, selling practices, contracting, dealing with Consumers with different needs and customer service, to allow Consumers to make informed choices.

General Rules

The general rules in chapter 3 apply in addition to the Rules in this chapter.

Rules

4.1 Telecommunications Offers

- 4.1.1 **Summary of Offer:** A Supplier must provide a summary of each of its current Offers to allow Consumers to compare Offers provided by each Supplier which best suit their needs.

A Supplier must take the following actions to enable this outcome:

- (a) **Content:** ensure the summary of the Offer is called a "Critical Information Summary" and includes the following information in the following order:
 - (i) includes a sub-heading 'Information About the Service', under which the following information is included:
 - A. a description of the Telecommunications Service to be provided under the Offer;
 - B. whether the Offer depends on a bundling arrangement with other Telecommunications Services and, if so, a description of those other Services;
 - C. whether there is any Telecommunications Good that the Customer must take as a mandatory component of the Offer, (so the Consumer has no choice as to that Telecommunications Good), what the mandatory Telecommunications Good is and if the Charge for the mandatory Telecommunications Good is not already built into the Offer pricing disclosed in the summary of Offer, then the separate Charge for this mandatory Telecommunications Good;
 - D. the minimum term applicable in respect of the Product set out in the Offer;

- E. the inclusions, exclusions and any important conditions, limitations, restrictions or qualifications for that Offer, where applicable; and
- (ii) includes a sub-heading 'Information About Pricing', under which the following information is included, where relevant:
- A. the minimum monthly Charge payable under the Offer (where calculable);
 - B. the maximum monthly Charge payable where calculable;
 - C. the maximum Charge payable for early termination of the Offer;
 - D. where the Offer is not unlimited, the cost (prior to any Discounts being applied) of making a 2 minute Standard National Mobile Call (including flagfall where applicable);
 - E. where the Offer is not unlimited, the cost (prior to any Discounts being applied) of sending a Standard National Mobile SMS;
 - F. where the Offer is not unlimited, the cost (prior to any Discounts being applied) of using one megabyte of data within Australia;
 - G. for an Included Value Plan, an estimate of the maximum number of Standard National Mobile Calls (each of two minutes in duration and including the flag-fall charge if applicable) that a Consumer may make within the Included Value Plan based on the cost described at clause 4.1.1(a)(ii)D and assuming the Customer does not use the included value for anything else using the wording "If you restricted your use solely to Standard National Mobile Calls each of 2 minutes in duration, you could make x number of calls"; and
- (iii) includes a sub-heading 'Other Information', under which the following information is included where relevant:
- A. a link to the area on the Supplier's website where the Customer can obtain call and data usage information or instructions on where the Customer can obtain call and data usage information;
 - B. warnings about roaming costs (both international costs and the circumstances in

which additional Charges may be imposed in Australia when the service roams onto a different network);

- C. customer service contact details;
- D. information about how to access internal dispute resolution processes; and
- E. contact details for the Telecommunications Industry Ombudsman.

(b) **Separate document:** for the avoidance of doubt,

- (i) a Critical Information Summary must be a separate document to the full contractual terms and conditions; and
- (ii) may include other information as the Supplier determines is appropriate.

(c) **Special Promotions:** supply a summary for the underlying Offer on which the Special Promotion is based noting that the Supplier is not required to provide details of the differences between the underlying Offer and the Special Promotion in that summary of the Offer.

(d) **Accessibility:** ensure that the summary of each of the Supplier's current Offers is:

- (i) readily accessible on the Supplier's website (including without limitation, a summary of each of the Supplier's current Offers for Pre-Paid Services);
- (ii) included as a link to the summary of the Offer where the Supplier advertises the Offer on the Supplier's website (other than online banner, tile, strip and pop-up Advertising where the link is not required); and
- (iii) is available free of charge at the Supplier's stores.

(e) **Provision prior to sale:** A Supplier must provide the summary of the Offer for Post-Paid Services free of charge to a Consumer prior to sale except:

- (i) where the sale falls within the scope of an unsolicited consumer agreement under the Australian Consumer Law and as a result the Consumer is entitled to a cooling off period, the Consumer will be provided with a copy of the relevant summary of the Offer after the sale at the same time as the relevant unsolicited consumer agreement and cancellation notice; or
- (ii) where the sale is carried out over the telephone and is not treated as an unsolicited consumer agreement under the Australian Consumer Law and the Consumer agrees to opt out of their right to receive

all information contained in the summary of the Offer prior to sale, a Supplier must:

- A. give the Consumer a general overview of the summary of the Offer prior to or at the point of sale and dispatch a copy of the summary of the Offer to the Consumer within 5 Working Days after the sale; and
 - B. not engage in practices that would encourage Consumers to opt out of receiving the summary of the Offer prior to the sale.
- (f) **Clear headings:** ensure that information contained in the summary of each Offer uses clear headings to identify the content contained in each section.
- (g) **Length:** ensure that each summary of the Offer is no longer than two A4 pages when all its mandatory contents are included and is available as a standalone document.

4.1.2 **Other relevant information:** A Supplier must make available other relevant information about Telecommunications Products currently offered by the Supplier beyond that which is covered in the summary of each Offer, to assist Consumers to assess those Telecommunications Products compared with other Telecommunications Products that the Consumer is investigating.

A Supplier must make available the following information without charge to enable this outcome:

- (a) **Product description:** a description of the key attributes of the Telecommunications Products offered by the Supplier;
- (b) **Manufacturer:** the manufacturer's name for non-Supplier branded Telecommunications Goods supplied by a third party as part of the Supplier's Offers;
- (c) **Technical information:** the main features for any Telecommunications Goods forming part of a Supplier's Offers or where this information can be obtained by the Consumer;
- (d) **Billing and payments:** information on the Supplier's Bill formats, Billing Options, Billing Period and payments offered by the Supplier in relation to its Telecommunications Products;
- (e) **Post-sales support:** details of any post-sales support for the Telecommunications Products and any fees or charges for post-sales support;
- (f) **Mobile coverage:** the network coverage in Australia for the Telecommunications Services, which may include a map or diagram of the mobile coverage;

- (g) **International Roaming:** information about whether a Consumer needs to take any action to activate international roaming on the Supplier's Telecommunications Product (such as applying for activation of this functionality with the Supplier) or deactivate international roaming and the basic Charges to send SMS, make and receive standard calls and for data usage on the Supplier's Telecommunications Product from different countries (including that roaming Charges may be higher than Charges for international calls from Australia and data usage may be more expensive, and that Customers may be charged for both making and receiving calls while overseas); and
- (h) **Resellers:** if acting as a reseller, the name of the principal Carrier whose network is used to provide the Telecommunications Services (but ensuring it is clear to the Consumer that the reseller is responsible for the service to the Consumer and is not affiliated or related to the principal Carrier unless it in fact is).

- 4.1.3 **Meeting Consumer needs:** If a Consumer identifies a particular need to a Supplier, the Supplier must indicate if it has an Offer that may suit the Consumer's identified need and if the Supplier does indicate a particular Offer that may suit the Consumer's identified need, the Supplier must provide the Consumer with information about the particular Offer, to allow the Consumer to assess the suitability of that Offer against that need.

A Supplier must take the following actions to enable this outcome:

- (a) **Training:** train staff regarding how to understand Consumer needs and advise Consumers on the Supplier's suitable Offers;
- (b) **Information:** provide standard information about Offers which can meet common needs expressed by Consumers;
- (c) **Usage:** provide information that can help Consumers predict their average level of telecommunications usage and what Offers may be suitable for that level of usage; and
- (d) **Different needs:** assist Consumers to find out where to access information about Telecommunication Products which may suit specific needs, such as the disclosed needs of Consumers with a disability.

- 4.1.4 **Remedies for inaccurate information:** Where inaccurate information has been provided by a Supplier to a Customer regarding an Offer and the Customer has relied on it in making a purchasing decision to sign up to that Offer with the Supplier, the Supplier must:

- (a) **Remedies:** attempt to Resolve Complaints about inaccurate information by providing the Customer with the correct information and a remedy that is appropriate in the circumstances for that individual Customer, which may include a right for the Customer to terminate the Customer Contract;
- (b) **Updating:** take reasonable steps to promptly update inaccurate information provided by the Supplier to Customers; and
- (c) **Continuous improvement:** monitor Complaints about inaccurate information and take steps to address any material issues regarding inaccurate information.

4.1.5 **Information to recontracting Customers:** At the time of recontracting, the Supplier must inform the Customer of features available on new plans that may not be available on their existing plan, including spend management notifications.

4.2 Advertising

4.2.1 **Standard Charges for Text Advertising:** When advertising in Text Advertising the price or dollar value of either an Included Value Plan or a Post-Paid Service which is an internet plan with an included data allowance, a Supplier must:

- (a) **Included Value Plans:** Prominently Display in Text Advertising the following three standard pricing elements when advertising an Included Value Plan:
 - (i) the cost (prior to any Discounts being applied) of making a 2 minute Standard National Mobile Call (including flagfall where applicable);
 - (ii) the cost (prior to any Discounts being applied) of sending a Standard National Mobile SMS; and
 - (iii) the cost (prior to any Discounts being applied) of using one megabyte of data within Australia,

provided that if any of the above usages are unlimited, the Supplier is not required to quote a cost for the type of usage that is unlimited in the Text Advertising;

- (b) **Post-paid internet plans with an included data allowance:** Prominently Display in Text Advertising the following standard pricing element when advertising the price or dollar value of a Post-Paid Service which is an internet plan with an included data allowance:
 - (i) the cost (prior to any Discounts being applied) of using one megabyte of data within Australia,

provided that if the above usage is unlimited, the Supplier is not required to quote a cost for the data usage that is unlimited in the Text Advertising.

- 4.2.2 **Standard Charges in certain Text Advertising:** The standard pricing elements referred to in clause 4.2.1 above will be deemed to be Prominently Displayed in a single item of Text Advertising of 8 pages or more in length, provided they appear in a clearly referenced section of that item of Text Advertising.
- 4.2.3 **Standard Charges for Small Online Advertising:** When advertising in Small Online Advertising the price or dollar value of either an Included Value Plan or a Post-Paid Service which is an internet plan with included data allowance, a Supplier must ensure that the page to which the Small Online Advertising links displays more detailed pricing information and the standard pricing elements as described in clause 4.2.1 upon clicking through.

4.3 Selling Practices

- 4.3.1 **Fair sales practices:** A Supplier must:
- (a) **Training for Sales Representatives:** ensure its Sales Representatives are appropriately trained on how to promote and sell its Telecommunications Products to Consumers in a fair and accurate manner;
 - (b) **Ongoing monitoring:** ensure the conduct of its Sales Representatives is monitored periodically to see how they interact with Consumers, and take steps to address emerging or systemic deficiencies in the sales conduct; and.
 - (c) **Complaints:** monitor Complaints about the sales conduct of the Supplier's Sales Representatives and take steps to address emerging or systemic deficiencies in the sales conduct.

4.4 Consumers with different needs

- 4.4.1 **Languages:** A Supplier must:
- (a) **English language abilities:** ensure its Sales Representatives who manage enquiries for Consumers are able to communicate effectively in the English language (recognising that Australia is a multicultural society and customer service staff may have non-Australian accents. This Code does not in any way promote or condone discrimination); and
 - (b) **Other languages:** if it advertises its services in another language, provide reasonable information to assist Consumers who do not speak English to find out where to obtain help in that advertised language in dealing with the Supplier, or appoint an Advocate to deal with the Supplier on their behalf.

- 4.4.2 **Consumers with disabilities:** A Supplier must make information available about Telecommunications Products offered by the Supplier specifically for Consumers with different disabilities and how the Telecommunications Products operate, including, where the Supplier is supplying equipment, any information required to be supplied pursuant to the Information on *Accessibility Features for Telephone Equipment* Industry Code (C625:2009) and accompanying Guideline (G627:2011).
- 4.4.3 **Disadvantaged or vulnerable Consumers:** A Supplier must provide training to its Sales Representatives on how to interact with disadvantaged or vulnerable Consumers appropriately.

4.5 Customer Contracts

- 4.5.1 A Supplier must:
- (a) **Availability:** make its Standard Form Customer Contracts available and provide a copy to the Customer upon request at no charge; and
 - (b) **Information on expired Offers:** retain the sections of its Standard Form Customer Contracts that contain the terms of Offers which are withdrawn by the Supplier after the date that this Code takes effect, for so long as Customers continue to receive Telecommunications Products pursuant to those Offers to enable a response to Consumer queries about Offers which are no longer current.
- 4.5.2 **Customer specific information:** A Supplier must make available information about the activation and expiry date of any current Customer Contract that the Customer has with the Supplier for a Telecommunications Product upon the Customer requesting this information from the Supplier.

4.6 Customer Service

- 4.6.1 **Effective service:** A Supplier must ensure enquiries by Customers are dealt with by the Supplier in a timely and effective manner.

A Supplier must take the following actions to enable this outcome:

- (a) **Access:** inform Customers how to contact the Supplier about Customer Service enquiries and the hours of operation of these contact methods;
- (b) **Average wait times:** monitor average wait times experienced by Customers to communicate with a Supplier about a Customer Service enquiry and seek to keep the average wait times to a reasonable minimum in the circumstances;
- (c) **First contact Resolution:** monitor and seek to increase the level of first contact Resolution of Customer Service enquiries by taking reasonable steps to understand the root

causes for why enquiries cannot be Resolved at first contact and seeking to address those root causes;

- (d) **Record keeping:** keep records of interactions between the Supplier and Customers in a system which is accessible to staff who are typically tasked with responding to such Customer Service enquiries, so staff have historical data to aid in assisting Customers; and
- (e) **Training:** ensure that staff who are employed to deal with Customer queries are appropriately trained to address and seek to resolve common Customer queries.

4.6.2 **Assessing performance:** A Supplier must:

- (a) **Customer feedback:** seek and obtain feedback from Customers about how the Supplier deals with Customer enquiries; and
- (b) **Improvements:** use this Customer feedback to identify any systemic issues and take reasonable steps to implement improvements to its Customer Service processes.

4.6.3 **Personal information:** A Supplier not subject to the requirements of the Privacy Act must ensure that a Customer's or former Customer's Personal Information is protected from unauthorised use or disclosure and dealt with by the Supplier in compliance with all applicable privacy laws.

A Supplier must take the following actions to enable this outcome:

- (a) **Storage:** have robust procedures for storing its Customers' Personal Information in its possession which are followed by its staff;
- (b) **Security:** have robust procedures to keep its Customers' Personal Information in its possession secure and restrict access to personnel who are authorised by the Supplier; and
- (c) **Breach:** ensure its staff understand that they may face disciplinary action if they breach the Supplier's privacy procedures, the Privacy Act or other privacy laws.

4.6.4 **AuthorityCustomer service charter:** A Supplier may choose to have a Customer service charter.

A Supplier may take the following actions to enable this outcome:

- (a) **Content:** make available a Customer service charter that addresses Customer service information such as:
 - (i) the channels through which Customer contact is supported;

- (ii) what a Customer can expect when they make an enquiry using one of those channels;
- (iii) what a Customer can expect when they make a complaint; and
- (iv) the consequences, if any, of the Supplier failing to meet any commitments it has made.

5 BILLING

Summary

This chapter sets out what Suppliers must do in relation to Billing and providing information about Bills and Charges to Customers arising out of the supply of Telecommunications Products.

General Rules

The general rules in chapter 3 apply in addition to the Rules in this chapter.

Rules

This chapter does not apply to the Billing of goods and services provided by a Supplier in relation to specific works and commercial arrangements that are not the Supplier's market offerings.

5.1 Information about charging, Bills and payment processes

5.1.1 A Supplier must:

- (a) **Pricing, Billing and payment terms:** ensure that in the Supplier's information available to a Customer that describes its Telecommunications Products, or on request consistent with clause 3.3.1, a Consumer may obtain information about its:
 - (i) Charges and Discounts;
 - (ii) its various Bill Media;
 - (iii) any Billing Options;
 - (iv) Billing Period policy;
 - (v) terms and conditions applicable to the Supplier's Bill, any Billing Options, its frequency and its payment; and
 - (vi) processes to assist Customers who are experiencing difficulties paying their Bills.
- (b) **Bill payment information:** at the time of, or before, the issue to the Customer of the first Bill by the Supplier, advise Customers in general terms of:
 - (i) the time they have to pay for Telecommunications Services;
 - (ii) their obligation to pay Bills for Telecommunications Services by the due date;
 - (iii) any processes the Supplier has for:
 - A. interim Billing or changes in the Billing Period;

- B. following up overdue Bills;
- C. assisting Customers who experience difficulties paying their Bills, including where to access the Supplier's Financial Hardship policy referred to in clause 6.11;
- (iv) the effect of part payment of a Bill and any method used by the Supplier for allocating amounts received; and
- (v) the fact that non-payment or repeated late payment of Bills may have an effect on the provision of current or future Telecommunications Services to the Customer.

5.2 Charging policies and rules, charging for Bills

Subject to the exceptions in clauses 5.2.1 (a) and (b), a Supplier must supply its Customers with a Bill using a Bill Media that the Customer has been advised of, and must make all information about a Customer's Billing available to that Customer.

5.2.1 **Providing Bills:** A Supplier must supply a Bill to a Customer, and where applicable a former Customer for each current Billing Period, except:

- (a) where
 - (i) the Customer pays by Direct Debit; and
 - (ii) the Charges for that Billing Period are for the same fixed amount in each Billing Period; and
 - (iii) the Customer and Supplier have agreed, in the Supplier's terms and conditions for the relevant Telecommunications Product or otherwise, that, although a Charge for that fixed amount will be payable by the Customer, a Bill will not be issued unless the total amount payable in that Bill is more than 10% higher than that fixed amount; or
- (b) in respect of a Pre-Paid Service.

5.2.2 **Information required if no Bill:** If a Supplier does not issue a Bill, but clause 5.2.1 (a) applies, the Supplier must obtain the Customer's prior consent to any Charge that will be applied in addition to the fixed amount and advise the Customer how to contact the Supplier if they have a Billing Enquiry.

5.2.3 **Format of Bill Media:** A Supplier must offer its Customers the ability to receive a Bill and any Billing information in a Bill Media that the Customer is able to store and reproduce. Bill Media options may include, but are not limited to, any one or more of the following Bill Media:

- (a) paper form sent by regular post;

- (b) email; or
- (c) online.

5.2.4 **Changes to Bill Media:** If a Supplier proposes to change its Bill Media, it must inform the Customer:

- (a) of the proposed change to the Bill Media; and
- (b) of any options open to the Customer in relation to that change.

Prior to levying any Charge for the issue of a Bill in additional Bill Media; or in Bill Media different from the Supplier's usual Bill Media for that Customer in addition to complying with clause 5.6.1, the Supplier must inform the Customer of the amount of the Charge and its method of calculation.

5.2.5 **Billing information provided free of Charge:** A Supplier following a Customer's request and irrespective of whether or not previously made available on a Bill or otherwise made available, in a format that is able to be read and understood, must provide to Customers and former Customers:

- (a) all Billing information related to that Customer's or former Customer's Telecommunications Service for a period of up to six years prior to the date the information is requested; and:
 - (i) that Billing information must be provided through one medium free of charge for the period of up to 24 months prior to the date the Billing information request is received by the Supplier;
 - (ii) for information requested which is older than 24 months and up to six years from the date the Customer request is received by the Supplier, the Supplier may impose a Charge for the provision of this information;
 - (iii) where requested, the Supplier must include Itemised details of all Charges associated with the Telecommunications Service;
 - (iv) Customers may request provision of Billing information via other mediums and formats normally available from the Supplier (e.g. hardcopy bill re-prints) and subject to clause 5.2.6, the Supplier may impose a Charge for the provision of this information.

5.2.6 **Cost of providing Billing information:** If a Charge for providing Billing information is applied by a Supplier in accordance with clause 5.2.5 above, it must be limited to the cost of providing the information.

5.2.7 **Cost of Billing Enquiry:** A Supplier which provides access to its Billing Enquiry point by telephone (including calls from a mobile

phone) must provide such access at Untimed Call rates, unless agreed otherwise with the Customer.

- 5.2.8 **Cost of data containing Billing information:** If a Supplier is making information from, or about, a Bill, available in an electronic form, it must offer at least one method of accessing that information that does not involve Charges being imposed by that Supplier.

5.3 The Bill

A Supplier must ensure that its Bills for a Telecommunications Service contain relevant Billing information.

- 5.3.1 **Bill content requirements:** A Supplier must include in each Bill it issues, at least:
- (a) the Customer's or former Customer's Billing Name and Billing Address;
 - (b) the Supplier's trading name and ACN and/or ABN;
 - (c) the Bill issue date and sequential identification (such as Invoice numbering or dates) to enable a Customer, or former Customer, to readily identify if a previous Bill has not been received and readily determine the chronological order of Bills received;
 - (d) the Billing Period;
 - (e) an account reference number;
 - (f) a Customer reference to be used when paying online, which is the same on each Bill for that Customer, or former Customer, for the same Telecommunications Products. A Supplier may, however, change the Customer reference from time to time when its circumstances require it (such as a change to its billing systems);
 - (g) the current due date for the Billed Charges and the due date for any outstanding amount;
 - (h) at least one free method of Bill payment;
 - (i) advice regarding any additional Charges (e.g. credit card merchant fees) that will apply for any additional payment method;
 - (j) the name of, or reference for, the agreement or plan to which the Bill relates;
 - (k) any Charges that exceeded any spend limits or included allowance thresholds;
 - (l) a description of the Charges included in the Bill including the total amount of the Bill, any applicable Discounts or credits being applied to the Bill or Charge, including any Third Party Charges;

- (m) for Bills that contain Charges for an Included Value Plan, the total amount of the Bill for of each the two previous Billing Periods;
- (n) for Bills that contain Charges for an Included Value Plan, a link to the area on the Supplier's website where the Customer can obtain call and data usage information or instructions on where the Customer can obtain call and data usage information;
- (o) a contact point for the Customer, or former Customer, to make Billing Enquiries that includes at least a telephone number;
- (p) a contact point for the Customer, or former Customer, to obtain pricing information if not available from the contact point described in clause 5.3.1 (o);
- (q) the hours of operation of the contact point in clause 5.3.1 (o) above, if the contact point is open less than 24 hours, 7 days a week;
- (r) the nature of any Charges applying to Billing Enquiry calls, including information about any Charge greater than the Supplier's local call tariff, or equivalent.

5.3.2 **Bills for new products, features or services:** A Supplier must not release a new product, feature or service, except as part of a free trial, without having appropriate Billing arrangements in place, unless the Supplier:

- (a) has agreed with a specific recipient Customer or group of recipient Customers to provide them with customised or limited Billing arrangements; and
- (b) has clearly informed them of the details of the customised or limited Billing arrangements,

prior to the Supplier providing, or the Customer accessing, the product, feature or service.

5.4 Timing of Bill

5.4.1 **Timeliness of Bill issue:** Suppliers must issue a Bill to a Customer, or former Customer, within 10 Working Days after closure of the Billing Period, except when:

- (a) temporary system or processing problems or issues arise;
- (b) a Force Majeure event occurs; or
- (c) a Supplier delays the issue of a Bill for Customer Service purposes,

and if any delay extends beyond 10 Working Days, the Customer must be granted an extension of time to pay of not less than the length of the delay.

- 5.4.2 **Timeliness for Billed Charges:** A Supplier must:
- (a) endeavour to incorporate all Charges relating to the current Billing Period into a Bill;
 - (b) inform the Customer, or former Customer, that some Charges in a Bill may relate to a previous Billing Period; and
 - (c) not Bill for Charges older than 160 days from the date the Charge was incurred for that Telecommunications Service.
- 5.4.3 **Allowable delays:** A Supplier will not breach clause 5.4.2 because of delays due to:
- (a) changes to the regulatory or legislative framework applicable to all Suppliers and one-off network infrastructure changes, where prior notice has been given to affected Customers, or former Customers; or
 - (b) a Force Majeure event.

5.5 Verifying Charges

- 5.5.1 **Supplier verification:** A Supplier must ensure it provides, and must be able to verify and demonstrate, Billing Accuracy except for inaccuracies caused by:
- (a) the Supplier's reliance on information provided by a person who is not its director, employee or agent;
 - (b) an action or failure of another person who is not the Supplier's director, employee or agent; or
 - (c) an accident, mistake or any matter beyond the Supplier's control, where the Supplier took reasonable care and precautions to avoid the inaccuracy.
- 5.5.2 **Verification of Charges:** A Supplier must ensure that sufficient information is readily available to the Customer, or former Customer, to allow them to verify that Charges are correct and consistent with:
- (a) the Supplier's published or contracted Charges and Discounts; and
 - (b) the Telecommunications Products which the Customer, or former Customer, has requested, used or contracted to receive.
- 5.5.3 **Itemised Charges:** A Supplier must ensure that Itemised details of all Charges relating to its Telecommunication Products are made available to the Customer, or former Customer, unless they have otherwise requested or agreed.
- 5.5.4 **Timed Calls:** A Supplier must supply or make available to the Customer, or former Customer, Itemised Timed Call Charges, unless they have otherwise requested or agreed.

- 5.5.5 **Notice period for Itemised Billing:** A Supplier must inform its Customers of any notice period required by the Supplier in order for the Supplier to provide Itemised Billing details to them.

5.6 Payment options

- 5.6.1 **No Charges for Bill payment:** The Supplier must offer at least one method of payment for its Telecommunications Products that is free of charges imposed by the Supplier.
- 5.6.2 **Verifying payment:** A Supplier must provide a means by which a Customer, or former Customer, may easily verify any payments.
- 5.6.3 **Timeliness of Bill payment processing:** A Supplier must:
- (a) note Bill payments in the Supplier's relevant system within 48 hours from the start of the next Working Day after the Supplier is formally notified of payment;
 - (b) apply payments received by the due payment date to the Customer's, or former Customer's account:
 - (i) prior to generating the subsequent Bill; or
 - (ii) within 5 Working Days of the payment being received by the Supplier,whichever is sooner; and
 - (c) apply payments received after the due payment date within 5 Working Days of receiving the payment.
- 5.6.4 **Exceptions for Bill payment processing:** A Supplier will not breach clause 5.6.3 when:
- (a) system or processing problems occur;
 - (b) the Supplier does not receive accurate, complete and timely information about payment for the Telecommunications Service; or
 - (c) a Force Majeure event occurs.

5.7 Direct Debit

- 5.7.1 **Direct Debit payment:** A Supplier offering Direct Debit as a payment facility for a Telecommunications Service must comply with the Customer's authorisation and:
- (a) must ensure that the Customer, or former Customer, can access all Billing information on request and before the Direct Debit occurs;
 - (b) must ensure that the Customer, or former Customer, can, on request, verify that its Direct Debit arrangements are in accordance with their authorisation;

- (c) except where clause 5.2.1 (a) applies or where otherwise agreed between the Supplier and the Customer, must allow the Customer, or former Customer, not less than 10 Working Days to check the Bill or if no Bill is required, all applicable Charges, before the associated Direct Debit transaction occurs;
- (d) subject to compliance with clause 5.4.1, must provide details of a Direct Debit transaction to the Customer, or former Customer's nominated financial institution in a timely manner, to ensure the transaction to take place as close as possible to the due date for payment;
- (e) must ensure that a Customer, or former Customer, can readily cancel a Direct Debit authorisation by providing a simple mechanism (such as email or faxed request to do so); and
- (f) must cancel a Direct Debit authorisation within 3 Working Days of receipt of the request detailed in clause 5.7.1 (e) above.

6 CREDIT AND DEBT MANAGEMENT

Summary

This chapter sets out what Consumers are entitled to from Suppliers, and what Suppliers must do, in relation to the provision and management of credit in connection with the supply of Telecommunications Products, including the denial and restriction of access to Telecommunications Services for credit-related reasons and the application of a Supplier's Financial Hardship policy.

General Rules

The general rules in chapter 3 apply in addition to the Rules in this chapter.

Rules

6.1 Tools for preventing unauthorised access

6.1.1 A Supplier must:

- (a) **Make available information about tools:** make available, at no cost, information about any tools the Supplier offers for preventing unauthorised access to or use of Telecommunications Services, including information about:
 - (i) how to obtain assistance to use those tools; and
 - (ii) the cost of any tools offered directly by the Supplier.

6.2 Responsible provision of Telecommunications Products

Suppliers must undertake a Credit Assessment before providing a Post-Paid Service to a Consumer, and explain the financial implications of the provision of that Post-Paid Service to a Customer or their Guarantor.

6.2.1 A Supplier must take the following actions to enable this outcome:

- (a) **Assess credit risk:** undertake a Credit Assessment;
- (b) **Advising the Customer about liability:** where the Supplier is made aware by the Customer that the Customer is not going to be the principal end user of the Telecommunications Service, inform the Customer at the time it becomes aware (or as soon as practicable thereafter), that the Customer remains liable for the use of the Telecommunications Service;
- (c) **Requiring a Guarantee:** if a Supplier requires a Guarantee the Supplier must provide advice to the Guarantor regarding the nature and effect of the Guarantee before the Guarantee is provided by the Guarantor and the Telecommunications Product is provided by the Supplier; and

- (d) **Cooling off period for Guarantor:** provide a Guarantor with a minimum 10 Working Days cooling off period in which the Guarantor may terminate the agreement for which the Guarantee is provided.

6.3 Provision of information where service is Restricted at the time of application

Suppliers must provide Consumers seeking a Telecommunications Service with information about a decision taken by the Supplier in relation to a Restriction placed on the supply of or access to a Telecommunications Service at the time the Telecommunications Service is applied for.

6.3.1 A Supplier must take the following actions in relation to a Consumer seeking a Telecommunications Service to enable this outcome:

- (a) **Explain Restrictions at time of application:** explain to the Consumer the general nature of the reasons for the Restriction, including:
 - (i) **Telecommunications Services:** which of the Supplier's Telecommunications Services the Consumer will have access to after the Restriction is applied;
 - (ii) **Removal of Restrictions:** if applicable, how a Consumer may have the Restriction removed;
 - (iii) **Who may remove Restrictions:** if the Restriction can be removed by anyone other than the Consumer;
- (b) **Oral advice of Restriction:** where the Consumer is informed orally of the Restriction and the reasons for it, the Supplier must make attempts to ascertain whether the Consumer has understood the oral advice given.

6.4 Security Deposit

In the event that a Security Deposit is required by a Supplier, the Supplier must provide the Consumer with information about the terms of that Security Deposit, including the circumstances in which the Security Deposit may accrue interest, be forfeited or be repaid.

- 6.4.1 A Supplier must take the following actions to enable this outcome:
- (a) **Requirement for a Security Deposit:** base the requirement for a Security Deposit on the outcome of a Credit Assessment conducted in relation to the Consumer and the Telecommunications Product to be acquired by the Consumer;
 - (b) **Prior agreement to Security Deposit:** obtain the Consumer's prior agreement as to the circumstances in which the Security Deposit or part thereof will be forfeited.

In the absence of such agreement, the Supplier may decline to supply to the Consumer the relevant Telecommunications Product;

- (c) **Repayment and interest information:** within 10 Working Days of the Supplier receiving the Security Deposit, advise the Consumer of repayment and interest arrangements and the account to which the Security Deposit will be applied;
- (d) **Opportunity to pay:** before accessing the Security Deposit, advise the Consumer that the Security Deposit will be accessed within 5 Working Days and provide an opportunity for the Consumer to pay within that period; and
- (e) **Repayment to the Customer:** repay to the Customer the amount of the Security Deposit (or the balance then remaining), and interest accrued in relation to it, within 10 Working Days of the Customer:
 - (i) satisfactorily completing the terms of the Security Deposit arrangements; or
 - (ii) ceasing to receive the relevant Telecommunications Products from the Supplier.

6.5 Spend Management Tools

6.5.1 A Supplier must:

- (a) **Provide tools:** provide Spend Management Tools;
- (b) **Make available information about tools:** make available, at no cost, information about its Spend Management Tools, including information about:
 - (i) how to obtain assistance to use those Spend Management Tools;
 - (ii) the cost of any Spend Management Tools offered directly by the Supplier;
 - (iii) the approximate delay of any unbilled usage information provided including for the notifications referred to in clauses 6.5.2(a), 6.5.2(b) and 6.5.2(c); and
 - (iv) any usage types that may not be included in the unbilled usage information provided (such as usage incurred outside Australia, premium service and other third party charges, etc) which must include details of usage types not included in the usage notifications referred to in clauses 6.5.2(d), 6.5.2(e) and 6.5.2(f); and

- (c) **Tools for Customers without internet access:** ensure that Customers who obtain services other than internet services from the Supplier have access to at least one Spend Management Tool which is not dependent on the Customer having internet access.

6.5.2 **Usage notifications:** For each Residential Customer who receives either an Included Value Plan or a Post-Paid Service for a broadband plan with an included data allowance from a Supplier:

- (a) where there is no Hard Cap (in relation to the allowance for calls/SMS), Shaping (data allowance) and/or equivalent measure that applies to the plan;
- (b) the usage type in question under the plan is not unlimited; and
- (c) in relation to Included Value Plans, where such plans were launched by the Supplier after 1 March 2012,

then a Supplier must provide an electronic notification to that Post-Paid Service no later than 48 hours after the Customer has reached the following point each month:

- (d) 50% of the expenditure and/or the data allowance which forms part of the included value in their plan (and if only one notification is sent by the Supplier, then whichever threshold occurs first);
- (e) 85% of the expenditure and/or the data allowance which forms part of the included value in their plan (and if only one notification is sent by the Supplier, then whichever threshold occurs first);
- (f) 100% of the expenditure and/or the data allowance which forms part of the included value in their plan (and if only one notification is sent by the Supplier, then whichever threshold occurs first);

and the Supplier must also inform the Residential Customer at the time of sending the 100% notification of the following information (either as part of the notification, or via an included link in the notification, or separate to the notification):

- (g) the Charges applying once 100% of the included value or data allowance has been used;
- (h) that the information in the above notification may be up to 48 hours old; and
- (i) that the notification does not include calls or SMS to overseas or usage outside Australia; and

- (j) **Platform-based notifications:** send the above usage notifications:
 - (i) via SMS or email for national voice calls and national SMS usage on Included Value Plans;
 - (ii) via SMS or email for national data usage on Included Value Plans; and
 - (iii) via email for national data usage on internet plans,

unless the Residential Customer chooses a different option that the Supplier has made available to receive these notifications.

6.5.3 **Customer options:** In respect of the notifications specified in clause 6.5.2, a Supplier may at its discretion make available and allow its Residential Customers the choice of:

- (a) not receiving all or some of the notifications;
- (b) receiving more notifications;
- (c) receiving notifications at different usage points; and/or
- (d) receiving usage notifications via a different method,

provided that the Supplier must:

- (e) where a Customer has made a choice, make a record of that Residential Customer's choice from time to time under this clause 6.5.3 and retain the records for the duration of the relevant Customer Contract; and
- (f) not engage in practices that would encourage its Residential Customers to opt out of receiving all or some of the notifications specified in clause 6.5.2.

6.5.4 **Scope:** For avoidance of doubt, the mandatory usage notifications referred to in clause 6.5.2 and 6.5.3:

- (a) only apply to national calls, SMS and data usage in Australia and do not cover any usage whilst overseas or calls or SMS sent to overseas; and
- (b) must be provided by Suppliers free of Charge.

6.5.5 **Other Spend Management Tools:** While features of Suppliers' Spend Management Tools will vary between Suppliers, in addition to the required usage notifications referred to in clause 6.5.2, a Supplier must also make available to Customers at least one of the following:

- (a) the ability for Customers to access usage information that is near to real-time information e.g. ideally no older than 48 hours;

- (b) the ability for Customers to choose a product that features either cessation of a Telecommunications Service or of an aspect of a Telecommunications Service within an advised timeframe, or another form of control that limits use of the Telecommunications Service in such a way as to stop charges for that Telecommunications Service exceeding an agreed spend limit within the relevant Billing Period;
- (c) call barring or Restrictions on certain Telecommunications Services (e.g. for more expensive Telecommunications Services);
- (d) providing usage charge advice before or during the use of a high value Telecommunications Service;
- (e) prepaid services (except those with a balance triggered automatic top up that has no limitations set on the automatic top up, which would not be deemed to meet the requirements of acting as a Spend Management Tool);
- (f) Hard Caps;
- (g) reducing broadband internet download speed when a usage limit is reached,

or any other Spend Management Tool the Supplier may choose to offer.

6.6 Reminder notices

- 6.6.1 A Supplier must, where issuing written reminder notices, advise the Customer, or former Customer, of the Supplier's Financial Hardship policy and how to obtain more details on it.

6.7 Notice to Restrict, Suspend or Disconnect a service

Suppliers must ensure Customers are given adequate notice regarding a decision by the Supplier to Restrict, Suspend or Disconnect their Telecommunications Service for credit and/or debt management reasons.

- 6.7.1 A Supplier must take the following actions to enable this outcome:
- (a) **Pre-conditions for Restriction, Suspension or Disconnection:** only Restrict, Suspend or Disconnect a Telecommunications Service for credit and/or debt management reasons, without first informing the Customer, if:
 - (i) the Supplier assesses that the Customer or the account status presents an unacceptably high credit risk to the Supplier;

- (ii) the Supplier reasonably suspects fraud or attempted fraud; or
 - (iii) the Customer has nominated to the Supplier a Restriction Point and the Customer has reached that Restriction Point;
- (b) **Prior notice of Restriction, Suspension or Disconnection action:** unless subclause 6.7.1(a) applies, give the Customer at least 5 Working Days' notice prior to the Restriction, Suspension or Disconnection of the Telecommunications Service, including an indication of the earliest date the Restriction, Suspension or Disconnection could occur and the date of issue of correspondence if they are informed in writing;
- (c) **Precautions to be taken:** when notifying a Customer about a Supplier's Restriction, Suspension or Disconnection of the Customer's Telecommunications Service:
 - (i) make reasonable attempts to ascertain whether the Customer has understood any oral advice given;
 - (ii) ensure that attempts to inform are directed to the Customer; and
 - (iii) ensure that the primary method of notification used is a format reasonably acceptable to the Customer based on their usage history;
- (d) **Content of Restriction or Suspension notice:** if notifying a Customer about a Supplier's Restriction or Suspension of the Customer's Telecommunications Service, inform the Customer:
 - (i) about any on-going or additional Charges that will still apply whilst the Telecommunications Service is Restricted or Suspended;
 - (ii) about the Supplier's Financial Hardship policy in case the Customer needs such assistance; and
 - (iii) about any impacts the Restriction or Suspension may have on other services the Customer has with the Supplier;
- (e) **Form and content of Disconnection notice:** if notifying a Customer about a Supplier's Disconnection of the Customer's Telecommunications Service, send a separate Disconnection notice, not just a Bill, to the Customer and any relevant Guarantor prior to Disconnecting the Telecommunications Service and the notice of Disconnection must inform the Customer and Guarantor:
 - (i) that, after Disconnection has occurred, the Customer's Telecommunications Service plan and/or Telecommunications Product (and/or, where

applicable, telephone number), may no longer be available;

- (ii) about any impacts the Disconnection may have on other services the Customer has with the Supplier;
- (iii) about the consequences of non-payment, including that the Customer's default leading to the Disconnection may be disclosed to a Credit Reporting Body and/or collection agency and/or debt buyer and may be added to the Customer's credit file with a Credit Reporting Body;
- (iv) about the Supplier's Financial Hardship policy in case the Customer needs such assistance;
- (v) that the debt may be passed to a collection agency and/or debt buyer; and
- (vi) that legal action may be taken to recover the unpaid debt.

6.8 Fair Credit Management process

Suppliers must ensure that Customers and former Customers are treated with fairness in relation to the Credit Management process.

6.8.1 A Supplier must take the following actions to enable this outcome:

- (a) **Review:** following a Customer's request, review any decision to Restrict, Suspend or Disconnect the Telecommunications Service and inform the Customer of the outcome of that review. If the review is not undertaken and completed by the Supplier at the time of the Customer's request, the Supplier must notify the Customer at that time when the review will be completed;
- (b) **Advise of dispute resolution options:** following a review as referred to in clause 6.8.1 (a) above, if the Customer remains dissatisfied with the outcome of the review, advise the Customer of how they can make a Complaint;
- (c) **Supplier's mistake:** not impose a reconnection Charge following Suspension or Disconnection if it resulted from the Supplier's mistake;
- (d) **Credit Management Charges:** not impose Credit Management Charges unless the Charges are a reimbursement of the Supplier's costs and the Customer or former Customer is advised of its amount or method of calculation;
- (e) **Issues following sale of debt:** Resolve any Billing Complaint or Telecommunications Service issues that arise after a debt has been sold or assigned to a third party;

- (f) **Default listed in error:** where a Supplier becomes aware that a Customer or former Customer has been default listed in error, use reasonable endeavours to inform the Credit Reporting Body within 1 Working Day;
- (g) **Failure to pay through no fault of Customer:** where a Customer or former Customer can demonstrate that they have taken all reasonable steps to pay a known due debt but the Bill has not been paid due to the fault of a third party or the Supplier, the Supplier must ensure that:
 - (i) if the Customer or former Customer has been default listed with a Credit Reporting Body as a result, it notifies the Credit Reporting Body within 1 Working Day;
 - (ii) no additional Credit Management Charges apply; and
 - (iii) no other credit related disadvantages arise for the Customer or former Customer.

6.9 Credit Management for disputed amounts

6.9.1 A Supplier must:

- (a) **Amounts that are the subject of an open Complaint:** not take Credit Management action in relation to a specified disputed amount that is the subject of an unresolved Complaint in circumstances where the Supplier is aware that the dispute has not been Resolved to the satisfaction of the Consumer and is being investigated by the Supplier, the TIO or a relevant recognised third party;
- (b) **Timing of commencement of Credit Management action:** advise the Customer or former Customer when the Supplier will commence any Credit Management action after that dispute has been Resolved;
- (c) **Separation of debts:** take steps to ensure that debts sold or assigned to third parties or listed with a Credit Reporting Body do not include any specified disputed amounts that are the subject of an unresolved Complaint; and
- (d) **Amounts not the subject of unresolved Complaint:** where part of an amount on a Bill is the subject of an unresolved Complaint, advise the Customer or former Customer that Credit Management action may be undertaken in relation to those amounts which are not the subject of that unresolved Complaint.

6.10 Debt collection

6.10.1 A Supplier must:

- (a) **Internal dispute resolution:** require that all of the Supplier's debt collection activities have an internal dispute resolution process;
- (b) **Debt buyers:** only sell a debt to a debt buyer if that debt buyer is a member of an ASIC approved external dispute resolution scheme; and
- (c) **Notification of sale of debt:** notify the Customer or former Customer in writing within 25 Working Days that the debt has been sold, or arrange for the purchaser of the debt to do so.

6.11 Financial Hardship policy

Suppliers must have a Financial Hardship policy and ensure that it is easy for Consumers to find and access.

6.11.1 A Supplier must take the following actions to enable this outcome:

- (a) **Accessibility of Financial Hardship policy:** ensure that its Financial Hardship policy is readily accessible;
- (b) **Contact details:** provide relevant contact details of staff with whom the Customer or former Customer may discuss the Financial Hardship policy;
- (c) **Community financial counsellor:** provide details of a source at which the Consumer or former Customer can locate contact details of community financial counsellors or consumer advocates who deal with financial difficulty matters;
- (d) **Summarising the Financial Hardship policy:** provide a summary to a Customer, or former Customer, of how the Supplier's Financial Hardship policy may assist them:
 - (i) upon request;
 - (ii) when the Customer, or former Customer indicates to the Supplier that they are experiencing Financial Hardship; or
 - (iii) if the Supplier considers the Customer, or former Customer, may be eligible for the policy;
- (e) **Financial Hardship policy:** provide at least the following information as part of the Financial Hardship policy:
 - (i) options available to the Customer, or former Customer, to assist with their management of Financial Hardship as it relates to their use of

Telecommunications Services (e.g. spend controls, Restriction of service);

- (ii) available times for contact with the Supplier regarding the Financial Hardship policy;
 - (iii) information that the Supplier might require a Customer, or former Customer, to provide to make an assessment of Financial Hardship under the Financial Hardship policy, e.g. income details, details of the Telecommunications Service (telephone number, broadband) and most recent contact details; and
 - (iv) generally how the Supplier makes an assessment of Financial Hardship under the Financial Hardship policy; and
- (f) **Training of staff:** ensure that the Supplier's staff who are directly involved in applying the Financial Hardship policy are appropriately trained.

6.12 Fair and timely Financial Hardship assessment

Suppliers must assess the Customer's or former Customer's eligibility for assistance under the Supplier's Financial Hardship policy in a fair and timely manner.

6.12.1 A Supplier must take the following actions to enable this outcome:

- (a) **Information required:** inform the Customer, or former Customer, of the information which the Supplier requires to assess their eligibility for assistance under the Financial Hardship policy and inform them that the assessment may be based on the information provided by them or other information available to the Supplier;
- (b) **Provision of information for assessment:** inform the Customer, or former Customer:
 - (i) that, if the Supplier requires supporting documentation from a Customer, or former Customer, to assess their eligibility for assistance under the Financial Hardship policy, the Customer, or former Customer, must send the documentation to a specific contact point. The Supplier must accept such documentation via:
 - A. a postal address;
 - B. facsimile; or
 - C. email;

and provide the Customer, or former Customer, with details for those contact points as preferred by the Customer, or former Customer;

- (ii) if the information provided by the Customer, or former Customer, is not sufficient to make an assessment of eligibility under the Financial Hardship policy, of what other information is needed to make such an assessment;
 - (iii) that, where the requested information is not provided, an assessment may not be made;
 - (iv) how long it will take to make an assessment for assistance; and
 - (v) that the provision of false or incomplete information may result in the Supplier cancelling any hardship arrangements;
- (c) **Understanding:** in relation to the provision of information referred to at clauses 6.12.1 (a) and 6.12.1 (b), the Supplier must make attempts to ascertain whether the Customer, or former Customer, has understood the information provided by and contained in requests being made by the Supplier;
- (d) **Timing of assessment:** ensure that an assessment regarding eligibility for assistance under a Financial Hardship policy is made within 7 Working Days after receipt of the final information from the Customer, or former Customer;
- (e) **Failure to meet criteria:** inform the Customer, or former Customer, immediately if assistance will not be given where it is clear to the Supplier that the Customer, or former Customer, does not meet assistance criteria;
- (f) **Flexible repayment options;** where possible provide flexible repayment options to meet the Customer's individual circumstances;
- (g) **No charge for assessment:** not charge for an assessment of, or subsequently for administration of, an arrangement under a Financial Hardship policy; and
- (h) **Changed circumstances:** review the arrangements if the Customer notifies the Supplier that the Customer's, or former Customer's, circumstances have changed.

6.13 Communication of Financial Hardship arrangements

6.13.1 A Supplier must:

- (a) **Arrangement details:** supply to a Customer, or former Customer's details of the Financial Hardship arrangement on request;
- (b) **Rights and obligations:** inform the Customer, or former Customer of their rights and obligations under the Financial Hardship arrangement, including without limitation that they have an obligation to promptly advise a Supplier if their circumstances change during the term of the Financial Hardship arrangement;
- (c) **Duration of arrangement:** advise the Customer, or former Customer of the duration of the Financial Hardship arrangement or of the review date of the arrangement;
- (d) **Commencement of arrangement:** ensure that the Financial Hardship arrangement will not commence unless the Customer, or former Customer, indicates their acceptance; and
- (e) **Timing of communication:** advise the Customer, or former Customer of the matters referred to in clause 6.13.1 (a) to (c) within 7 Working Days of the Supplier and the Customer, or former Customer agreeing to the specific Financial Hardship arrangements.

6.14 Credit Management in Financial Hardship

6.14.1 A Supplier must:

- (a) **Suspension of Credit Management action:** suspend Credit Management action whilst an arrangement under a Financial Hardship policy is being discussed or is in place unless:
 - (i) the Customer, or former Customer, does not meet their obligations under the arrangement. In that event, if the Customer, or former Customer, does not contact the Supplier to discuss a new arrangement, the Supplier must take reasonable steps to contact the Customer, or former Customer, before taking Credit Management action;
 - (ii) the Supplier decides it is reasonable to do so given the circumstances, e.g. to prevent a further increase in the debt owed; or
 - (iii) the Customer, or former Customer, agrees that the arrangement is unable to be completed;
- (b) **Restarting Credit Management action:** restart Credit Management action when one or more of the above

conditions are met (as applicable to the Customer's, or former Customer's individual situation) and the Supplier is unable, using reasonable steps, to make contact with the Customer, or former Customer; and

- (c) **Prohibition on certain debt sale:** not sell the debt while an arrangement under a Financial Hardship policy is in place.

7 CHANGING SUPPLIERS

Summary

This chapter sets out Consumer rights and Supplier obligations when Consumers seek to change their current Supplier of a Telecommunications Service to an alternative Supplier. It also sets out Suppliers' obligations to Customers when a transfer of a Customer's Telecommunications Service arises as a result of the sale of a Supplier's business or a corporate reorganisation of the Supplier.

General Rules

The general rules in chapter 3 apply in addition to the Rules in this chapter.

Rules

7.1 Process and information requirements for Transfers

7.1.1 Promoting Transfers: A Gaining Supplier must:

- (a) **Identify:** ensure its Sales Representatives identify the Gaining Supplier that they represent when promoting Transfers with Consumers;
- (b) **Place:** where its Sales Representatives promote Transfers to Consumers in person, ensure that the promotions are conducted in locations that are appropriate; and
- (c) **Identify:** keep records to enable it to identify the Sales Representative responsible for effecting a Transfer.

7.1.2 Minimum information: Before initiating a Transfer or when requested by a Consumer, a Gaining Supplier must ensure that the Consumer receives at least the following information:

- (a) **Identity of Gaining Supplier:** the name and contact details of the Gaining Supplier;
- (b) **Subject to validation:** that the offer to Transfer the Telecommunications Service is subject to validating that it can be Transferred;
- (c) **Service interruption or change:** whether there will be an interruption or change to the Telecommunications Service during or as a result of the Transfer process;
- (d) **Equipment compatibility:** what type of equipment would be compatible with the Gaining Supplier's Telecommunications Service;
- (e) **Equipment terms and conditions:** the relevant terms and conditions relating to any equipment purchased from the Gaining Supplier for use with the Telecommunications Service being Transferred; and

- (f) **Penalties and fees:** that the Consumer may have to pay a penalty or cancellation fee to their existing Supplier, and that there may be other consequences if they are ending their existing Customer Contract with another Supplier early;
- (g) **Notice of completion of the Transfer:** that the Gaining Supplier will use reasonable efforts to notify the Consumer of the completion of the Transfer on the day it occurs or, if completion of the Transfer relies on a third party, on the day the Gaining Supplier is advised that completion has occurred;
- (h) **Lodging an inquiry or Complaint:** the appropriate contact details for lodging an inquiry or a Complaint about any aspect of the Transfer if this process is different to the Gaining Supplier's normal Complaint handling process;
- (i) **Ascertaining completion of the Transfer:** the mechanism by which the Consumer can ascertain that the Transfer has occurred; and
- (j) **Terms and conditions:** any other terms and conditions of the Transfer.

7.2 Transfer validation

The Gaining Supplier must undertake activity to validate that the Telecommunications Service can be Transferred.

A Gaining Supplier must take the following action to enable this outcome:

- 7.2.1 **Check accuracy:** check the accuracy of the Transfer details with the Consumer including at least:
 - (a) the name and address of the Consumer;
 - (b) the details of the Telecommunications Service and number, if applicable, to be Transferred; and
 - (c) the fact that the Telecommunications Service will be Transferred to the Gaining Supplier;
- 7.2.2 **Validate the Transfer:** validate that the Telecommunications Service can be Transferred;
- 7.2.3 **If validated:** if the Telecommunications Service can be Transferred, undertake the Transfer as agreed with the Consumer;
- 7.2.4 **If not validated:** if the Telecommunications Service cannot be Transferred, notify the Consumer and advise what this means for the Consumer, including, where applicable, what options are available to the Consumer.

7.3 Consumers to be kept informed

7.3.1 During the Transfer process, the Gaining Supplier must:

- (a) **Transfer timing:** give the Consumer an indication of when the Transfer will take place including any applicable cooling off period, or other activity that may delay the commencement of the Transfer;
- (b) **Process changes:** keep the Consumer informed in a timely manner of any changes to the Transfer process which may affect the Consumer, including details of any process delays and changes to appointment times; and
- (c) **Time of completion:** keep the Consumer informed in a timely manner of any changes to the estimated time by which the Transfer will be completed.

7.4 Notification of completion of a Transfer

7.4.1 The Gaining Supplier must:

- (a) **Same day notification:** use reasonable efforts to notify the Customer of the completion of the Transfer on the day it occurs or, if completion of the Transfer relies on a third party, on the day the Gaining Supplier is advised that completion has occurred; or
- (b) **Subsequent notification:** if the Gaining Supplier, having made reasonable efforts, is unable to provide notification at the time referred to above, notify the Customer of the completion of the Transfer within 5 Working Days of the time referred to above.

7.5 Keeping records regarding Transfers

A Gaining Supplier must keep records to enable a Customer to verify that the Transfer process was undertaken in accordance with this chapter.

7.5.1 The Gaining Supplier must create, and retain for a minimum of 2 years after the completion of the Transfer or as required by law, auditable records establishing that:

- (a) **Authorisation:** the person who authorised the Transfer advised the Gaining Supplier that they were authorised to do so; and
- (b) **Compliance with requirements:** the Transfer was undertaken and advised to the Customer in accordance with this chapter.

7.6 Accessing records regarding Transfers

7.6.1 A Gaining Supplier must:

- (a) **Access to records:** for a minimum of 2 years after the completion of a Transfer, provide the Consumer with access to the records maintained by the Gaining Supplier regarding the Transfer, including any voice recording of their Transfer request;
- (b) **Form of access:** if the Consumer requests, for a minimum of 2 years after the completion of the Transfer, provide to the Consumer (or, with the Consumer's consent, to a nominated party) copies of records relating to that Consumer's Transfer in a format that is clear, unambiguous and easily understood by Consumers generally.

7.7 Verification of Transfers

7.7.1 A Gaining Supplier must ensure that it uses appropriate procedures for the Verification of a Transfer, or an appropriate sample of Transfers, in all selling channels where the Gaining Supplier or its Sales Representative initiates the contact with the Consumer which leads to a Transfer request.

7.8 Sale of Supplier's business or Supplier reorganisation

If a Supplier proposes to Transfer a Customer's Telecommunications Service as the result of a sale of the Supplier's business or a Corporate Reorganisation, the Supplier must notify the Customer in writing prior to that Transfer being initiated. The Supplier must ensure that that Customer may terminate its Customer Contract for that Telecommunications Service within the period specified in this clause 7.8.

7.8.1 A Supplier must take the following actions to enable this outcome:

- (a) **Notification of Transfer:** before the Transfer is initiated, notify the Customer in the manner in which the Supplier normally communicates with the Customer:
 - (i) that the Customer's Telecommunications Service will be Transferred to the Gaining Supplier as a result of a sale of the Supplier's business or a Corporate Reorganisation;
 - (ii) of any details then known to the Supplier regarding how the Customer's Telecommunications Service may be the subject of a materially adverse effect regarding its features, characteristics or pricing as a result of the Transfer;
 - (iii) of any impact this change has on the Customer's use of existing equipment;
 - (iv) of the contact details of the Gaining Supplier;

- (v) of the proposed date by which the Transfer will be completed;
- (vi) that the Supplier will use reasonable efforts to notify the Customer of the completion of the Transfer on the day it occurs;
- (vii) of the appropriate contact details for lodging an inquiry or a Complaint about any aspect of the Transfer; and
- (viii) of the applicable termination rights for that Customer that may result from the Transfer, including the applicable notice period and contract termination charges for that Customer.

- (b) **Termination by a Customer:** ensure that, if so notified by the Customer who is exercising the applicable termination right, if any, as a result of a Transfer, the Supplier terminates the relevant Customer Contract relating to the Telecommunications Service within 5 Working Days of receiving the Customer's notice.

7.8.2 Provided that a Supplier complies with the terms of this clause 7.8 in circumstances where a Transfer of a Customer's Telecommunications Service arises as a result of a sale of the Supplier's business or a Corporate Reorganisation, the Supplier is not required to comply with the other provisions of this Chapter in relation to such a Transfer except for clauses 7.3, 7.4 and 7.6.

7.9 Change of wholesale network provider

7.9.1 If a Supplier proposes to move its Customers to an alternate wholesale network provider, the Supplier must:

- (a) **Notification of move:** before the move is initiated, notify all its Customers in the manner in which the Supplier normally communicates with them:
 - (i) that the Customer's Telecommunications Service will be moved to the new wholesale network provider;
 - (ii) of any details then known to the Supplier regarding how the Customer's Telecommunications Service may be the subject of a materially adverse effect regarding its features, characteristics or pricing as a result of the move;
 - (iii) of any impact this move has on the Customer's use of existing equipment;
 - (iv) of any change in the contact details of the Supplier;
 - (v) of the proposed date by which the move will be completed;

- (vi) that the Supplier will use reasonable efforts to notify the Customer of the completion of the move on the day it occurs;
- (vii) of the appropriate contact details for lodging an inquiry or a Complaint about any aspect of the move; and
- (viii) of the applicable termination rights for that Customer that may result from the move, including the applicable notice period and contract termination charges for that Customer;

(b) **Termination by a Customer:** ensure that, if so notified by the Customer who is exercising the applicable termination right, if any, as a result of the move, the Supplier terminates the relevant Customer Contract relating to the Telecommunications Service within 5 Working Days of receiving the Customer's notice.

7.9.2 Provided that a Supplier complies with the terms of this clause 7.9 in circumstances of a move to an alternate wholesale network provider, the Supplier is not required to comply with the other provisions of this Chapter in relation to such a move except for clauses 7.3, 7.4 and 7.6.

7.9.3 Suppliers must not take any action that affects Telecommunications Services for which they are not the Supplier of that Telecommunications Service.

8 COMPLAINT HANDLING

Summary

This chapter sets out what Consumers and former Customers are entitled to from Suppliers, and what Suppliers must do, in relation to the handling and Resolution of Complaints in connection with the supply of Telecommunications Products. This chapter sets out the requirements for managing, monitoring, analysing, recording and reporting Complaints.

This chapter specifically sets out the obligations for Suppliers to advise Consumers and former Customers, in certain circumstances, of their options for external dispute resolution. The TIO is one such option. The TIO is "an independent alternative dispute resolution scheme available free of charges to small business and residential Consumers in Australia". However the Supplier must be given a reasonable opportunity to settle a complaint with a Consumer before the TIO will become involved.

General Rules

The general rules in chapter 3 apply in addition to the Rules in this chapter.

Rules

This chapter does not apply to:

- (a) Complaints or specific Consumer issues that are subject of legal action;
- (b) Complaints made in respect of, or on behalf of Consumers by entities levying fees or charges for their services, other than legal practitioners; and
- (c) Complaints made under the *Mobile Phone Base Station Deployment Code* (C564:2011).

The processes specified in this chapter apply to all other Complaints including TIO Complaints, received by a Supplier after the commencement of this Code. However the timeframes specified in this Chapter do not apply to TIO Complaints. The TIO sets its own timeframes and they must be complied with in the case of TIO Complaints.

8.1 Provision of a Complaint handling process that is accessible, transparent and free of charge

8.1.1 A Supplier must:

- (a) **Implement a process:** implement, operate and comply with a Complaint handling process that:
 - (i) is Consumer focused and easy to use;
 - (ii) is free of charge, other than for:
 - A. the call costs referred to in clause 8.1.1 (a) (vii) A;
 - B. the provision of information where:

- a Consumer or former Customer requests access to information held by the Supplier about the Consumer or former Customer which was collected by the Supplier more than 2 years prior to the date of the request, unless the Complaint relates to an interference with the privacy of the Consumer under the Privacy Act by the Supplier; or
- the free provision of the information in the form or quantities requested is inconsistent with the Supplier's Standard Form Customer Contract or the relevant summary of the Offer referred to in clause 4.1.1, unless the Complaint relates to an interference with the privacy of the Consumer under the Privacy Act by the Supplier;

in which circumstances, the Supplier may levy a charge to recover its costs. The Supplier must inform the Consumer or former Customer of the proposed charge and notify the Consumer or former Customer of the option to pursue the Complaint and pay the charge or to discontinue the Complaint. The Supplier must tell the Consumer or former Customer about the options for external dispute resolution before levying any Charge under this paragraph;

- (iii) is approved by, and provides that, the Chief Executive Officer (or equivalent) of the Supplier is responsible for ensuring its implementation, operation and compliance in accordance with the requirements of this chapter;
- (iv) is under the direction of a senior manager who is responsible for maintaining its effective and efficient operation in accordance with the requirements of this chapter;
- (v) clearly states that Consumers or former Customers have a right to make a Complaint and that a proposed Resolution must be accepted by a Consumer or former Customer before a Supplier is required to implement it;
- (vi) specifies the response times for individual steps in the management of Complaints;
- (vii) is accessible including:
 - A. providing a number which is free, local or at low cost when accessed from the service provided by the Supplier;

- B. setting out how, when and where a Consumer or former Customer can make and monitor the progress of a Complaint;
 - C. allowing a Complaint to be made by letter, telephone, fax, online or email;
 - D. where a Supplier has retail operations, allowing a Complaint to be made in person in store;
 - E. providing assistance to a Consumer or former Customer to formulate, lodge and progress a Complaint including to Consumers or former Customers with disabilities, Consumers or former Customers suffering hardship and Consumers or former Customers from non-English speaking backgrounds;
 - F. allowing Consumers or former Customer to use an Authorised Representative and/or an Advocate to make a Complaint; and
 - G. setting out the circumstances in which a Complaint will be treated as urgent and how the management of Urgent Complaints differs from other Complaints;
- (viii) requires all Complaints to be:
- A. resolved in an objective, efficient and fair manner; and
 - B. escalated and managed under the Supplier's internal escalation process if requested by the Consumer or a former Customer;
- (ix) provides for investigation of Complaints to an extent commensurate with the seriousness of the Complaint, while acknowledging that Suppliers may choose to Resolve a Complaint commercially to the satisfaction of the Consumer or former Customer without an investigation;
- (x) is transparent, including:
- A. providing an internal prioritisation process which is clear and accessible to Consumers or former Customers;
 - B. providing an internal escalation process which is clear and accessible to Consumers or former Customers;
 - C. providing clear and accessible information about options for external dispute resolution including the TIO;

- D. requiring Consumers or former Customers to be advised of the Resolution of their Complaint; and
 - E. prohibiting a Supplier from cancelling a Consumer's Telecommunications Service only because, being unable to Resolve a Complaint with their Supplier, that Consumer pursued their options for external dispute resolution;
- (b) **Document the process:** document their Complaint handling process and make it available to staff, Consumers, former Customers and other stakeholders in a summary form that is:
- (i) concise but as a minimum sets out the matters specified in clause 8.1.1(a); and
 - (ii) free of charge;
- (c) **Ensure awareness and visibility:** ensure their staff who have direct contact with Consumers or former Customers, including personnel working for contractors, understand the Supplier's Complaint handling process, their responsibilities under it and are able to identify and record a Complaint.

8.2 Complaint management

Consumers or former Customers who make a Complaint to a Supplier will be treated with fairness and courtesy, and their Complaint will be dealt with objectively and efficiently by the Supplier.

8.2.1 A Supplier must take the following actions to enable this outcome:

- (a) **Demonstrate fairness, courtesy, objectivity and efficiency:** Suppliers must demonstrate fairness and courtesy, objectivity, and efficiency by:
- (i) acknowledging a Complaint:
 - A. immediately where the Complaint is made in person or by telephone;
 - B. within 2 Working Days of receipt where the Complaint is made by:
 - email;
 - being logged via the Supplier's website or another website endorsed by the Supplier for that purpose;
 - post; and

- telephone and a message is recorded without direct contact with a staff member of the Supplier;
- (ii) where possible, seeking to Resolve a Complaint on first contact;
- (iii) implementing a process for the identification and management of Urgent Complaints;
- (iv) requiring the appropriate Resolution of Complaints including:
 - A. ensuring relevant staff are aware of the potential remedies available to Resolve a Complaint;
 - B. tailoring any remedy offered to address the root cause of the Complaint and to address the individual circumstances of the Consumer or former Customer where these have been advised to the Supplier;
 - C. where the Complaints are indicative of a wider problem or issue, addressing the root cause of the problem or issue; and
 - D. resolving Billing errors in current Bills;
- (v) delaying commencement of any legal proceedings while a Complaint is being handled internally and for 7 Working Days after a Consumer or former Customer is advised of the outcome of their Complaint;
- (vi) advising the Consumer or former Customer of the proposed Resolution of their Complaint within 15 Working Days from the date the Complaint is received in accordance with clause 8.2.1(a);
- (vii) for Urgent Complaints, providing confirmation of the proposed Resolution of the urgent aspects of the Complaint and, if accepted by the Consumer, implementing the urgent aspects of the Resolution within 2 Working Days after the date the Complaint is received;
- (viii) where a Supplier does not believe the Complaint can be Resolved in 15 Working Days (or within 2 Working Days for the urgent aspects of an Urgent Complaint) the Supplier must, advise the Consumer or former Customer before Working Day 15 (or Working Day 2 for Urgent Complaints), of:
 - A. the reasons for the delay;
 - B. the specific timeframe for completion of the Resolution; and

- C. if the anticipated delay is a further 10 Working Days or more and is not the result of a declared mass service disruption, advising the Consumer or former Customer of their options for external dispute resolution including the TIO;
 - (ix) advising Consumers or former Customers of any delays to promised timeframes;
 - (x) providing a means for the Consumer or former Customer to monitor the Complaint's progress;
 - (xi) advising Consumers or former Customers of the Resolution of their Complaint, as soon as practicable after the Supplier completes its investigation of the Complaint;
 - (xii) completing all necessary actions to deliver the Resolution offered within 10 Working Days of the Consumer's or former Customer's acceptance of that Resolution unless:
 - A. otherwise agreed with the Consumer or former Customer; or
 - B. the actions are contingent on actions by the Consumer or former Customer that have not been completed;
 - (xiii) only Closing a Complaint with the consent of the Consumer or former Customer or if clauses 8.2.1 (c), (d) or (e) below have been complied with; and
 - (xiv) where a Complaint is Closed with the consent of the Consumer or former Customer, at the Consumer's or former Customer's requests, providing a written confirmation of the Resolution of that Complaint to be sent the Consumer or former Customer within 5 Working Days.
- (b) **Respond to dissatisfaction with timeframes:** If a Consumer tells the Supplier that they are dissatisfied with the timeframes that apply to the management of a Complaint or seek to have a Complaint treated as an Urgent Complaint, the Supplier must tell the Consumer about the Supplier's internal prioritisation and internal escalation processes. If, after internal prioritisation and internal escalation the Consumer remains dissatisfied, the Supplier must tell the Consumer of the options for external dispute resolution, including the TIO.
- (c) **Respond to dissatisfaction with progress or outcome:** If a Consumer or former Customer tells the Supplier that they are dissatisfied with the progress or Resolution of a Complaint or asks about their options to pursue a Complaint further, the Supplier must tell them about:

- (i) the Supplier's internal escalation process; and
 - (ii) the options for external dispute resolution including the TIO.
- (d) **Address frivolous Complaints:** If, after careful consideration and appropriate internal escalation, a Supplier concludes that a Complaint is frivolous or vexatious and that it can do nothing more to assist the Consumer or former Customer or that, in view of the Consumer's or former Customer's behaviour, it chooses not to deal with the Consumer or former Customer any further, it must inform the Consumer or former Customer of the reasons and tell them about the options for external dispute resolution including the TIO. A Supplier is not then required to accept any further Complaints from that Consumer or former Customer on the same or similar issues other than in the course of an external dispute resolution process.
- (e) **Attempt to make contact:** If a Supplier is unable to contact a Consumer or former Customer to discuss their Complaint, or to advise them of the proposed Resolution of their Complaint, the Supplier must write to the Consumer or former Customer, state that they were unable to contact them, provide details of those contact attempts and provide an invitation to contact the Supplier to discuss the Complaint within a specific timeframe of no less than 10 Working Days.

8.3 Complaint analysis

Suppliers must implement processes and undertake analysis of their Complaint information to identify and prevent the recurrence of Complaints arising from systemic issues.

8.3.1 A Supplier must take the following actions to enable this outcome:

- (a) **Identification of problems:** Suppliers must implement processes, procedures or systems to identify and address recurring problems and systemic issues. Suppliers must:
 - (i) classify and analyse Complaints at least every 3 months to identify recurring problems and issues including areas of non-compliance with this Code;
 - (ii) monitor Complaints to identify emerging issues requiring specific attention and address those as soon as practicable; and
 - (iii) monitor and record progress to address areas requiring attention.
- (b) **Notifying management:** Suppliers must ensure there is a process for the rapid and effective management of, and

notification to appropriately senior management of any significant Complaints or Complaint issues.

8.4 Record keeping

Suppliers must keep records of Complaints which include identification of the Consumer or former Customer making the Complaint, the nature of the Complaint, the steps taken to address the Complaint and the Resolution, if any, of the Complaint.

- 8.4.1 A Supplier must take the following actions to enable this outcome:
- (a) **Systematic record keeping:** make and keep systematic records of Complaints including:
 - (i) a unique reference number or such other means as will ensure the Supplier's ability to subsequently identify the Complaint and its subject matter;
 - (ii) the issues raised as part of the Complaint;
 - (iii) the requested Resolution;
 - (iv) the due date for a response;
 - (v) the results of any investigation;
 - (vi) the proposed Resolution of the Complaint including any associated commitments and the date this is communicated to the Consumer or former Customer;
 - (vii) the Supplier's reasons for proposing its Resolution;
 - (viii) the Consumer's or former Customer's response to the proposed Resolution of the Complaint, any reasons given by the Consumer or former Customer and if they have requested the Resolution in writing, that this request has been made;
 - (ix) the implementation of any required actions;
 - (x) the underlying cause of the Complaint; and
 - (xi) copies of any correspondence sent by or to the Consumer or former Customer;
 - (b) **Record retention:** without limiting the Supplier's obligations at law, including under the Privacy Act, retain this information for at least two years;
 - (c) **Maintain confidentiality:** with respect to Suppliers not subject to the requirements of the Privacy Act, ensure personal information concerning a Complaint is not disclosed except as required to manage a Complaint with the TIO or with the express consent of the Consumer.

9 CODE COMPLIANCE AND MONITORING

Summary

This chapter sets out the compliance and monitoring arrangements that apply to this Code and requires Suppliers to implement a Code Compliance Framework which will:

- *encourage, monitor and enhance industry compliance with this Code;*
- *improve the levels of Customer service and consumer protection enjoyed by users of Telecommunications Products in Australia;*
- *improve self-regulation by Suppliers;*
- *enhance transparency regarding compliance with this Code; and*
- *provide Consumer confidence in the self-regulatory regime of which this Code forms a part and in the telecommunications industry's compliance with the Code.*

This chapter explains the actions that Suppliers are required to take under their Code Compliance Framework in order to comply with the Code. The role of the independent body, Communications Compliance (CC), which has been created to monitor Code compliance by Suppliers, is described in Appendix 1 to this Code.

Overview

The Code Compliance Framework comprises a number of elements as set out in this chapter, including obligations of Suppliers to:

- *promote awareness of the Code to its Customers and to communicate the requirements of the Code to its staff;*
- *have processes and systems in place to ensure compliance with the requirements of this Code;*
- *prepare a Customer Information Compliance Statement and a Compliance Plan;*
- *provide certain statements annually to the CC;*
- *in certain circumstances, provide to the CC a Compliance Achievement Plan;*
- *respond to Compliance Monitoring Requests from the CC and, if necessary, to provide an Action Plan in relation to those Compliance Monitoring Requests;*
- *comply with directions given by the CC from time to time; and*
- *provide Metrics to the CC.*

General Rules

The general rules in chapter 3 apply in addition to the Rules in this chapter.

Rules

9.1 Code Compliance Framework

Subject to clause 1.5 of the Code, Suppliers must implement and comply with the obligations applicable to them contained in the Code Compliance Framework set out in this chapter and in Appendix 2 to this Code.

9.2 Promoting Code awareness

Suppliers must promote the awareness of the Code to their Customers and communicate the requirements of the Code to their staff.

9.2.1 A Supplier must take the following actions to enable this outcome:

- (a) **Code awareness for Customers:** promote the Code to its Customers to ensure its Customers and the broader community are aware of the consumer safeguards, obligations and benefits included in the Code;
- (b) **Code awareness for staff:** communicate the requirements of the Code to its staff and ensure that relevant staff are trained regarding the provisions of the Code.

9.3 Code compliance processes

Suppliers must have processes and systems in place to ensure compliance with the requirements of this Code, and must prepare a Customer Information Compliance Statement and a Compliance Plan.

9.3.1 Suppliers must take the following actions to enable this outcome:

- (a) **Customer Information Compliance Statement:** provide a Customer Information Compliance Statement to the CC annually, the first such Customer Information Compliance Statement to be provided to the CC within 7 months of the date of registration of this Code;
- (b) **Compliance Plan:** prepare and maintain a documented Compliance Plan which outlines the initiatives of the Supplier supporting compliance with the provisions of the Code and which is prepared in a manner consistent with the principles and guidance provided in the *Australian Standard on Compliance Programs AS 3806 – 2006*.

9.4 Code compliance statements

Suppliers must provide to the CC prescribed statements regarding Code compliance, which statements are to be prepared and provided to CC depending on the nature of the Supplier, in the manner and times set out in this clause 9.4.

9.4.1 A Supplier must take the following actions to enable this outcome:

- (a) **Compliance Attestation:** Provide a First Compliance Attestation to the CC which has been endorsed by the chief executive officer or a senior manager of the Supplier, within 7 months of Code registration, and then provide a Compliance Attestation annually thereafter;
- (b) **Statement of Independent Assessment:** as a Large Supplier provide a Statement of Independent Assessment to the CC at the same time as providing the First Compliance Attestation pursuant to clause 9.4.1 (a), which Statement of Independent Assessment must state that an External Qualified Assessor has determined that the Supplier's documented Compliance Plan has been prepared in a manner consistent with the principles and guidance provided in the *Australian Standard on Compliance Programs AS 3806 – 2006*;
- (c) **Material Changes:** Where any Material Changes are made
 - (i) by a Large Supplier, that Supplier must provide to the CC a further Statement of Independent Assessment regarding the details of the Material Change at the time the Material Changes are implemented.
 - (ii) by a Small Supplier, that Small Supplier must provide to the CC a further Compliance Attestation regarding the details of the material change at the time the Material Changes are implemented.
- (d) **Contents of Compliance Attestation:** if it is required to be provided by this clause 9.4, ensure that the Compliance Attestation includes:
 - (i) confirmation that a review has been undertaken by the Supplier regarding its compliance with the Code;
 - (ii) confirmation of the Supplier's compliance with the Code;
 - (iii) assertion that the Supplier's Compliance Plan has been prepared in a manner consistent with the principles and guidance provided in the Australian Standard on Compliance Programs AS 3806 – 2006; and
 - (iv) other than in relation to an Initial Compliance Attestation, a report on the Supplier's compliance with its Compliance Plan during the preceding year, including details of any significant changes to the Supplier's business structure and operations that are relevant, and any feedback to the CC regarding suggested improvements to the Code Compliance Framework and/or the compliance requirements of the Code.

9.5 Compliance Achievement Plans

If a Supplier is unable to submit to the CC a Customer Information Compliance Statement, a Compliance Attestation or a Statement of Independent Assessment (if required) at the times required by this chapter 9, the Supplier must submit to the CC a Compliance Achievement Plan detailing how and when actions will be taken to comply with the relevant Code requirement.

9.5.1 A Supplier must take the following actions to enable this outcome:

- (a) **Inability to provide statements to the CC:** if a Supplier cannot provide the Customer Information Compliance Statement, Compliance Attestation or Statement of Independent Assessment (if required) to the CC in the timeframe required in clause 9.4, provide a Compliance Achievement Plan to the CC (with contents and in a form acceptable to the CC) identifying the Code provision with which the Supplier does not comply and detailing the actions to be taken to become compliant and the expected timeframe for completion of those actions;
- (b) **Monitoring and Reporting on Compliance Achievement Plan:** if the Supplier provides a Compliance Achievement Plan to the CC pursuant to clause 9.5.1 (a), monitor progress and report regularly on its progress under the Compliance Achievement Plan to the CC.

9.6 Compliance Monitoring Requests

Suppliers must respond to a Compliance Monitoring Request received by them from the CC in relation to this Code and provide an Action Plan if required by clause 9.6.1.

9.6.1 A Supplier must take the following actions to enable this outcome:

- (a) **Compliance Monitoring Requests:** respond to Compliance Monitoring Requests from the CC by the date specified by the CC for such a response;
- (b) **Action Plan as a result of a Compliance Monitoring Request:** if a Supplier's response to a Compliance Monitoring Request indicates that the Supplier cannot comply with all or part of the relevant aspects of the Code that are the subject of that Compliance Monitoring Request, provide an Action Plan to the CC (within the time required by, and with contents and in a form acceptable to, the CC) detailing the actions to be taken by the Supplier to address any compliance failure or other issues identified through the Compliance Monitoring Request, including the expected time for completion of those actions. The Supplier must include in the Action Plan details of planned remedial measures; and
- (c) **Monitoring and Reporting on Action Plan:** if the Supplier provides an Action Plan to the CC, monitor progress and

report regularly on its progress under the Action Plan to the CC.

9.7 Suppliers obligations regarding the CC

Suppliers must do all things reasonably necessary to assist the CC to perform its functions as set out in Appendix 1 to the Code and in the CC's operating plan from time to time.

9.7.1 A Supplier must take the following actions to enable this outcome:

- (a) **Comply with directions:** comply in a timely manner with all directions given by the CC to the Supplier which are consistent with obligations in this Code or which may be given pursuant to the operating plan of the CC; and
- (b) **Metrics:** provide to the CC annually, or more frequently if required by the CC, a report in a format required by the CC reporting on the Metrics which relate to that Supplier's compliance to this Code.

GUIDANCE

Brochure and Compliance Tools

- *Communications Alliance, in consultation with Consumer representatives, will prepare a plain language brochure for Consumers, explaining the key Consumer safeguards provided by the Code. While not an enforceable obligation of this Code, Suppliers should, as and when requested by Communications Alliance, contribute to the development of that brochure and make it available to Consumers through their stores, dealers, websites and other appropriate channels accessible by Consumers*
- *Communications Alliance will work with the CC to make tools available to Suppliers to assist them in meeting their obligations under the Code Compliance Framework.*
- *Suppliers should assist Communications Alliance to evaluate the benefits of implementing a wider awareness campaign to ensure the broader community understands the Code and what it means.*

APPENDIX 1

Role and Obligations of Communications Compliance

A ROLE

A1 The CC will:

- A.1.1** subject to its constitution, be governed by a 3 member board consisting of two directors who will nominate an Executive Director. The two directors are the chair from time to time of Communications Alliance and a person nominated by Consumer representatives. The day to day functions of the CC will be coordinated by a committee comprising the Executive Director, 2 representatives nominated by the telecommunications industry through a nomination process conducted by Communications Alliance, and 2 representatives nominated by Consumers through a nomination process to be conducted by a consumer organisation. That committee will report to the board of the CC;
- A.1.2** be primarily responsible for overseeing the conduct of the Code Compliance Framework;
- A.1.3** develop its own website on which to publish useful information for Consumers and annual statements provided by Suppliers pursuant to Chapter 9 of the Code. This website will:
 - (a) be stand-alone and independent (i.e. not part of another organisation's website);
 - (b) comply with web accessibility standard in this Code;
 - (c) have an easy-to-remember URL;
 - (d) be regularly updated;
 - (e) contain content which clearly explains the purpose of the website and the telecommunications regulatory and self-regulatory framework; and
 - (f) contain links to the websites of:
 - (i) ACMA;
 - (ii) ACCC;
 - (iii) Communications Alliance;
 - (iv) TIO; and
 - (v) ACCAN;
- A.1.4** establish memoranda of understanding with the key stakeholders – the TIO, ACMA and ACCC – that will be designed to ensure efficient and effective inter-working with those stakeholders to avoid duplication of effort, ensure appropriate information flows and expedite coordinated actions. The memoranda of understanding

should also be designed to assist the identification of any industry-wide systemic compliance weaknesses, the development of measure to address these, and the identification of potential future improvement to existing Code provisions;

- A.1.5** without limiting paragraph A.1.4, establish a memorandum of understanding with the TIO which, without limitation will enable the CC to obtain monthly or quarterly reporting from the TIO regarding TIO complaint statistics. This reporting will not necessarily be limited to published TIO data. It will be sought in a format that will best assist the CC in its compliance monitoring responsibilities and help identify issues which might need to be the subject of Compliance Monitoring Requests to Suppliers;
- A.1.6** without limiting paragraph A.1.4, establish a memorandum of understanding with the ACMA which, without limitation, deals with the process for making referrals to the ACMA, for information sharing and for other operational matters;
- A.1.7** without limiting paragraph A.1.4, establish a memorandum of understanding with the ACCC which, without limitation, deals with the process for making referrals to the ACCC, for information sharing and for other operational matters;
- A.1.8** meet with Communications Alliance and endeavour to agree the scope of the Metrics within 6 months of the date of this Code;
- A.1.9** communicate to Suppliers regarding their obligations to provide the following to support their compliance with the Code:
 - (a) a Customer Information Compliance Statement;
 - (b) if applicable a First Compliance Attestation and annual Compliance Attestations and, if so required by chapter 9 of the Code, a Statement of Independent Assessment;
 - (c) responses to Compliance Monitoring Requests;
 - (d) Compliance Achievement Plan, and regular reports in relation to Compliance Achievement Plans as required by Chapter 9 of the Code;
 - (e) Action Plans, and regular reports in relation to Action Plans as required by Chapter 9 of the Code; and
 - (f) a report in relation to the Metrics relating to this Code.

The content of these requests will be determined by the CC and be based on information provided by the TIO, the ACMA and the CC's own knowledge of other external factors;

- A.1.10** publish on its website a list of the Suppliers which have submitted Compliance Attestations and Compliance Achievement Plans;
- A.1.11** publish on its website the information provided by Suppliers in their Customer Information Compliance Statements and Compliance Attestations;

- A.1.12** publish on its website a list of the Suppliers which have not, on or after that date which is 12 months after Code registration, submitted a Compliance Attestation or, if previously required by the CC, a Compliance Achievement Plan or Action Plan, including a description of the nature of the non-compliance;
- A.1.13** publish on its website a list of Suppliers which have been referred to the ACMA for further investigation and potential enforcement action as a result of Code compliance issues;
- A.1.14** publish on its website the URL details of Suppliers who have submitted a Compliance Attestation, or a Compliance Achievement Plan as the case may be;
- A.1.15** publish on its website guidance notes and case studies which may be of use to Suppliers in their compliance with the Code;
- A.1.16** submit reports annually (or more regularly as may be agreed) to the ACMA, confirming which Suppliers have submitted (as required in chapter 9 of the Code) Customer Information Compliance Statements, Compliance Attestations and Statements of Independent Assessment;
- A.1.17** work with Communications Alliance to make tools available to Suppliers to assist Suppliers in meeting their obligations under the Code Compliance Framework; and
- A.1.18** investigate the potential to create compliance incentives to encourage positive moves by Suppliers toward achieving compliance with all of the requirements of the Code.

B OBLIGATIONS

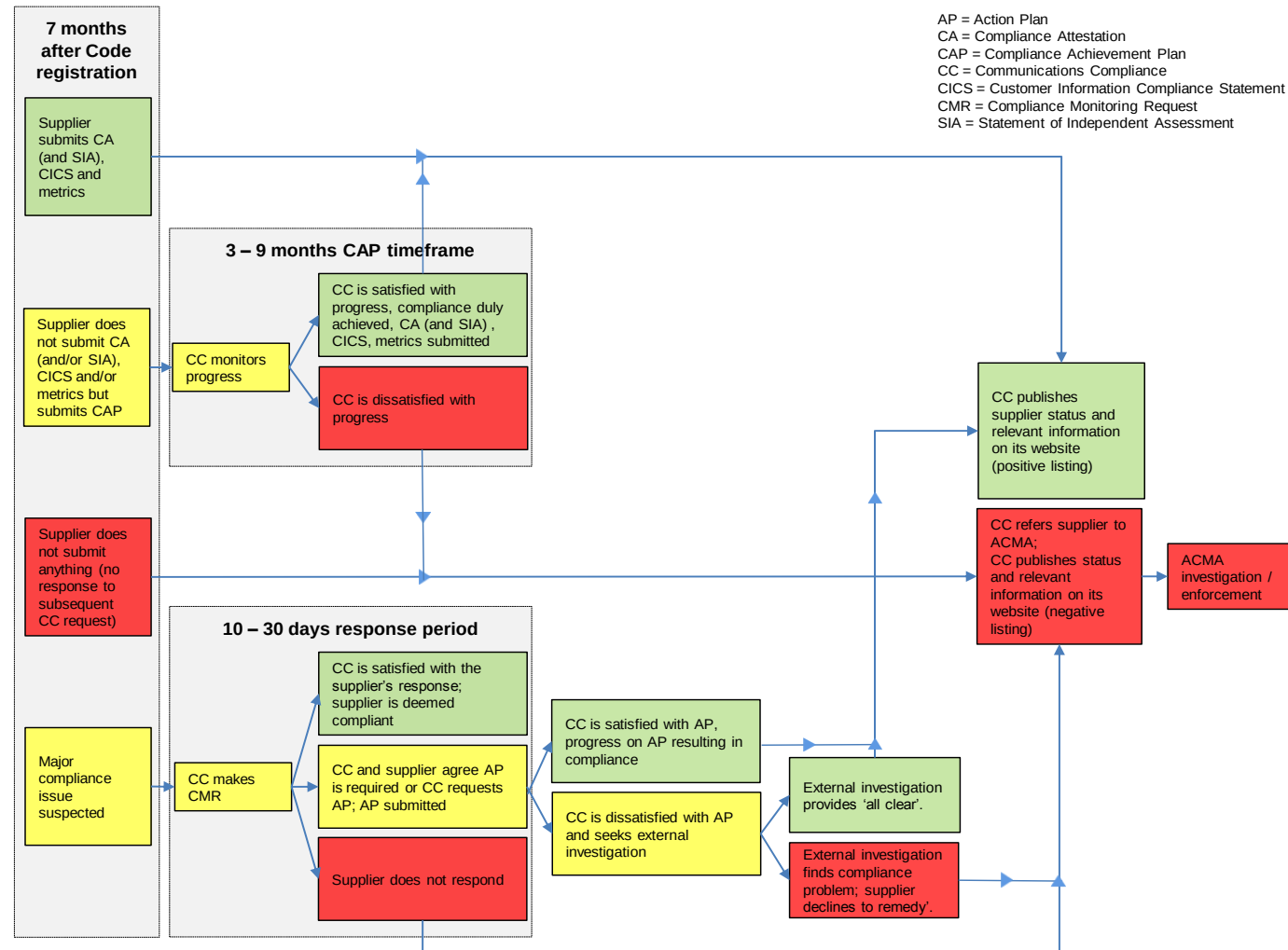
B1 Code enforcement

- B.1.1** The obligations on the CC will be outlined more fully in its constitutional documents. In exercising its discretion on such issues as whether to refer a Supplier to the ACMA for investigation or enforcement, the CC will take account of factors including but not limited to:
 - the seriousness of any compliance breach;
 - the degree of Consumer detriment caused by the non-compliance; and
 - the extent to which the breach can be speedily rectified.
- B.1.2** If a Supplier cannot provide the Customer Information Compliance Statement, Compliance Attestation or Statement of Independent Assessment (if required) to the CC in the required timeframe, the CC will either require the Supplier to provide a Compliance Achievement Plan and subsequently make requests of the Supplier so that the CC may monitor progress of the Supplier against the Compliance Achievement Plan, or refer the Supplier to the ACMA. If the CC is not satisfied with the progress and completion of a

Supplier's Compliance Achievement Plan, the CC will report the Supplier to the ACMA for further investigation by the ACMA, unless the CC can be satisfied that the progress against the Achievement Plan is being rapidly remedied.

- B.1.3** If a Supplier's response to a Compliance Monitoring Request indicates that the Supplier cannot comply with all or part of the relevant aspects of the Code that are the subject of that Compliance Monitoring Request, the CC will either require the Supplier to provide an Action Plan and subsequently make requests of the Supplier so that the CC may monitor progress of the Supplier against the Action Plan, or refer the Supplier to the ACMA. If the CC is not satisfied with the progress and completion of a Supplier's Action Plan, the CC will report the Supplier to the ACMA for further investigation by the ACMA, unless the CC can be satisfied that the progress against the Action Plan is being rapidly remedied.
- B.1.4** Notwithstanding paragraphs B.1.1 and B.1.2, but subject to paragraph B.1.4, the CC may report a Supplier to the ACMA for further investigation by the ACMA in relation to any matter. The CC will develop clear and transparent criteria to assist decision-making on whether and in what circumstances compliance issues should be referred to the ACMA. CC will prepare relevant guidance information on this topic to distribute to Suppliers.
- B.1.5** The CC will not report a Supplier to the ACMA without prior written warnings being given to the Supplier and the Supplier being afforded an opportunity to provide the required compliance information to the CC.
- B.1.6** The CC may, after consultation with a Supplier, decide to undertake a targeted investigation of the Supplier at the Supplier's expense (including using external consultants), following receipt of information in relation to an alleged non-compliance with the Code by the Supplier. The outcome of that investigation, or the Supplier's refusal to cooperate with the CC in relation to that proposed or actual investigation, may result in a referral of a Supplier to the ACMA.
- B.1.7** Where information received from the TIO gives the CC reason to suspect serious non-compliance, the CC will make a Compliance Monitoring Request to the Supplier
- B.1.8** Code enforcement will continue to be the prime responsibility of the ACMA. The CC will assist the ACMA in this role by sharing information about non-compliant Suppliers with the ACMA.

APPENDIX 2 FLOWCHART



PARTICIPANTS

The Working Committee responsible for the revisions made to this Code consisted of the following organisations and their representatives:

Organisation	Membership	Representative
iiNet	Voting	Leanne O'Donnell
Foxtel	Voting	Lisa Hill
M2	Voting	Emily Booth
Optus	Non-voting	Ana Tabacman
Optus	Voting	Xanthe Corbett-Jones
Telstra	Voting	Trevor Hill
Telstra	Non-voting	Janice Lam
Vodafone Hutchison Australia	Voting	Alexander R. Osborne

This Working Committee was chaired by Ana Tabacman. Margaret Fleming of Communications Alliance provided project management support.

Communications Alliance was formed in 1997 to provide a unified voice for the Australian communications industry and to lead it into the next generation of converging networks, technologies and services.

In pursuing its goals, Communications Alliance offers a forum for the industry to make coherent and constructive contributions to policy development and debate.

Communications Alliance seeks to facilitate open, effective and ethical competition between service providers while ensuring efficient, safe operation of networks, the provision of innovative services and the enhancement of consumer outcomes.

It is committed to the achievement of the policy objective of the *Telecommunications Act 1997* - the greatest practicable use of industry self-regulation without imposing undue financial and administrative burdens on industry.



**Published by:
COMMUNICATIONS
ALLIANCE LTD**

**Level 12
75 Miller Street
North Sydney
NSW 2060 Australia**

**Correspondence
PO Box 444
Milsons Point
NSW 1565**

**T 61 2 9959 9111
F 61 2 9954 6136
TTY 61 2 9923 1911
E info@commsalliance.com.au
www.commsalliance.com.au
ABN 56 078 026 507**

Care should be taken to ensure the material used is from the current version of the Standard or Industry Code and that it is updated whenever the Standard or Code is amended or revised. The number and date of the Standard or Code should therefore be clearly identified. If in doubt please contact Communications Alliance