

THIS EDITION:

TELECOMMUNICATIONS AND FAIRNESS

**Talking Telco – ACCAN’s new
take on consumer education**

**Bushfires impact on
telecommunications**



ACCAN is the peak organisation representing all consumers on communications issues including telecommunications, broadband and emergency services. Our mission is to ensure that communications are trusted, inclusive and available for all Australians.

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CEO MESSAGE

Welcome to the autumn edition of the ACCAN magazine. This quarter, we explore the idea of fairer telcos – from tips to empower consumers, to examining the sustainability of our mobile phones.

Our Feature Article this quarter looks at ACCAN's new Talking Telco consumer education materials. Talking Telco is ACCAN's most comprehensive and accessible suite of consumer information to date. We're very excited to roll-out our new materials in the near future. This edition of the magazine also includes a sneak preview of some of our tipsheets.

In Policy news, we outline ACCAN's approach to the many bushfire inquires that have commenced after the dreadful 2019-2020 bushfire season across Australia. Our featured Grants project this quarter is MoneyMob Talkabout who are investigating telecommunications debt in Rural and Remote Indigenous Central Australian communities. Finally, in honour of World Consumer Rights Day, we look at what goes into our mobile phones and how we can be more sustainable telco consumers.

We recognise that this is a difficult time for many, and we want to extend our thoughts to our members. There have been positive actions by the telco industry, including Telstra, Optus and Vodafone pledging to waive late fees and stop disconnections for customers in financial hardship until the end of April.

To keep up to date with the latest telco-related news during the COVID-19 pandemic, visit our blog at accan.org.au/COVID19.

For all the latest ACCAN updates, follow us on Facebook (facebook.com/accanau) or Twitter (twitter.com/ACCAN_AU). The ACCAN website has lots of useful information, tip sheets and guides for communications consumers. As always, if you have any comments, suggestions or feedback, please email ceo@accan.org.au or call me on **02 9288 4000**

Warm regards

Teresa Corbin

ACCAN CEO



CONTENTS

N NEWS

S SPOTLIGHT

World Consumer Rights Day – Sustainability in the Telco Sector

T TIPS

Talking Telco – Connecting and Troubleshooting Your NBN Service

I INTERVIEW

Philip Field, Telstra Consumer Advocate

P POLICY

Bushfires Impact on Telecommunications

G GRANTS

MoneyMob Talkabout

4

6

10

12

13

14



F MAIN FEATURE
Talking Telco



NEWS ARTICLES

COMMUNITY SECTOR ORGANISATIONS CALL ON GOVERNMENT TO ACT ON COMMUNICATIONS AFFORDABILITY ISSUES

A coalition of nearly 30 community sector organisations and advocates has urged the Federal Government to address the affordability of communications services and equipment to support Australians in need during the COVID-19 pandemic.

In a letter to the Minister for Communications, Cyber Safety

Cyber and the Arts, Paul Fletcher, cross-sector community organisations including Australian Communications Consumer Action Network (ACCAN), CHOICE, The Australian Council of Social Services (ACOSS), and The Smith Family outlined several recommendations that would enable communities to keep connected, work remotely, and access essential services such as education, government services, and telehealth.

“The introduction of the Coronavirus Supplement and households support payments are very important measures,

that will be welcomed by many households,” said ACCAN CEO, Teresa Corbin. “However, we need to do more.”

As schools across the country begin to close or recommend at-home education, many families are facing increased financial pressure.

“The reality is that not everyone has access to a home broadband service or equipment like a laptop or tablet. We need to make sure that everyone in our community has the tools they need to succeed, especially in these difficult times,” said Ms Corbin.

In addition to calling on the Federal Government to fast-track ACCAN’s proposal for a wholesale broadband concessional product, community organisations have highlighted the need for a free telephone service that allows people with low digital literacy to receive direct technical and skills support.

“We know that everything from health services to government services are moving online. While this can have many benefits, we want to make sure that all members of the community have the chance to access these services.”

Community organisations also recognised the positive measures that some telecommunications companies had rolled-out to consumers during the COVID-19 pandemic.

“We’ve been pleased to see that telcos like Telstra and Optus have announced a pause on disconnecting customers or charging late fees. We’d like to see that extended for the whole telco industry, and for them to pause debt collection activities,” said Ms Corbin. “Communications services are essential and they need to be treated as such.”

COVID-19 HIGHLIGHTS NEED FOR AFFORDABLE, RELIABLE COMMUNICATIONS

ACCAN has called on the nation’s telecommunications networks to ensure that no Australian is left offline during the COVID-19 pandemic.

While the world is undoubtedly entering uncertain times, it has been widely acknowledged that telecommunications networks will have an increasingly important role in keeping consumers connected. COVID-19 is expected to highlight the now vital role of reliable telecommunications services in the everyday lives of Australians, whether for work, education, health, or social use.

“The fact is that an internet connection is now a basic utility,” said ACCAN CEO Teresa Corbin. “If people can’t afford to be online, or aren’t guaranteed a reliable connection, there can be serious consequences.”

The resiliency of telco networks will also be tested in the coming weeks and months as social distancing efforts prompt more and more people to turn to online services. With many workplaces now requiring staff to work remotely, the NBN in particular will need to be able to adapt to changing consumer demands.

Efforts to constrain COVID-19 are also impacting telco customer service. Call centres and online help options have been affected and consumers will face longer wait times for assistance.

Where possible, ACCAN advises consumers to use reliable

information to troubleshoot their issues. ACCAN’s own advice and phone and internet tips can be found at <http://accan.org.au/tip-sheets>. COVID-19 specific information is also available on our website. Consumers are encouraged to call the COVID-19 advice line, 1800 and call only triple zero in an emergency.

REVIEW OF G660:2018, ASSISTING CUSTOMERS EXPERIENCING DOMESTIC AND FAMILY VIOLENCE

ACCAN has provided a brief submission to the Communications Alliance review of Guideline G660:2018, Assisting Customers Experiencing Domestic and Family Violence. This Guideline offers education to telco providers about the impacts of domestic and family violence and how they can help customers who are experiencing domestic or family violence.

In our response, ACCAN outlined that more information is needed about whether the Guideline is currently being used by telcos. Once more is known about the use of the Guideline, ACCAN believes that the intended audience of certain parts of the Guideline could be reviewed to make it more user friendly for telco staff. We also suggested that the length of the Guideline could be reviewed given the length of other industry guidance notes regarding domestic and family violence.

ACCAN also supported the submissions of the Economic Abuse Reference Group (EARG) and WESNET. The EARG is an informal group of community organisations which influence government and industry responses to the financial impact of family violence. Their members include family violence services, community legal services and financial counselling services. WESNET is the national peak body for specialist women’s domestic and family violence services. They represent a range of organisations and individuals, including women’s refuges, shelters, safe houses and information/referral services.

ACCC RELEASES LATEST BROADBAND PERFORMANCE RESULTS

The ACCC released their eighth Measuring Broadband Australia report on NBN fixed-line broadband speeds and performance in February.

The report, based on speed tests carried out during November 2019, showed Australian broadband plans achieved average download speeds of 85.3 per cent of their maximum possible speeds during the busy evening hours of 7 pm to 11 pm.

Consumers on lower-priced plans were more likely to come close to getting the fastest download speed possible on their connections. Consumers on 12 Mbps plans received an average of 90.4 per cent of their connection’s maximum possible speed, while those on 25 Mbps plans received 88.7 per cent.

However, many high speed fibre to the node (FTTN) connections still don’t come close to performing as promised. The results show that about a quarter of those consumers on FTTN connections, who are paying for high-speed 50 Mbps and 100 Mbps plans, still did not receive anywhere near their full plan speeds, at any time.

WORLD CONSUMER RIGHTS DAY – SUSTAINABLE TELCO CONSUMERS

WRITTEN BY MELYSSA TROY

For World Consumer Rights Day 2020, ACCAN looks at how consumers can do their part to promote sustainability in the telco sector.

Sustainability is an evolving issue for industries around the world. Consumers are increasingly concerned about the way that we produce and consume goods and services, including in the telco sector.

Nearly 90% of Australians now own a mobile phone. For many of us, they have become the go-to device to keep in touch socially and for work, to take photos, and to navigate from place to place. As mobile phones continue to evolve to include features like foldable screens and multi-lens cameras, it's worth taking a moment to consider what resources go into making these smart devices.

Mobile phones can be broken down into four main parts:

- Circuit boards;
- Contains variety of metals like copper, silver, gold, platinum and palladium for electrical connections, plus tin for joining parts of the board together;
- Batteries;
- Most phones use a lithium-ion battery. Lithium-ion batteries are made from lithium and other metals such as cobalt, nickel, copper and steel enclosed in plastic;
- Screens;
- Glass screen is usually made of silica, with elements of ceramic or metal to strengthen it against scratches and cracks;
- Cases;
- Usually made from light-weight materials like plastic or aluminium.

While each device uses only a small amount of these metals, the total impact over time is quite substantial. Greenpeace estimates that since 2007, more than 157,000 tonnes of aluminium and more than 100,000 tonnes of copper has been used in the production of smart phones around the world.

Over the past decade, there's been an increasing awareness among both consumers and the telco industry of the need to embrace sustainable options for mobile phones.

The Australian Mobile Telecommunications Association

(AMTA) runs the MobileMuster recycling program which lets consumers drop off unwanted mobile phones to be dismantled, processed and have materials recovered. Since beginning in 1998, this program has collected and recycled 1,500 tonnes of mobile phone components. In 2019 alone, MobileMuster recycled 84.1 tonnes of metals, glass and plastics, saving a total of 188 tonnes of CO2 emissions. The environmental impact of these efforts is comparable to planting 4,840 trees.

MobileMuster estimates that there are 25 million old mobile phones stored away in drawers across the country. This World Consumer Rights Day, ACCAN is encouraging consumers to recycle their old devices.

To find your closest MobileMuster donation point, visit MobileMuster's website.

How to Remove Your Data Before Recycling Your Phone

Step one: Back up your phone

Connect your phone to a laptop or computer to transfer any files that you may want to keep safe. This could include music, photos, videos, or documents. You can also back-up these files to a cloud storage service such as Dropbox.

If you have a new phone, follow the steps in the Google app (Android) or iCloud (iPhone) to automatically transfer your data from your old phone to your new phone.

Step two: Log out of accounts

Once you've backed up your old phone, go through your apps to make sure that you are logged out of any accounts. This is especially important for any banking, email or social media accounts.

Step three: Reset to factory settings

A factory reset will erase all personal information on your phone.

For Android phones:

- Open your phone's Settings app.
- Select System > Advanced > Reset options. If you don't see "Advanced," tap Reset options.
- Select Erase all data (factory reset) > Reset phone. If needed, enter your PIN, pattern, or password.
- Select Erase everything.

For Apple iPhones:

- Select Settings > General > Reset
- Select 'Erase all content and settings'
- Enter passcode/Face ID/fingerprint
- Select 'Erase iPhone/iPad'
- Enter Apple ID password

Phone won't switch on?

MobileMuster ensures personal data on devices is safely destroyed during the recycling process.





TALKING TELCO

For more information
and tips go to visit:

accan.org.au/tips

WRITTEN BY MELYSSA TROY

ACCAN is passionate about empowering communications consumers. We believe that empowerment begins with knowledge; with the right information, consumers can better advocate for themselves and their rights in the telco sector.

Over the course of the past few months, ACCAN has been hard at work revitalising our consumer education materials. We wanted to find a new way to connect with consumers and equip them with the information they need to know in today's fast moving telco space.

Informed by ACCAN's telco policy expertise, Talking Telco provides consumers with simple and practical advice about phone and internet services. Covering a wide range of topics including Choosing an Internet Plan and Making a Complaint, the new information suite includes guides for both consumers and small businesses.

"We know that people don't want to read pages and pages of telco jargon when they're just trying to understand how to get help with their phone or internet service. Talking Telco aims to get back to basics by giving consumers quick tips that they can use in their everyday lives," said ACCAN Media and Communications Officer, Melyssa Troy.

ACCAN is conscious that in order to empower consumers, the information we provide must be accessible to all. That's why we've made Talking Telco resources available in Easy English, Auslan, and languages other than English (including Arabic, Simplified Chinese, Spanish, Tagalog and Vietnamese). These resources will continue to grow as Talking Telco explores new consumer issues and creates new content to address these problems.

"When information is accessible it frees every single person to focus on getting the best outcome for them. From design to delivery, with Talking Telco we've tried to remove as many barriers as modern tech and empathic understanding will allow," explained ACCAN Digital Assets Manager, Richard Van Der Male.

Talking Telco currently covers six main themes across nearly 70 resources:

1. Your Telco Rights
2. Your Mobile
3. Your Internet and Home Phone
4. Your Small Business Guide
5. Your Money Saving Guide
6. Your Digital Safety Guide

Each of these themes has a unique style that makes it instantly recognisable, while still tying them together as a cohesive set of information.

"Talking Telco aims to broaden ACCAN's audience with a creative and colourful colour pallet and inclusive designs. We wanted to make our materials attractive to those who are new or still learning about their telecommunication services," said ACCAN Junior Graphic Designer, Nathaniel Morrison.

We're excited to share this new direction for ACCAN and our consumer education materials. This is only the beginning; Talking Telco will continue to grow and evolve to provide consumers with up to date, reliable and independent information. We look forward to hearing your thoughts on the new materials, and what we can do to give our members and general consumers the tools they need to navigate the telco space.



Your Internet and Home Phone

Connecting and Troubleshooting Your NBN Home Internet Service

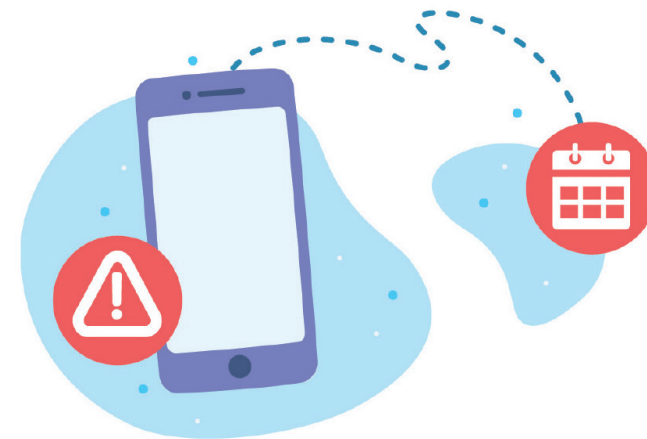


Once you have chosen an NBN home internet plan, your telco will organise to have your home connected to the NBN.

Getting connected may differ depending on your home and the area you live in.

Getting Connected

- Generally, a technician will need to visit your home to connect your internet service. If they do, you'll need to be home for this visit.
- Some people may need to upgrade their home wiring. If your home needs upgrading, you will need to pay for this work. For more information, visit www.acma.gov.au.
- You may also need a new router. This is the small box that connects your devices to the internet over Wi-Fi.
- It is best to use the router your telco provides as sometimes older or different routers won't work or will achieve slower speeds.



Moving onto the NBN

If you have moved an existing internet service to the NBN, your telco must check that the NBN connection is working. If it is not working, your telco has 3 days to fix the problem.

If after 3 days your telco still can't fix your NBN internet service, they have to provide you with a temporary service to keep you connected (such as a mobile broadband device). Once you agree to this new interim service, your telco must supply it:

- Within 3 working days in an urban area.
- Within 4 working days in a major rural area.
- Within 6 working days in a minor rural or a remote area.

The temporary service must not cost you any more than the lowest speed plan offered by the telco.

If there is no NBN internet service or temporary service, your telco cannot charge you.

While the interim service is provided, your telco must arrange to get the NBN service working.

Your telco is responsible for fixing the issue. If they do not fix the issue, or they are not responding to your concerns, you can contact the Telecommunications Industry Ombudsman (TIO) to help you resolve the problem with your telco.

To contact the TIO, visit tio.com.au or call 1800 062 058.



AN INTERVIEW WITH... PHILIP FIELD, TELSTRA CONSUMER ADVOCATE

WRITTEN BY MELYSSA TROY

Continued advocacy from consumer organisations and shifting public sentiment has led to a recent move towards responsible business. With an approach that aims to benefit all stakeholders and not just the company's bottom line – what does responsible business look like in the telco industry?

As one of the more vocal supporters of this new way of thinking, Telstra has recently announced that they are making a conscious effort to ensure their practices are fair. In a speech to the American Chamber of Commerce in Australia in February, Telstra CEO Andy Penn highlighted that Telstra is making efforts to operate fairly and responsibly.

"We've implemented a number of initiatives, some of which have been in place for many years, including establishing contact centres specifically for our rural, remote and Indigenous customers with staff specifically trained to cater to these differing needs, and undertaking additional training for frontline staff to refresh their awareness of acceptable sales practices, along with cultural awareness and capability skills," explained Telstra Consumer Advocate, Philip Field.

Since starting with the telco in July 2019, Mr Field has played an important role in helping to counsel Telstra on how their practices impact consumers.

"My role is to help Telstra deal more fairly with its individual and small business customers by advising the business on unintended consequences of systems, products and processes and embedding fairness into the customer experience and maximise customer inclusion."

The telco has acknowledged that they have made mistakes in the past when it comes to sales practices, particularly with vulnerable consumers. However, Mr Field says that Telstra is dedicated to bettering their processes to prevent consumer harm.

"Telstra is also deepening our engagement with financial counsellors and other groups on our sales approach to ensure customers are supported and our processes are sensitive to the needs of all our customers. This engagement will also help us identify any emerging issues and get ahead of them," he explained.



ACCAN has worked closely with Telstra for many years to identify where practices can be improved to provide better outcomes for consumers.

"Stakeholders like ACCAN have assisted Telstra in developing our focus on various issues, including responsible business. We are always keen to hear from ACCAN on how we can provide a better experience for consumers."

Telstra is also looking to address affordability issues, launching a new mobile phone initiative for people on a low income by the end of March. The \$30 per month offer will provide eligible consumers with 2GB of data after which the speed slows.

Excess data fees are a substantial issue, especially within low income communities.

"We hope this new plan will provide a substantial benefit to remote Indigenous communities in particular."

Further details on who qualifies for this new offer will be provided when the offer is introduced.

While initiatives such as strengthening of external credit assessments are a positive step forward, Telstra's work towards becoming a responsible business is ongoing. To achieve fairness, Telstra must ensure that their procedures and policies are followed by all parts of the business – including on the ground sales teams.

"We have an ongoing commitment to responsible business at Telstra and we believe it is important to be transparent on our progress," said Mr Field. "We also believe it is important to take a leadership position on this issue and outline the changes we are making in order to improve the situation."

BUSHFIRES IMPACT ON TELE-COMMUNICATIONS

WRITTEN BY MEREDITH LEA



Towards the end of January, ACCAN participated in an industry roundtable with telcos and government regarding the 2019-2020 bushfires. ACCAN is also preparing submissions to a number of state and federal inquiries about the bushfires, particularly in relation to the resilience of telecommunications infrastructure during these natural disasters. We are keen to continue to be involved in discussions around the reliability and resilience of communications infrastructure.

ACCAN was pleased by how quickly telcos and NBN Co mobilised to help keep bushfire-affected consumers connected to their communications services. Telcos took swift action to restore services where possible, and NBN Co installed temporary satellite access at evacuation centres. In particular, the availability of payphones and NBN Sky Muster satellite services played a vital role in keeping people connected and informed. In addition to these immediate infrastructure-related responses, the assistance packages being offered by telcos were a huge support for consumers affected by bushfires across Australia.

What we learn from the 2019-2020 bushfires will help us to deal with future natural disasters. ACCAN is hopeful that these learnings will help ensure communications consumers remain connected during emergency situations. For example, ACCAN is keen to explore how the NBN Sky Muster satellite

may be used in future emergency situations to better support communications consumers, including small businesses. We would like to see research and trials using NBN Sky Muster for EFTPOS, as this could be instrumental in maintaining community access to essential goods and services, such as food, during other types of outage.

ACCAN is also keen to see greater collaboration between energy and telecommunications providers to reduce the impact that power outages have on communications consumers. This could be as simple as providing additional information to consumers about what impact power outages will have on their communications services, or advising them of any planned outages so they can prepare by charging their mobile phones or battery packs.

The 2019-2020 bushfires demonstrated that consumers must be provided with clear, accessible and consolidated information about what to do to prepare for emergency situations. ACCAN recommends that such information be provided across a range of platforms – including SMS alerts across different technologies, accessible TV and social media broadcasts (featuring Auslan interpreters, open captioning and audio description of any text-based information) and radio programs. There is scope to improve this provision of information to consumers in the future, and ACCAN looks forward to being involved in these discussions.

AN INVESTIGATION:

TELECOMMUNICATION DEBT IN RURAL AND REMOTE INDIGENOUS CENTRAL AUSTRALIAN COMMUNITIES

WRITTEN BY MELYSSA TROY

Effective telecommunications and connectivity are now critical to enable people to access basic services. Unfortunately, some consumers are being sold telco products and services that are beyond their means. While existing research has examined the issue of telco debt at a national level, there has been a lack of understanding of how this issue affects Indigenous consumers, particularly those in remote communities.

With a vision to empower Aboriginal people and communities to achieve economic wellbeing and self-determination, MoneyMob Talkabout has more than 10 years' experience in delivering financial counselling, education and training in remote Indigenous communities. Based in Alice Springs, but travelling widely to remote communities, the organisation knows the financial pressures that face these consumers.

"Households in remote Indigenous communities face a high cost of living. Everything from food to utilities is generally more expensive than it would be in urban areas," explained Carolyn

Cartwright, Managing Director MoneyMob Talkabout. "From talking to remote Indigenous consumers, we know that telco products and services make up a substantial part of their debt."

As the recipient of a grant for consumer representation under ACCAN's 2019 Grants program, MoneyMob Talkabout is seeking to better understand the extent of Indigenous telecommunications debt in regional Central Australia and surrounding remote communities. Results will inform continued advocacy with industry and regulators.

"There's no existing data on the phone and internet issues that are affecting remote areas of Central Australia. These are areas where many Indigenous communities are located, so effectively their complaints aren't being heard."

While the Telecommunications Industry Ombudsman collects complaint data by postcode, their statistics show no complaints from postcodes covering remote areas where many Indigenous communities are located. This demonstrates existing consumer complaint mechanisms largely fail to reach or are inaccessible to remote Indigenous people.

Throughout the course of their grant project, MoneyMob Talkabout will conduct grassroots research with community members to investigate and document the extent of telco debt in Aboriginal communities in Central Australia. They will also explore whether this debt can be linked back to questionable telco selling practices.

Community organisations such as MoneyMob Talkabout have uncovered over \$1m worth of telco debt and patterns of mis-selling, up-selling, and cross-selling of products to vulnerable individuals. These agencies have been successful in having substantial amounts of this debt waived. This reflects findings from ACCAN's 2019 research report "Spotlight on Telco Commissions and Targets" which found sales practices by telco customer service representatives can contribute to the problem.

MoneyMob Talkabout's aim is that results of the research undertaken with this project will be used to bolster efforts to achieve better telecommunications sales practices and consumer protection legislation/regulation. Advocacy packs will be developed for community workers to provide information about phone and internet contracts, and strategies outlined to assist consumers and service providers when issues arise – such as a problem with a phone bill.

As more remote Indigenous communities have the opportunity to get connected, MoneyMob Talkabout's work will act as an important road map to help communities recognise and address individual and systematic telco debt issues.





A MESSAGE FROM ACCAN

In response to the COVID-19 pandemic, the ACCAN team is now working remotely.

We hope that our members stay safe and healthy during this challenging time.

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