

Joint Statement from the Fair Call Coalition

2 September 2025

Self-regulation for telcos clearly not working

New evidence shows the communications regulator has delayed intervening in the telco industry's self-regulatory Code process, [despite in May 2023 holding concerns](#) about progress on code revisions made by industry and signalling the need for direct regulation.

The Fair Call Coalition - an alliance of 20 consumer organisations - is calling on the ACMA to scrap the self-regulatory Telecommunications Consumer Protections (TCP) Code and move to directly regulate essential telco consumer protections.

[Evidence obtained by peak communications consumer body ACCAN through a Freedom of Information \(FOI\) request](#) highlights that the Australian Communications and Media Authority (ACMA) resolved to move to direct regulation of key protections such as sales practices, credit assessments, financial hardship and domestic and family violence, unless significant progress on these matters were achieved through code revisions by end of 2023.

Two years later, intervention from the Minister has resulted in enforceable industry standards for consumers experiencing financial hardship and domestic and family violence. But ACMA has failed to act on other critical issues such as poor sales practices and inadequate credit assessments which continue to harm consumers.

[Email exchanges between the ACMA Chair and the communications industry peak body](#), the Australian Telecommunications Alliance (formerly Communications Alliance) indicate that ACMA had serious concerns with the responsible selling provisions of the code in September 2024, even after considering further revisions made by industry. Despite this, ACMA seemingly held the industry's hand to chart a course to avoid direct regulation.

While heavily redacted, [the documents](#) paint a picture of a regulator who recognises ongoing consumer harm, yet through delays and inaction continues to tolerate the deficiencies it has identified in the code. This is despite the ACCC's views that the code contained 'fundamental shortcomings', mounting evidence of safeguard gaps from its own consumer study and mass exit from the code review process by 22 consumer groups.

The TCP Code was submitted to the ACMA for registration on 19 May 2025, after a review that has taken more than two years. Three months later, we are still waiting for a decision. The ACMA's reluctance to intervene has left consumers without appropriate protections for far too long. Such complacency by the regulator is unacceptable.

The Fair Call Coalition has no confidence that the Code will ever provide appropriate community safeguards to the standard expected by consumers and contemporary Australian society.

We again call on ACMA to reject the Code and move to direct regulation. This is especially relevant in the area of sales practices and credit assessment which recently saw fines by the ACCC under consumer law of \$50m for Telstra and \$100m for Optus related to unconscionable sales conduct.

Industry has been given too many opportunities to improve the Code but has failed, while vulnerable consumers have suffered the brunt of poor practices.

It is now time for the ACMA to take strong and swift action by refusing to register the flawed industry drafted code. Consumers have a right to be fairly treated by their telco but this will not occur until key protections including sales practices and credit assessments are directly regulated.

Quotes attributable to Fair Call Coalition members

ACCAN CEO Carol Bennett said, "It is beyond time ACMA puts consumers first and treats telco as the essential service it is by putting an end to the self-regulatory system that has been in place for too long and harmed too many."

Mob Strong Senior Financial Counselling and Strategy Lead Bettina Cooper said, "Calls to Mob Strong Debt Help about telcos tripled in the last year – showing the impact on First Nations peoples from telco failures."

"We have seen harm done to First Nations people before when regulators shy away from their responsibilities and protecting First Nations people's financial rights. We now believe ACMA was on notice yet failed to act in a timely manner to reduce First Nations people's harm by badly behaved telcos who put profits over people. The ACMA needs to learn those hard lessons and address the harms being experienced by First Nations people now."

"With other regulators imposing \$150 million in penalties for poor sales practices that harmed First Nations consumers, the question is how much more evidence can ACMA need before it steps in".

Centre for Women's Economic Safety CEO Rebecca Glenn said, "Victim-survivors of domestic and family violence need reliable, safe access to telecommunications. Unfortunately, self-regulation has not ensured this outcome.

Council on the Ageing (COTA0 Australia CEO Patricia Sparrow, said, "Older Australians deserve more than lip service—they deserve a TCP Code that delivers real safeguards, not

vague promises. We call for a robust, enforceable framework that puts consumer rights first and ensures telcos are held to account.”

Consumer Policy Research Centre CEO Erin Turner said, “It is clear that self-regulation isn't working in the telco sector. In 2024, CPRC found that 55% of Australians had a problem with a telco service yet nearly half of this group (46%) didn't raise their complaint as they don't trust telcos to hear them out and fix problems. It is time for our consumer protection framework to be upgraded to reflect how essential telco services are for our lives.”

Financial Counselling Australia Director of Policy and Campaigns Rebekah Sarkoezy said, “It's time for the ACMA to act. Financial counsellors support clients who are struggling with unaffordable debt due the bad sales practices and poor affordability checks of telcos. They deserve adequate protection, and self-regulation simply just doesn't cut it.”

Members of the Fair Call Coalition

Financial Counselling Australia

Economic Abuse Reference Group

Westjustice

Financial Rights Legal Centre

Indigenous Consumer Assistance Network

Consumers' Federation of Australia

South Australian Council of Social Service

Care ACT

Anglicare NT

Bush Money Mob, WA

MoneyMob Talkabout, NT

Consumer Credit Legal Service, WA

Consumer Policy Research Centre

Council on the Ageing (COTA) Australia

Consumer Action Law Centre



The peak national consumer
advocacy organisation for
communications

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