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Telecommunications domestic, family and sexual violence protections

A guide for financial counsellors and community workers



This guide

This is a guide to the legal protections for telco consumers who are, or may be, experiencing domestic, family and sexual violence (DFV). The guide also offers some ways financial counsellors and community workers can support their clients to access these protections. 2

The legal protections are set out by the <u>Telecommunications (Domestic, Family and Sexual Violence Consumer Protections) Industry Standard 2025</u> (the Standard). The Standard will commence in full on 1 January 2026 for large telco providers and on 1 April 2026 for small telco providers.³

This guide has been produced by ACCAN, the peak national consumer organisation advocating for trusted, accessible, inclusive, affordable and available communications and digital services.

Scope and eligibility

The Standard introduces mandatory rules for telecommunication providers to support consumers experiencing DFV.

An individual, not-for-profit organisation or small business consumer who identifies as someone who is, or may be, experiencing DFV is considered an 'affected person' and eligible for support under the Standard.⁴ This includes a former, prospective or current consumer and a consumer's authorised representative.

A provider must recognise DFV as a reason for non-payment and that consumers affected by DFV may be entitled to financial hardship assistance under the <u>Telecommunications (Financial Hardship)</u> <u>Standard 2024</u>. The Financial Hardship Standard includes further protections against credit management and service limiting actions. For more information, see <u>ACCAN's guide to</u> <u>Telecommunications Financial Hardship Protections</u>.

¹ For the purpose of this guide, the acronym 'DFV' includes domestic sexual violence.

² This guide is intended for financial counsellors and community workers but will also be useful to consumers seeking further information about the standard and its application.

³ Some obligations in the Standard commence on 1 July 2025. These include a requirement for providers to urgently reverse service limiting actions where there is a DFV safety risk, ensure affected persons are not required to engage with the perpetrator, and publish DFV support information on their website.

⁴ Protections for consumers who have experienced non-domestic sexual violence are set out in Part 2 of the Standard.

Contents

| This guide | 2 |
|---|----|
| Scope and eligibility | 2 |
| What to expect from a provider | 4 |
| Mandatory protections | 5 |
| Communicating with an affected person | 5 |
| General support options | 6 |
| Security and privacy | 7 |
| Credit management and service limiting actions | 8 |
| Supporting clients | g |
| Advocates and authorised representatives | g |
| Telecommunications debt due to financial abuse | g |
| Tips for advocating for clients | g |
| Complaints and escalation | 10 |
| Complain to the telco | 10 |
| Complain to the Telecommunications Industry Ombudsman | 10 |
| Complain to the ACMA | 10 |
| Further aupport | 10 |

What to expect from a provider

In summary, when an affected person contacts their provider and raises DFV concerns, they can expect that the provider will:

- Confirm it is safe to engage when initiating a conversation
- Connect them with a specialised DFV team where possible
- Offer to set up safe communication methods
- Not ask for details or evidence in relation to abuse, except in limited cases
- Not ask them to contact or engage with the perpetrator
- Be able to set up a new account not linked to the perpetrator
- Discuss options to address their privacy, safety and security concerns in relation to their telecommunications service and account
- Urgently reverse restriction, suspension or disconnection
- Not restrict, suspend or disconnect them if they have recently sought assistance, unless disconnection is requested
- Be able to provide financial hardship assistance.

Mandatory protections

Communicating with an affected person

There are rules on how a telco must communicate with an affected person.

A provider MUST:

- Confirm with an affected person if it is safe to communicate
- Advise an affected person if the provider has a specialised team for DFV support and ask if the affected person would like to be transferred to that team
- Ask an affected person what their preferred communication method and time is and once there is an agreement, the provider must only communicate using that method
- Offer a 'warm transfer' when transferring an affected person to other personnel, in which the transferor explains the details of the affected person's query to the transferee on behalf of the affected person
- Have two communication channels to facilitate direct access to DFV support
- Publish information to its website relating to DFV support and publish a DFV statement.

A provider MUST NOT:

- Require an affected person to disclose the circumstances of the abuse
- Require an affected person to contact the perpetrator or perpetrator's authorised representative.

General support options

There are rules that require a telco to discuss support options with an affected person and provide a minimum level of support.

A provider MUST:

- Ask what concerns the affected person has about their privacy, safety and security
- Discuss what options are available to the affected person to protect their privacy, safety and security and ask the affected person for their instructions on which options to adopt
- Keep the affected person informed about the assistance they sought
- Advise the affected person how they can make changes to their account and update their personal information
- Advise the affected person if there is an authorised representative listed on the account, what the representative can access and how to keep, change or remove the authorisation
- Make available the setting up of a new account that is not linked to the perpetrator
- Make available privacy, safety and security protections on the affected person's account.

A provider MUST NOT require evidence which demonstrates that a consumer is an affected person, except where it is under a legal obligation or where obtaining such evidence is reasonably necessary to protect the interests of the affected person. A provider must rely on evidence it already has before requesting only the minimum amount of evidence needed.

Security and privacy

There are rules on how a telco must protect the security and privacy of an affected person.

A provider MUST:

- Store information securely and protect it from misuse, interference, loss or disclosure
- Notify an affected person of a privacy breach within 2 days or at the earliest next time that is consistent with the agreed communication method
- Provide the contact details of a DFV support service for safety planning assistance when notifying an affected person of a privacy breach
- Comply with an affected person's request about how they would like their bill received, where possible.

A provider MUST NOT:

- Disclose personal information of an affected person to any other person without the affected person's consent, unless required by law
- Record calls made to specific support telephone numbers on any material issued to a consumer. These support telephone numbers include:
 - o 1800 Respect 1800 737 732
 - o 1800 ElderHelp 1800 353 374
 - o Full Stop 1800 385 578
 - o National Debt Helpline 1800 007 007
 - National Disability Abuse and Neglect Hotline 1800 880 052
 - o Rainbow Sexual, Domestic and Family Violence Helpline 1800 497 212.

Credit management and service limiting actions

There are rules on how and when providers can take credit management and service limiting actions.

A provider MUST:

- Reverse a restriction, suspension or disconnection urgently if the affected person raises concern of a DFV safety risk
- Consider the following before taking credit management action against an affected person who has sought assistance from the provider in the past 60 days:
 - o The potential impact of the credit management action
 - o Whether any person has contributed to the debt
 - o If any action agreed to has been undertaken.

A provider MUST NOT restrict, suspend or disconnect a service on an affected person's account for 30 days after the person expresses concern about their safety. This protection only applies if the affected person is the account holder. The provider may agree to a longer period if the affected person requests it.

Supporting clients

There are key points to keep in mind when advocating for your client to their telco.

Advocates and authorised representatives

Your client can appoint you as an advocate or authorised representative.

An advocate can communicate with the provider but 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.

An authorised representative has authority to deal with a provider on behalf of a consumer as their authorised agent. To set up an authorised representative, the client must contact their telco and provide their consent.

Telecommunications debt due to financial abuse

There are no obligations on providers to set out how they will manage cases of debt incurred due to DFV. A provider may develop a policy that determines how they will establish the party liable for the debt.

You can challenge or negotiate telco debts where a perpetrator has contributed to the debt, as providers must consider this before taking credit management action.

You can also help your client apply for financial hardship assistance. While an application is underway, a provider cannot take credit management action or service limiting actions.

Tips for advocating for clients

- Always ask to be connected to a team member that is trained and authorised to handle DFV matters. Some providers will have specialised teams to handle DFV matters.
- You can help your client let their provider know they are experiencing DFV and request support
 or notify the provider of your client's needs on their behalf. In most cases, the client does not
 need to provide evidence or disclose the circumstances of the DFV.
- You can help a client access urgent reconnection or equivalent services if their telecommunications have been disrupted due to DFV.
- You can help a client set up a new account that is not linked to the perpetrator.
- You can help clients to customise their account security, including how they receive bills, set up safe communication methods, and other measures to prevent unauthorised access.
- You can negotiate with the provider a longer period that they will agree to ban restrictions, suspensions and disconnections on a client's account.
- You can help your client apply for financial hardship support with their provider.

Complaints and escalation

Complain to the telco

If you are unhappy with how a provider has handled your client's request for support, you can make a complaint to the provider by phone, letter, email, online or in-store. You can find a provider's contact information on their website.

A complaint must be treated as urgent when an affected person has indicated that their safety or their children's safety is at risk. The provider must propose and implement a resolution within 2 business days of receiving the urgent complaint.

Complain to the Telecommunications Industry Ombudsman

If you have tried resolving your complaint with the provider and are unsuccessful, you can file a complaint with the <u>Telecommunication Industry Ombudsman</u> (TIO). You can also make a complaint to the TIO if you have tried to contact a provider and been unsuccessful.

You may make a complaint to the TIO on behalf of another person. For more information, see the TIO's guide.

The TIO has produced a guide on how they handle DFV complaints and set out their expectations for good industry practice.

You can make a complaint to the TIO by phone, online, email, post or fax.

Complain to the ACMA

You can make a complaint to the Australian Media and Communications Authority (ACMA) if you believe the telecommunications provider hasn't followed the rules or the issue is likely to be systemic.

You can contact the ACMA by calling 1300 850 115 or emailing info@acma.gov.au.

Further support

We can provide advice on the protections of the Standard and how they may apply for your clients.

ACCAN advocates for strong compliance with the Standard. If you are concerned about the conduct of a provider or would like to provide a de-identified case study, please reach out to us.

Contact ACCAN by calling 02 9288 4000 or email info@accan.org.au.

The Australian Communications Consumer Action Network is Australia's peak communication consumer organisation. The operation of ACCAN is made possible by funding provided by the Commonwealth of Australia under section 593 of the Telecommunications Act 1997. This funding is recovered from charges on telecommunications carriers. ACCAN is committed to reconciliation that acknowledges Australia's past and values the unique culture and heritage of Aboriginal and Torres Strait Islander peoples.



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