



Annual Report

2019-20



Telecommunications
Industry
Ombudsman



The Telecommunications Industry
Ombudsman acknowledges the
traditional owners of country
throughout Australia and their
continuing connection to land,
culture, and community.

We pay our respects to elders
past, present, and future.

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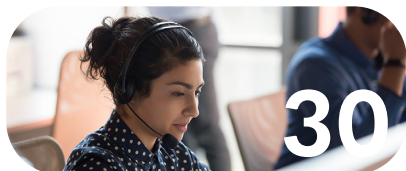
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Our case studies

Here are some of our case studies from the past year. More information on each case study can be found in the pages listed below within the report.



Working together during the COVID-19 crisis

We worked with providers and consumers to quickly mitigate the sudden and significant impact of the COVID-19 crisis.



Supporting the Yabun Festival

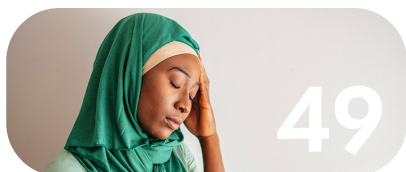
We continued our support of Australia's largest one-day gathering of Aboriginal and Torres Strait Islander cultures.

Artwork by Jasmine Sarin (proud Kamilaroi and Jerrinja woman)



Finding an early resolution

The speedy resolution of a complaint about incorrect fees was crucial to the wellbeing of this consumer.



Helping a consumer facing hardship

We worked with a provider to resolve an issue for a consumer facing financial hardship.



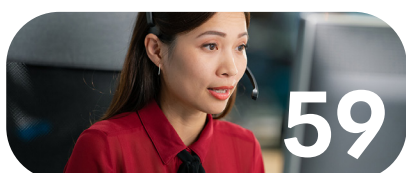
Financial services business could not use its phones

We helped resolve an issue when a business lost access to the telecommunication services it relied on to operate.



Objecting to a carrier accessing land

Carriers can require access to land to install necessary equipment and infrastructure. The Ombudsman ruled on an objection from a landowner.



Investigation prompts telemarketing improvements

This investigation into a trend of similar complaints about a provider resulted in process improvements that led to a reduction in complaints.

Chair's message

This report is written in the shadow of COVID-19 and the associated government measures to contain the virus. Like all Australian enterprises, the Telecommunications Industry Ombudsman (TIO) has been significantly impacted and since March, our people have been working from their homes.

The work of the TIO is always important, but the critical nature of its role has been brought into sharp relief during the pandemic. Remaining connected to telecommunications services has never been more essential – whether it is a small business owner relying on online sales, an office worker now working from home, a parent homeschooling their children, or everyone needing to remain socially connected.

I'd like to acknowledge the dedication and effort made by the Ombudsman and all TIO employees in maintaining services in these challenging circumstances. Our people stepped up, focused on the job, and made sure consumers and members received assistance when it was most needed. I'd also like to acknowledge the Ombudsman's exceptional leadership. While our business continuity plan envisaged the possibility of a disruption as severe as the pandemic, it's another thing to put contingency plans into real effect. That this occurred so well is a testament to the Ombudsman and her Senior Leadership Team.

Beyond the pandemic, it has been a very productive year for the TIO. I am pleased to note the further implementation of our response to Part A of the Federal Government's Consumer Safeguards Review. The review confirmed the success and ongoing importance of the scheme as well as opportunities for improvement. As part of our response, in November 2019 members made an important amendment to the TIO Constitution to remove the reserved Director positions for the scheme's two largest members. We will continue to focus

on the ability of the scheme to meet community expectations in the rapidly evolving communications sector.

Also flowing from the Safeguards Review has been a strengthened relationship and liaison with

the Australian Communications and Media Authority (ACMA). The Board has benefited from the Chair of ACMA, Nerida O'Loughlin, attending several Board meetings to improve dialogue on regulatory and policy issues. The Ombudsman also settled a new Memorandum of Understanding with the ACMA, which has improved the flow of information between the ACMA and the TIO, and gives us greater insights on the systemic performance of the sector.

The work of the TIO is always important, but the critical nature of its role has been brought into sharp relief during the pandemic.

This year saw us close out our strategy for 2018-20, with the Board adopting a new three-year strategy that will take us forward to June 2023. An important foundation of the new strategy is a major investment in technology. It is the largest capital investment undertaken in the past decade, and a reinvestment in our capacity that will transform our technology platform, allowing us to be more adaptive and responsive to consumers and members. We look forward to the start of the technology roll out in 2021, and implementing our new strategic plan with its focus on improving outcomes for consumers and members.

Finally, I would like to thank my fellow directors and to acknowledge the contribution of Catriona Lowe, who retired as a TIO director. I thank Catriona for her service and welcome two new directors – Julie Hamblin and Catherine Wolthuizen. Julie brings expertise in not-for-profit organisations and governance, and Catherine as a consumer background Director has rich experience including being an ombudsman in the Financial Ombudsman Service in the UK. I am delighted to welcome them both.

Professor The Hon Michael Lavarch AO
Chair



Ombudsman's message

This year has brought changes, challenges, and complexities. But our purpose remains the same – to provide a fair, independent, and accessible dispute resolution service for those with unresolved phone or internet service issues.

While the complaints we deal with stem from technology, the problems we help solve are ultimately human ones. At the heart of the complaints and issues we deal with there is generally a communication breakdown – people on either side don't fully understand the other party's issue or perspective and so can't find a way forward. We re-establish communication and help people work things out by providing fair, independent, and accessible dispute resolution services.

It has been an extraordinary end to this year, but we have worked as a team throughout – providing information to providers related to impacts of the bushfires and setting up a dedicated line to make it easier for people who needed our assistance during that time to get it.

The COVID-19 pandemic put significant pressure on providers' call centres and back office functions based overseas, with many of them forced to close. This led to a rapid increase in the number of complaints from consumers who were unable to contact their provider. Monitoring the data in real time meant our Systemic Investigations Team could identify early patterns in complaints and raise them with providers as they arose. This meant providers could adapt and prevent the issue or reduce the impact on consumers.

The past year has shown us we need to be able to adapt and pivot – not only through the pandemic, but with the changing face of the communications landscape. Our major technology refresh, delivered over the next couple of years, will allow us to respond more quickly to changes in the landscape and improve our service delivery and accessibility.

We have worked hard to improve our service. I am pleased we have continued to handle around the same number of complaints as the previous year, *and* addressed our backlog

While the complaints we deal with stem from technology, the problems we help solve are ultimately human ones.

of outstanding matters, reducing the number of cases awaiting a case officer by over 70 per cent in the past 12 months. We have made a tangible difference by working closely with providers to resolve both

individual complaints and systemic issues, arranging more conciliation conferences, setting up a dedicated Small Business Team to deal specifically with complaints about business loss, and employing more technical analysts.

This year we also developed and adopted a set of values that reflect our core beliefs and attitudes to our work and the way we want to work together. We are developing an EveryOne Culture and have launched our Equality, Diversity, and Inclusion Strategy that recognises and respects peoples' differences. These elements of our organisation are a touchstone and they guide our behaviour each day.

While working hard to establish the TIO as a workplace of choice, we have also worked hard to enhance stakeholder relationships. We have introduced initiatives to provide more value to our members. We have run educational member webinars to improve members' complaint handling skills and knowledge of the scheme's requirements. Our work in identifying and helping to solve systemic issues has also been powerful in cementing stronger member relationships. This has been particularly pertinent during the pandemic.

As with our members, over the past 12 months we have been working to enhance relationships with government and regulators. We have updated our Memoranda of Understanding with the ACMA and the Australian Competition and Consumer Commission (ACCC). The new documents are fit for purpose for the next decade and provide a clear framework for referring systemic issues in complaints and compliance matters.

To ensure we continue to hear what is important from our consumer stakeholders, we've established a Consumer Panel. Panel members provide feedback and advice on topics including community outreach, small business needs, and the needs and interests of consumers who are vulnerable, disadvantaged or hard-to-reach.

Through our policy submissions, we leverage insights from our data, complaint handling, and systemic investigations to influence public policy. This year we made 34 submissions on policy consultations – a record number. Policy submissions are an important part of our work and one way we strive to reduce complaints and address gaps in regulatory frameworks and improve the sector.

We could not do the work we do without support from our stakeholders: these include our members, industry, consumer organisations, the regulators, and government officials. I thank you all for your support and positive working relationships. I thank the Board and the Chair, Professor the Hon Michael Lavarch AO, for their commitment to ensuring the scheme meets its purpose, and for challenging us to be the best we can be. I continue to value the support and shared wisdom from my colleagues in the Australian and New Zealand Ombudsman Association.

I also thank my Senior Leadership Team, our People Leaders, and our passionate and committed people for their work and commitment in this challenging year. Without you, we would be unable to make a difference.

Finally, from my country of origin, Aotearoa New Zealand, I share the Maori proverb: 'He aha te mea nui o te ao? He tangata, he tangata, he tangata': At the end of the day, what is the thing that matters the most in the world? It is the people, it is the people, it is the people. That's what we are about.

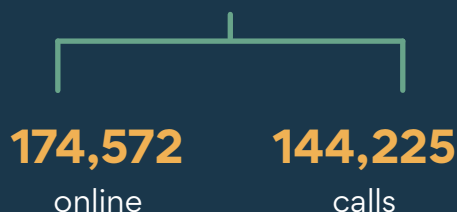
Judi Jones
Ombudsman



Fast facts: about the TIO

318,797

contacts received



25



decisions referred
to ACMA for enforcement

127,151

complaints referred

▼ 4% on 2018-19



32

systemic issues
identified and investigated



56%

unresolved complaints
closed within 60 days
from 47% on 2018-19

85% of our people
recommend
the TIO as a
great place to work



583

people attended
our 8 newly developed
educational webinars

34

submissions
on policy consultations



We formalised
our commitment
to our REFLECT

Reconciliation Action Plan

Members agreed to

35

**systemic
improvements**



6

reports published

including our new quarterly reports

About us

- **Our purpose**
- *pages 14-15*

- **Our goals and values**
- *pages 16-17*

- **Our people**
- *pages 18-20*

- **Our Senior Leadership Team**
- *pages 21-22*

- **Our stakeholders**
- *page 23*

Our purpose

Our purpose is to provide fair, independent, and accessible dispute resolution services, and improve outcomes for consumers and members.

Now more than ever, telecommunications services are essential for small business and individual consumers alike. These services allow consumers to fully participate in the economy and to benefit from the social connectivity that the services offer.

In this environment, the TIO's role has never been more important – providing consumers with an avenue to raise their concerns and an independent mechanism to resolve disputes.

We work with individual and small business consumers, scheme members, industry and consumer organisations, regulators, and government.

When a problem does occur, we work with consumers and providers to solve it as efficiently and effectively as possible, with the aim of stopping a problem from escalating. Our service is free for consumers and complies with the Government Benchmarks for Industry-Based Customer Dispute Resolution.

Our dispute resolution is focused on managing cases fairly and independently while continuously improving our efforts to deliver a helpful service. We use the most appropriate means to resolve a complaint – from referral to conciliation, investigation, and decision. We also fulfil a statutory obligation to determine land access objections, proposed by telecommunications carriers.

Our people are here to support every Australian resident and small business owner who can't resolve a problem with their phone or internet. We work to ensure they can connect with us easily and seamlessly.



Our 'no wrong door' approach with other ombudsman schemes ensures those having telecommunications problems can connect with us, no matter where their complaint began.

An important aspect of our role is contributing to industry improvement and the evolution of public policy. We do this through our systemic investigations, as well as our analysis and insights. We collect and review complaint data to inform and provide analysis to the community, regulators, government, and the telecommunications industry about matters impacting consumers.

We continue to build strong and respectful relationships with stakeholders, including regulators and government, to help support the continued evolution of Australia's dynamic telecommunications industry.

"I've been with the TIO for 15 years now. When I started, I probably didn't think I'd be here for as long as that but I work with a great bunch of people and my job is always evolving as IT keeps on innovating itself."

A lot has changed in how consumers communicate and access information and so we are introducing new channels into our services – we are looking at how consumers want to communicate with us. It once was mainly via a phone call but now consumers want to use tools like online services and live chat and we need to adapt to stay in touch with them.

Being part of new projects, like the technology refresh, and working with my team on that has been really interesting. A good day for me is when I can see that what my team has done has made it easier for everyone at the TIO to do their work."

Lorenzo Capodiferro
Information Systems and
Technology Manager



Our goals and values

Our work over the past three years has put us in a good position to deliver on new goals and values, and our people are engaged and excited to be working towards them.

Our newly refined goals continue our focus on excellence in practice, delivering on performance, and enhancing engagement.

Our goals are people and results-focused. They will create value by improving relationships, modernising processes, future proofing our organisation, and leveraging our trusted brand and reputation. We aim to provide value and strengthen the capability and performance of our people, who are the key to everything we do and achieve.






To support our goals, we are navigating a significant technology refresh project. Started in 2019-20, this represents one of the largest investments in the TIO for many years and will see the overhaul of the system we use to manage complaints as well as other core systems.

The new system, once installed, will have the flexibility to accommodate regular updates and this will future proof the technology that underpins the TIO. A simple-to-navigate workflow and the ability to capture more information and produce more in-depth reports will add to the efficiency and effectiveness of what we do every day. The refresh will touch every aspect of our business and enable our people to deliver our services more seamlessly. Using this technology and our expertise, every person in our organisation will contribute to delivering our goals, which are underpinned by defined measures and targets.

Under the umbrella of **Together we DREAM** our values also guide every aspect of our work.



TOGETHER WE
DREAM

-  Dare to be great
-  Respect and inspire
-  Evolve and grow
-  Appreciate and celebrate
-  Make it easy



Our people

In this past year, our people have enabled the TIO to deal with close to 130,000 consumer complaints and to monitor and investigate emerging and potentially complex issues.

The work is ever-changing and no complaint or consumer's situation is exactly the same. For each person or small business who contacts us, resolving their issue matters and our people know that what they do every day is important. Our investigation of systemic issues and careful analysis of data allows our people to work with providers to avert potential telecommunications issues that could have detrimental effects on communities across the country.

Putting people first is increasingly part of our DNA, and this year saw greater emphasis on re-focusing and enhancing our culture. This effort is positively reflected in key statistics on the makeup of our workforce, our rising employee engagement levels, and our improved employee attrition rates.

'We are committed to our people. We respect and embrace all kinds of diversities and are absolutely committed to being inclusive. We recruit, develop, compensate, and promote employees regardless of ethnicity, religion, national origin, gender, sex, sexuality, intersex variation, disability, age, and life experience. We encourage our employees to bring their authentic selves to work because we celebrate all our differences, support it and thrive on it.'

Our Equality, Diversity, and Inclusion Commitment

Equality, diversity, and inclusion

Equality, diversity, and inclusion is embedded in every facet of how we work – in our work practices and policies, in our conversations and performance, and in our learnings and capabilities. We want to provide a rewarding and psychologically safe workplace for all.

Our people have welcomed our focus on diversity and inclusion. Our dedicated expert is creating and leading organisation-wide programs and events to support this work. We have initiated the formation of employee resource groups to support these goals and held our first equality, diversity, and inclusion think tank with our Board.

Our annual report to the Workplace Gender Equality Agency highlighted the work we have done in the areas of recruitment, leadership, development, learning, and attrition. We are now working towards becoming an Employer of Choice.

We have continued to develop our Reconciliation Action Plan and in April 2020, this was conditionally endorsed by Reconciliation Australia.

EveryOne Culture

Our EveryOne Culture transformation encourages our people to see their place of work as a valued community where they can bring their whole self and be heard, respected, and included. Our people know our commitment is more than words – we mean it and we are doing the work together to make it happen.

Strengthening our EveryOne Culture is an important journey for the organisation and today the numbers showcase our progress and the buy-in from our employees as we make positive changes. The ideas they have shared and their level of engagement as we move forward have been palpable and valuable. Turnover for all employees dropped to 16 per cent, a drop of 30 percentage points from 2018-19. Turnover of permanent employees was even lower at 7 per cent, and employee engagement increased by three percentage points to 72 per cent.

85% of our people recommend the TIO as a **great place to work**

72% of our people are **engaged** with the TIO

93% **retention rate** with our permanent employees

Improving our systems and processes

We launched a new Human Resources Management System that combines the efficiencies of an employee database, automated business processes, resource centre, learning library, and talent management system. Our leaders and employees can use the system to help with online learning, development, performance, planning, and decision-making. Employees have named the new system PEARL – Performance, Evolution, Attachment, Resources, Leadership.

Looking after our people in a pandemic

During the pandemic, a series of health and wellbeing initiatives have supported the mental and physical wellbeing of our people while everyone is working from home. This has included virtual exercise classes, a virtual lunchroom open twice a week, the Mindful in May program and making specialist Mental Health First Aid employees available to lend support. Employees who had to school their children at home were also offered flexible working hours.

We launched a new 10-day special leave policy and have allowed everyone unlimited access to the Employee Assistance Program. There was also flexibility in employees being able to take leave and breaks, adjust working hours, and a one-off payment of a modest sum to help with the costs of setting themselves up to safely work from home. Our Health and Safety representatives and members of the Work Health and Safety Committee also provided support and guidance for ergonomic home office set-ups.

96% of our people had **confidence** in the TIO'S response to the pandemic

"At its core, my role is to partner with business groups throughout the TIO and to ensure our people get the support, service, and care they need. I'm the conduit when people are looking for opportunities to develop or when our people need support with any issue.

This organisation's genuine care for its people is clear. The EveryOne Culture and putting people first is something we all hold close and there is genuine care and awareness for people who want to be the best they can be at work and in their lives outside of work. People feel cared for and they feel that they belong.

I think the time of lockdown and working from home during the COVID-19 pandemic has only highlighted that. People appreciated receiving a call as part of a wellbeing check. They know they're not just another number."

Irfan Ali

Business Partnership Manager,
People and Culture



Our Senior Leadership Team



Judi Jones – Telecommunications Industry Ombudsman

Judi has been Telecommunications Industry Ombudsman since 2016. Previously, Judi was the Electricity and Gas Complaints Commissioner in New Zealand. Judi was part of the faculty at Massey University's Dispute Resolution Centre, teaching mediation and negotiation at post-graduate level. She has considerable experience in industry-based adjudication and mediation bodies and has practised law in various settings in New Zealand.



Jillian Brewer – Assistant Ombudsman, Dispute Resolution

Jill leads our work on escalated complaints, using a range of dispute resolution techniques to resolve them, including conciliation and investigation.

Jill has over 18 years' experience in external dispute resolution with the Telecommunications Industry Ombudsman and the Financial Ombudsman Service. She has worked as a solicitor with two major law firms and in policy roles with the Commonwealth Government.

Jill took a leading role in developing the Graduate Certificate in Dispute Resolution (Industry), developed by the TIO in partnership with Box Hill Institute.



James McDonald – Assistant Ombudsman, Early Resolution

James' group is the first port of call for consumers unable to resolve complaints with their provider.

Most recently, James worked at Medibank in health program operations and complaint resolution. James previously worked at the TIO as Executive Officer to the Ombudsman and Manager Industry Improvement. He has also held regulatory roles at the ACMA and the Department of Immigration.



Belinda Taneski – Assistant Ombudsman, Improvement, Policy, and Reporting

Belinda leads our work on reporting, data analysis, improvement and knowledge, policy analysis, and systemic issues investigations.

Belinda previously held senior roles at ASIC, the ACCC, and the Australian Energy Regulator where she led investigation, litigation, and market performance teams. She has practised law in the areas of corporations and consumer law and has more than 15 years of experience investigating corporate and market misconduct.



Gerard Dell'Oste – Executive Director Shared Services, CFO, and Company Secretary

Gerard leads the teams providing our supporting services. This group provides legal, finance, information technology, and facilities services. Gerard has spent six years at the TIO and has more than 30 years' experience as a senior finance professional in the commercial and not-for-profit sectors. He is Chief Financial Officer and Company Secretary with over 20 years' and eight years' experience in those roles respectively. He has served as a Director and Chair of a not-for-profit organisation.



Leanne Hutton – Chief Strategy and Engagement Officer

Leanne leads our work in developing and implementing strategy, delivering strategic projects, stakeholder, and community engagement activities.

Leanne previously held senior roles at the National Australia Bank and Telstra Super. She has over 20 years' experience leading large multi-disciplinary specialist teams including teams delivering strategy, business performance reporting, portfolio and change management, consulting, and advice partnerships.



Freyja McCarthy – Head of Legal

Freyja leads a small legal team with responsibility for legal advice and compliance activities.

She has experience in telecommunications regulatory advice, competition and consumer law, intellectual property, privacy, employment, and administrative law. Freyja was previously a Special Counsel in the IP, Technology and Regulatory team at Thomson Geer. She was recognised as In-House Counsel of the Year in the 2018 Law Institute Victoria awards.



Gaye Wealthy – General Manager People and Culture

Gaye's team provides the full People and Culture suite including learning and development, business partnering, employee experience, and equality, diversity and inclusion, and the design and execution of the People and Culture strategy for the TIO.

Gaye has significant experience across numerous industries and geographies and working in partnership with Boards, CEOs, executive teams, employees, and leading teams. Her focus is to ensure that organisational and workforce capacity, capability, safety, inclusive culture and relationships enable and support the achievement of strategic goals.

Our stakeholders

We work with a wide range of stakeholders to improve consumer experiences and interactions with providers and to ensure standards are maintained within the telecommunications industry. When engaging with our stakeholders, we seek to be accountable, purposeful, timely, relevant, and impactful.

We share outcomes with our stakeholders, seek and act on feedback, and take time and effort to understand their needs and priorities. We

engage early with stakeholders and take a 'no surprises' approach. We focus on clarity, transparency, and relevance.

We choose the most effective and efficient methods of communicating with our stakeholders, and we seek to deliver outcomes that are consistent with our goal of contributing to continuous sector improvement.

Figure 1 Roles and responsibilities in the telecommunications industry

Government	<p>Federal Minister responsible for Communications</p> <p>Federal Minister responsible for Regional Communications</p> <p>Department responsible for Communications – sets overarching telecommunications policy and coordinates implementation; administers the mobile blackspot funding program</p> <p>State/Territory Governments – some contribute to mobile black spot funding</p>
Regulators	<p>ACMA – administers the telecommunications licensing and conduct regime; enforces compliance with the TIO scheme membership and Ombudsman decisions; approves industry codes</p> <p>ACCC – regulates the network and market competition; administers the Australian Consumer Law, including ensuring fair market practices</p>
Consumer organisations	<p>Australian Communications Consumer Action Network (ACCAN) – the telecommunications specific peak body for consumer education, advocacy, and research</p> <p>Financial Counselling Australia – provides consumer case work and advice and contributes to policy debates with a hardship and debt focus</p> <p>Consumer Law Centres – provide consumer case work and legal advice</p> <p>Other consumer organisations and advocacy groups</p>
Industry associations	<p>Communications Alliance – the telecommunications specific peak body for industry advocacy; develops industry code, standards and guidelines</p> <p>Communications Compliance – monitors compliance with industry codes</p> <p>Other telecommunications associations</p>
Dispute resolution	<p>TIO – facilitates the resolution of residential and small business consumer complaints; identifies and resolves broader issues; makes determinations on land access objections</p>

Our members and communities

- **Events that shaped
the year**
- *pages 25-27*
-
-

- **Working with our
members**
- *pages 28-29*
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- **Working with our
communities**
- *page 31*
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Events that shaped the year

This year proved to be a challenging and unpredictable 12 months with Australians facing a series of major changes and upheavals. Inevitably, those events impacted the telecommunications industry and so impacted members, consumers, and the broader community.

Infrastructure changes

The roll out of the National Broadband Network (NBN) neared completion and edged closer to its goal of having eight million homes and businesses connected by 2020. As this work is completed, we expect to see fewer complaints about connections. However, as the NBN becomes the default network, we will naturally see a greater proportion of fault complaints about a service delivered over the NBN.

Continuing innovation from telecommunications companies offering backup 4G access and unlimited data plans provides greater service and reliability to consumers. However, there is the potential for the roll out of 5G to introduce more market disruption.

Responding to extreme weather events

Bushfires in many parts of the country during the 2019-20 summer created a crisis for many communities. The bushfire season was the worst on record for New South Wales (NSW) in terms of the area burned and the number of properties lost. It was also the worst season on record for Queensland in terms of properties lost.

Extreme weather events appeared to particularly impact NSW consumers in February and March. Increases in complaints about not having a working phone or internet service in several states in the third quarter of 2019-20 were partially driven by complaints arising due to the bushfire season. Complaints about not having a working phone or internet service rose nearly 70 per cent from the second to the third quarter.

During the devastation of the bushfires, remaining connected to family, friends, and community was critical to safety and wellbeing. We established a natural disaster help line to ensure vulnerable consumers impacted by the



Capturing our people's stories of the summer bushfires.
Artwork by Debbie Wood of Sketch Group.

fires were looked after and we worked closely with providers to resolve those complaints and issues.

Operating in a global pandemic

The COVID-19 pandemic gave rise to numerous challenges in the telecommunications sector and continues to do so as providers and consumers adjust to different ways of working and living. Since March 2020, residential consumers and small businesses have relied on phone and internet services more than ever to work and study from home, to increase their business online presence and functionality, and to stay connected to loved ones across Australia and the world.

We identified three key complaint themes arising from the pandemic – consumers not being able to contact their provider, fault and connection problems being more disruptive to consumers, and emerging financial impacts on consumers.

Providers had to respond to a surge in customer demand and customer contacts while having to manage the impacts on their own businesses from government restrictions and lockdowns. For example, providers faced unusual pressure on complaint handling as their offshore call centres in India and the Philippines closed.

In March 2020, the Ombudsman declared COVID-19 a disaster under our Business Continuity Plan and temporarily increased

the timeframe for providers to respond to non-urgent complaints from 10 to 15 business days. The timeframe to process urgent complaints from vulnerable and at-risk consumers remained unchanged at two business days.

The industry, government, and regulators worked quickly to improve access to services and to provide temporary financial relief. This

included taking steps such as creating processes to identify and prioritise urgent cases, extending self-service options, offering extra data or unlimited calls at no cost, extra capacity on the NBN, and pausing standard processes for recovering overdue debt.

We worked closely with providers and consumers throughout these major events to ensure that consumers were heard and received the help they needed.

We worked closely with providers and consumers throughout these major events to ensure that consumers were heard and received the help they needed. We also supported providers to communicate changes with consumers and to find the best ways to navigate the unexpected twists and turns of the year. This ensured whenever things became complex and challenging, nobody was left behind.

Changes in the regulatory landscape

This year brought a number of regulatory developments and changes.

A revised Telecommunications Consumer Protection Code (TCP Code) took effect on 1 August 2019. The TCP Code was revised by a Communications Alliance working committee

with representatives from industry, consumers, government and regulators. It was registered by the ACMA and is enforceable by the ACMA.

The revised TCP Code includes changes to selling practices, credit assessment, and financial hardship. Telecommunications providers are required to sell their products in a fair, transparent, responsible, and accurate manner to help consumers make informed decisions, as well as clearly explaining key terms and conditions.

The Telecommunications (Consumer Complaints Handling) Industry Standard will be in its third year of operation during 2019-20. The ACMA has been reporting on data collected through its Record-Keeping Rules. Providers with more than 30,000 services in operation report complaint data to the ACMA each quarter.

The ACCC continued to undertake action on speed claims, speed monitoring, and enforceable undertakings in the communication space. The ACMA continued to undertake investigations into complaints handling, consumer information, and NBN consumer experience rules.

The Government released its report on Part B of the Consumer Safeguards Review relating to reliability of telecommunications services, with Part C of the Review on choice and fairness to be released shortly. The Department has been satisfied with our approach to implementing the recommendations of Part A of the Safeguards Review, which endorsed the continuing role of the TIO as an external dispute resolution body for the telecommunications industry.

"I used to work as a case manager for a service provider and being on the other side of the equation interested me. I see the Ombudsman as someone who is there to help and I wanted to see if my ability to help people could be better utilised at the TIO.

We are like the first responders in the organisation – we are on the frontline taking complaints about service providers. Every day is different. Every call I receive is different and no complaint situation is the same.

I like the fact that I can help people. During that first call it's almost like therapy for a consumer who has a chance to get out all their stress about their complaint. And I enjoy drilling down into a problem to try and pinpoint if something has been missed. I remember one instance where the way an address appeared in an NBN versus provider database was different and the consumer affected by that problem told me 'it has been four months and nobody worked that out but you spotted it in five minutes!'"

Kali Power

Early Resolution
Officer



Working with our members

Our members include very large telecommunication providers, as well as medium and smaller-sized providers who operate in one state or territory, or that have a business-only clientele. Members may also be niche providers with a selective customer base.

We work with members to help them resolve complaints from individual and small business consumers as quickly as possible. We guide them on best practice complaint handling procedures and provide information to members about their legal obligations.

We also work collaboratively with industry associations, including Communications Alliance and the Australian Mobile Telephone Association.

Data and insights

Using insights from the data and information we collect from complaint handling, we also highlight ways in which members may reduce the number of complaints made about them. We meet regularly with larger members to discuss improvements and ways we can work better together to resolve complaints.

Our extensive data collection and analysis provide insights about the types of complaints a member is receiving and highlight areas where service improvements can be made. Our systemic investigations flag current and potential issues for members that may adversely affect consumers.

Information and training

The online Member Portal continued to expand. It gives members access to a suite of reports and invoicing, an event calendar, training and webinars, and information about our processes. Member usage of the Portal has continued to increase.

Our monthly eNewsletter, MNews, gives members information about changes to our complaints handling processes, sector updates, and membership information. We increased frequency of publication during the COVID-19 pandemic to keep members informed. Readership of MNews has increased this year, with a 36 per cent open rate and a click-through rate of 25 to 30 per cent.



36% of member contacts opened our member newsletter*

Our annual member forums usually held around Australia had to be placed on hold due to COVID-19. However, the Member Services Team continued to deliver 'Let's Talk' – a webinar series for members every two to three months. TIO experts including the Ombudsman, Assistant Ombudsmen, and Dispute Resolution Officers presented updates and insights on topics of interest to our members. This year, topics have included complaint handling techniques and how to deal with a challenging consumer issue. More than 100 people from member organisations have

*Campaign Monitor benchmarks for email marketing is a 20-25% open rate. Source: <https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks>

attended each webinar. We will be extending the series to include information about our systemic investigation reports.

We developed a series of 10 induction and training videos to help new members, and new employees of existing members, understand the scheme and our processes. The 10-minute videos explain what the TIO scheme is, how we work with members and consumers to handle complaints, what members can expect from the TIO, what we expect from members, and their obligations as a telecommunications service provider.

Working together during extreme events

During the bushfires and COVID-19, we worked closely with members to provide feedback on changes to our processes. In turn, we asked members to update us on any changes to their processes, complaint handling times or assistance packages so our people had that information available when consumers contacted us with a query or issue.

"I studied opera for many years and have performed and directed in theatre and I find those skills useful in what I do today. Theatre is about telling a story and communicating with an audience and that's key in what I do.

Whether I'm developing an outreach program or helping one of our members navigate the complaints process, knowing what that audience needs at that particular time and being able to communicate with them clearly is vital.

When our members deal with the TIO they are often dealing with complaints so I enjoy developing a program for them that offers training activities and member forums where there is an opportunity to speak face-to-face, to answer their questions and to listen to their feedback.

We are all here working to help bring the consumers and providers together to find a solution and to keep the conversations going."

Shaun Kingma

Member Services Manager,
Stakeholder
Engagement Team



Case study

Working together during the COVID-19 crisis

In March and April 2020, we identified an increase in urgent complaints from consumers who could not contact Mode Telco to report service issues. These complaints were urgent because the consumers had serious medical conditions. Not having access to a landline, mobile, or internet service presented a safety risk, especially for those self-isolating due to the COVID-19 pandemic.

Consumers said they had tried to contact Mode Telco by phone, online chat, and using Mode Telco's app.

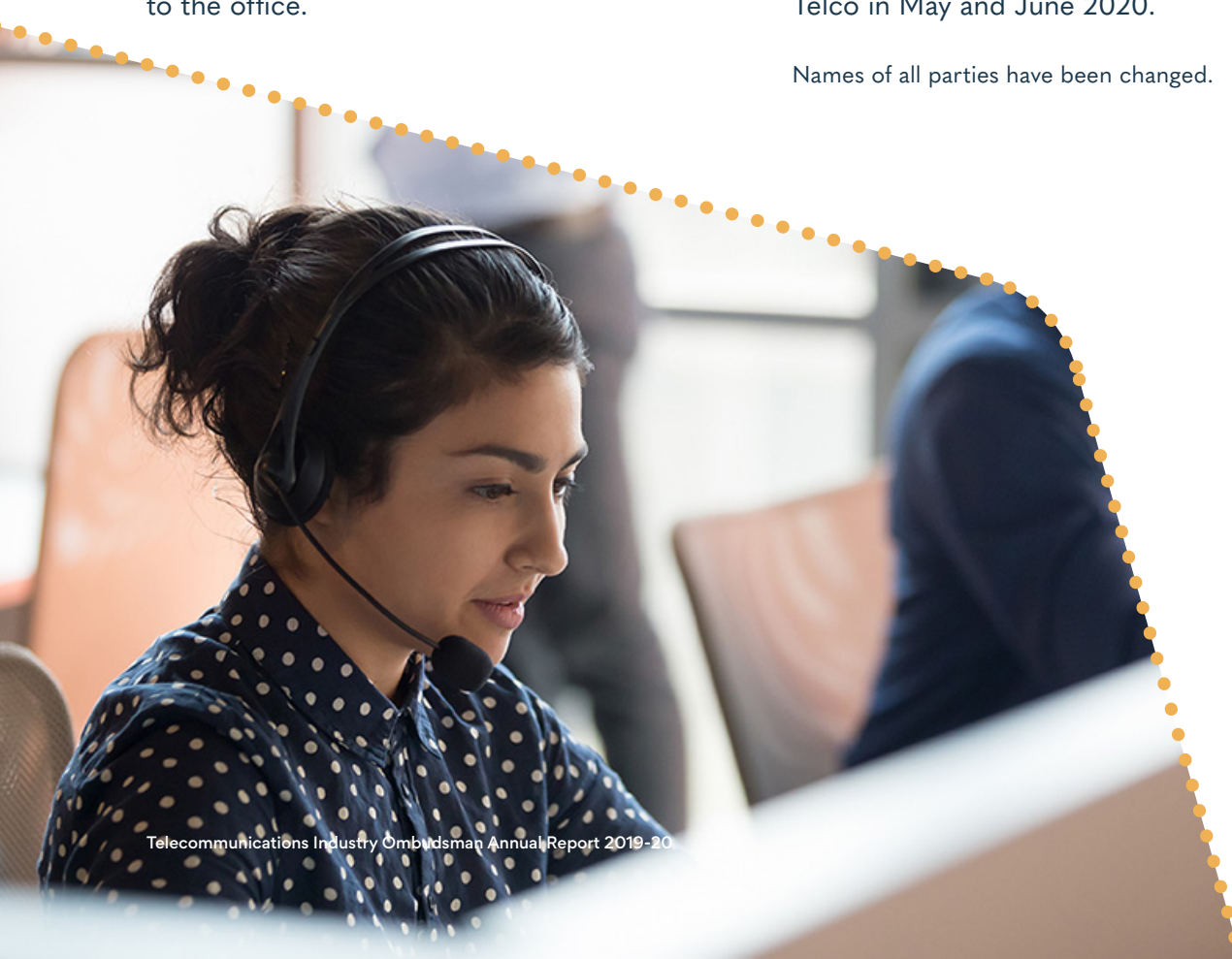
We raised a systemic investigation with Mode Telco, asking it to explain the current limitations on its ability to communicate with consumers who had urgent issues. Mode Telco said that, due to government lockdowns to reduce the spread of COVID-19, a significant number of its offshore call centre staff were unable to travel to the office.

We asked Mode Telco what steps it was taking to ensure consumers who were vulnerable or experiencing urgent issues could still contact Mode Telco for support. The company told us it had created temporary contact centres that staff could travel to. In Australia, Mode Telco redeployed staff from its retail outlets to contact centres and recruited new staff – many from an industry that had been significantly impacted by COVID-19.

Mode Telco said it would prioritise consumers who were vulnerable or experiencing urgent issues such as financial hardship, service issues or fraudulent activity. Mode Telco also established a dedicated COVID-19 Hardship Line.

Mode Telco's response to this issue appears to have been effective as we saw a significant decrease in urgent complaints about Mode Telco in May and June 2020.

Names of all parties have been changed.



Working with our communities

Engaging with the communities in which we operate and ensuring they are aware of what we do and how we can support them is an important element of our work. Similarly, ensuring that the way in which we operate and deliver our services is culturally safe and sensitive is also of great importance to our organisation.

Outreach program

Our outreach program is dedicated to building connections with hard-to-reach communities. We are raising awareness within those communities of what we do, and how we can help them when they have problems with their telecommunications services and providers.

We have worked with financial counsellors, consumer law centres and organisations for the visually impaired. We were grateful for the help of Vision Australia to redesign our consumer complaint form to make it more accessible. A complete re-design saw us achieve an AA rating from Vision Australia for the redesigned form based on its accessibility and the quality of its assisted technology features.

We undertook a cross-sector project with financial counsellors and consumer advocacy groups to simplify their third-party authority form. Financial counsellors now have one form that can be sent to all Ombudsman schemes – rather than having to complete a separate form for each scheme.

Our outreach work has continued, even during the pandemic. This year we attended the Yabun Festival in Sydney – the largest one-day gathering and celebration of Aboriginal and Torres Strait Islander cultures in Australia. We are connecting with organisations and events

that embrace the diversity and inclusiveness of the TIO to reach their networks and further spread the word about what we do and how we can help.

Reconciliation Action Plan

Finally, of note this year, we formalised our commitment to reconciliation through the development of our first REFLECT Reconciliation Action Plan (RAP) 2020-21. This was conditionally endorsed by Reconciliation Australia in April 2020.

Our REFLECT RAP is based on three core pillars: relationships, respect, and opportunities. Underpinned by effective governance and reporting practices, these pillars will drive progress across the five dimensions of reconciliation.

Since this is our first RAP, we are investing in strengthening our employees' understanding and appreciation of Aboriginal and Torres Strait Islander culture. In relation to our resolution services, during the implementation period, we will explore various ways to make our services culturally competent and safe to access for all identifying as Aboriginal and Torres Strait Islander consumers.

We have commissioned a proud Kamilaroi and Jerrinja woman, Jasmine Sarin, to do the artwork for the RAP. Jasmine is a self-taught visual artist and graphic designer who grew up predominantly on the south coast of NSW in Nowra and Wollongong. She is based in Sydney. We plan to get the RAP fully endorsed and formally launched by October 2020.

Case study

Supporting the Yabun Festival

Each year the Yabun Festival, held on 26 January 2020, celebrates Aboriginal and Torres Strait Islander cultures with a mix of music, arts, markets, cultural activities, and passionate speakers. The event is held on the traditional lands of the Gadigal People at Sydney's Victoria Park.

"Yabun means 'music to a beat' in Gadigal language and that's exactly what we got – music and art, colours, and stories from the largest gathering of Aboriginal and Torres Strait Islander cultures in Australia," says Navanita Bhattacharya, Senior Advisor Equality, Diversity, and Inclusion at the TIO.

"Yabun honours the survival of the world's oldest living culture and reminds all Australians there are unresolved issues that need to be acknowledged in order to reconcile."

The TIO has been attending the event for several years as part of our broader engagement work with Aboriginal and Torres Strait Islander peoples. We display information posters and brochures about the TIO's dispute resolution services. The event is also an opportunity to

reach out to Aboriginal and Torres Strait Islander communities to raise awareness of the TIO and to listen to questions and stories.

Elderly visitors to the TIO stall thanked the organisation for quickly and fairly resolving their telecommunications problems – mostly related to poor service delivery by their providers. Some who were unaware of the Ombudsman were glad they now knew where to go if they had a telecommunications problem.

"For me, the greatest takeaway from Yabun was the reiteration that human connection is vital. The most significant thing that people of all ages, cultures, and abilities look for in a service provider such as the TIO is a clear, plain language explanation of what the complaint resolution process is and what to expect," says Navanita.

"Also important is the voice at first contact – a voice that says, 'you are important; your problem is valid; we will help you in the best possible way.'"

Artwork by Jasmine Sarin
(proud Kamilaroi and Jerrinja woman)



Complaints

- **Complaints fast facts**
- *page 34*

- **How we work: our process**
- *page 35-36*

- **Improving complaint handling**
- *pages 37-38*

- **Trends in complaints**
- *pages 39-51*

- **Land Access Objections**
- *page 53*

Complaints fast facts

127,151

total complaints received

▼ **4%** on 2018-19

16,675

escalated complaints

▲ **17.8%** on 2018-19

Internet

was the most complained about service type with

42,883

complaints

Who complained

Residential 108,673

Small business 18,478



Only

25%



of **providers** had a
complaint in 2019-20



49.2%

of all complaints had a
connection, change of provider
or service quality issue

How we work: our process

Our complaints process begins with individual and small business consumers contacting us.

First contact and referral

When a consumer first contacts us, our Early Resolution Officers listen to their complaint and refer it to the provider to respond to in the first instance.

If the consumer has an urgent complaint or their problem poses a medical or safety risk, we refer the complaint using our urgent two-step process:

1. We ask the provider to resolve the urgent issue in two business days.
2. For medical or safety issues, we follow up with consumers to ensure those issues have been resolved.

Many complaints we refer to providers are resolved without any further involvement from us.

Handling unresolved and escalated complaints

Some complaints are not resolved by the complaint referral process. If the consumer asks for further assistance, we assign the complaint to a Dispute Resolution Officer whose job it is to assist the consumer and their provider to reach a resolution.

Our Dispute Resolution Officers are skilled in understanding technical and legal issues and in working with the parties to find a resolution to the complaint. Many complaints are resolved by agreement, but some can require a decision.

If the consumer accepts a decision, it is binding on the provider. Generally, providers implement the decisions we make. It is disappointing to note that we have had to refer 25 binding decisions to the ACMA for enforcement this year.

"I joined the TIO 12 years ago because a few of my friends were working here. They always talked about the sense of achievement they had in their work because they were helping people and helping to improve the industry – and now I get that.

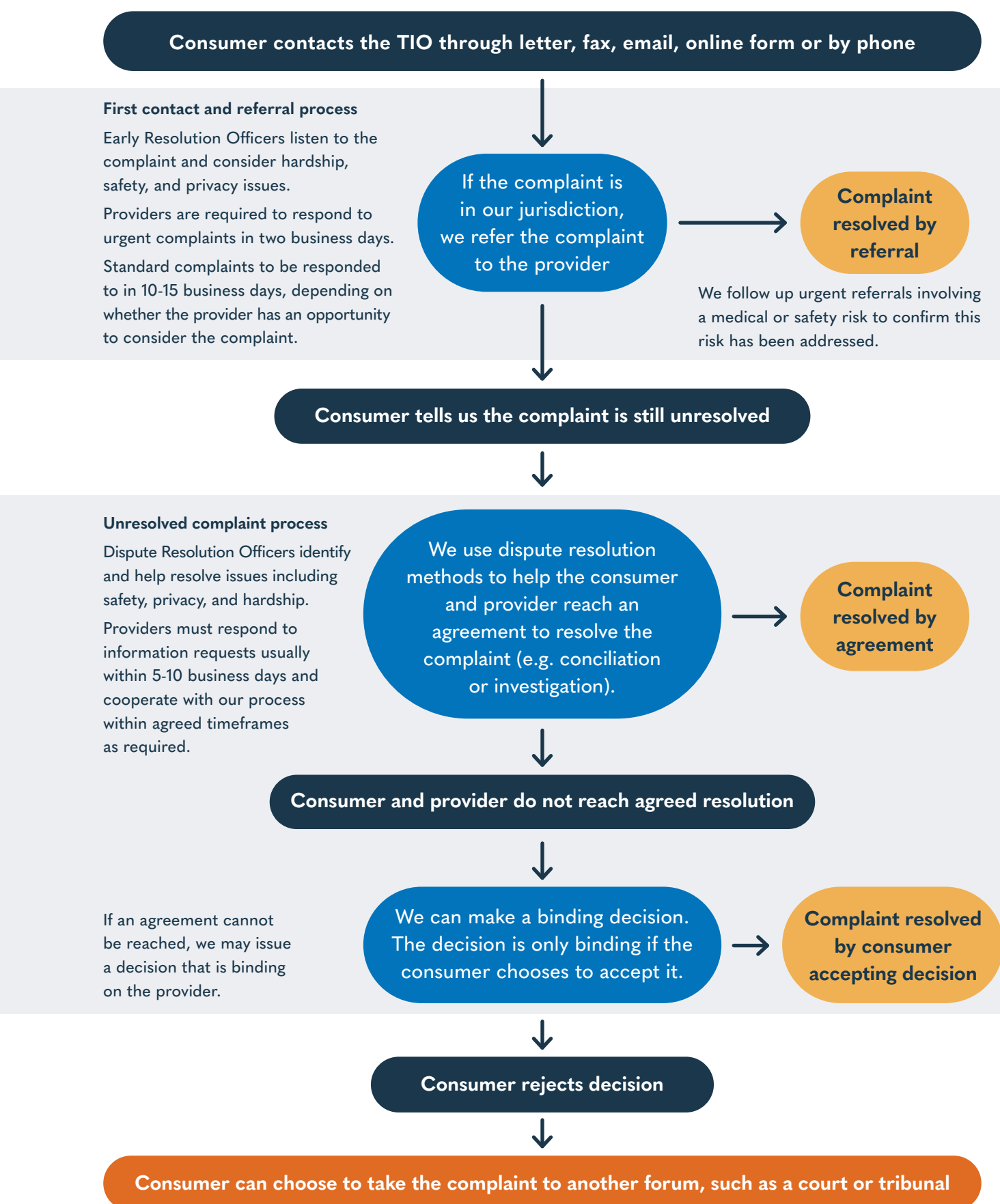
The work we do is complex and busy and I see us as the bridge between the early resolution and dispute resolution areas. I love the fast pace of what we do – it keeps you on your toes – and I love the challenge of somehow finding a resolution to help a consumer who may have had a problem for some time. Someone saying thank you and appreciating how we've helped them is a good day.

I also enjoy the opportunity to share knowledge, to help the people I work with to see their potential and build their skills. We are all working towards the same goal with care and concern for each other."

Nina D'Rozario

Triage Team Lead,
Early Resolution



Figure 2 Overview of the TIO complaint process

Improving complaint handling

We have seen numerous improvements this year, particularly in the proportion of complaints closed within 90 days, which increased to 76 per cent from 72 per cent in 2018-19. Process improvements reduced wait times for consumers and positively impacted on the time to close complaints. We saw 56 per cent of escalated cases closed within 60 days this year and this was a substantial improvement on last year's result of 47 per cent.

We improved our case handling times by creating specialist Small Business Teams and teams with technical analysts to deal with fault and connection complaints. We also introduced robotic process automation where appropriate.

We also ran more conciliation conferences, getting the parties together on the phone to work things through. Speeding up case resolution times meant we made significant inroads into cases awaiting assignment to a case manager, and we also drove down the overall time taken to resolve complaints.

Responding to extreme events

This year, we recognised the effects of the bushfires and the COVID-19 pandemic on consumers and complaints. Our regular meetings with providers alerted them to complaint trends so they could take action. Because of the challenges posed by the pandemic, in March 2020, we temporarily extended our referral time from 10 days to 15 days to give providers more time to resolve complaints.

"The crux of my role is to make decisions about matters that have been escalated to the final stage in our process. I handle cases, draft decisions, and I enjoy the decision-making part of the role. I see it as a privilege to work with the Ombudsman on drafting decisions and to be able to see how she thinks and arrives at decisions."

I feel like I always have lots of things going on but people are always willing to help. People have the opportunity to gain confidence, to develop their knowledge, and to step outside their comfort zone – all that is very much encouraged in this office.

For me, at the end of the day, a good outcome is something that I feel is fair and it's where the consumer feels satisfied that we did the best we could and that we made a fair decision. I remember a small business that went through quite a difficult process and afterwards the practice manager emailed me. She said she was so happy and relieved that it was over and that it wouldn't have happened without my help – you can't really get better than that."

Fulden Boyraz

Adjudicator, Dispute Resolution



To support affected vulnerable communities and small businesses, we also opened our natural disaster phone line. People affected by bushfires were prioritised in the queue.

As part of the pandemic response in Melbourne, Victoria, some specific suburbs and individual housing commission towers were placed in lockdown. We responded quickly to this situation with our Early Resolution Team prioritising any complaints received from people in the locked down towers.

Reducing wait times for consumers

In 2018-19, a spike in complex complaints meant we were unable to keep up with the number of unresolved and escalated complaints. The largest proportion of these complaints were about fault and connection issues, which are often complex to resolve.

Consumers had to wait an increasing length of time for their complaint to be allocated to a Dispute Resolution Officer. At times the wait was as long as 14 weeks. Over this past year, we reduced the number of cases awaiting allocation by over 70 per cent and, by year end, the longest wait time was under two weeks. During this period, we continued to prioritise urgent complaints and complaints from vulnerable consumers.

By year end, longest
wait time for allocation
was under **2 weeks**

This year there was a 17.8 per cent increase in the number of escalated complaints (16,675). This was primarily from our concerted effort to reduce the number of unresolved complaints in the queue. Reducing the backlog meant a flow-on effect to escalated complaint numbers.

17.8% increase
in the
number
of **escalated complaints**

Other factors that caused an increase in the number of escalated complaints included the COVID-19 pandemic, which curtailed provider operations and their ability to resolve issues as nimbly as they usually would.

Complaint outcomes

In most cases where consumers received a remedy, there was a financial and non-financial outcome. The most common financial outcome was a billing adjustment followed by a compensation payment. The median financial amount consumers received was \$427. Non-financial outcomes were most often an explanation or assistance followed by a cancellation or change to a contract, service or plan.

Trends in complaints

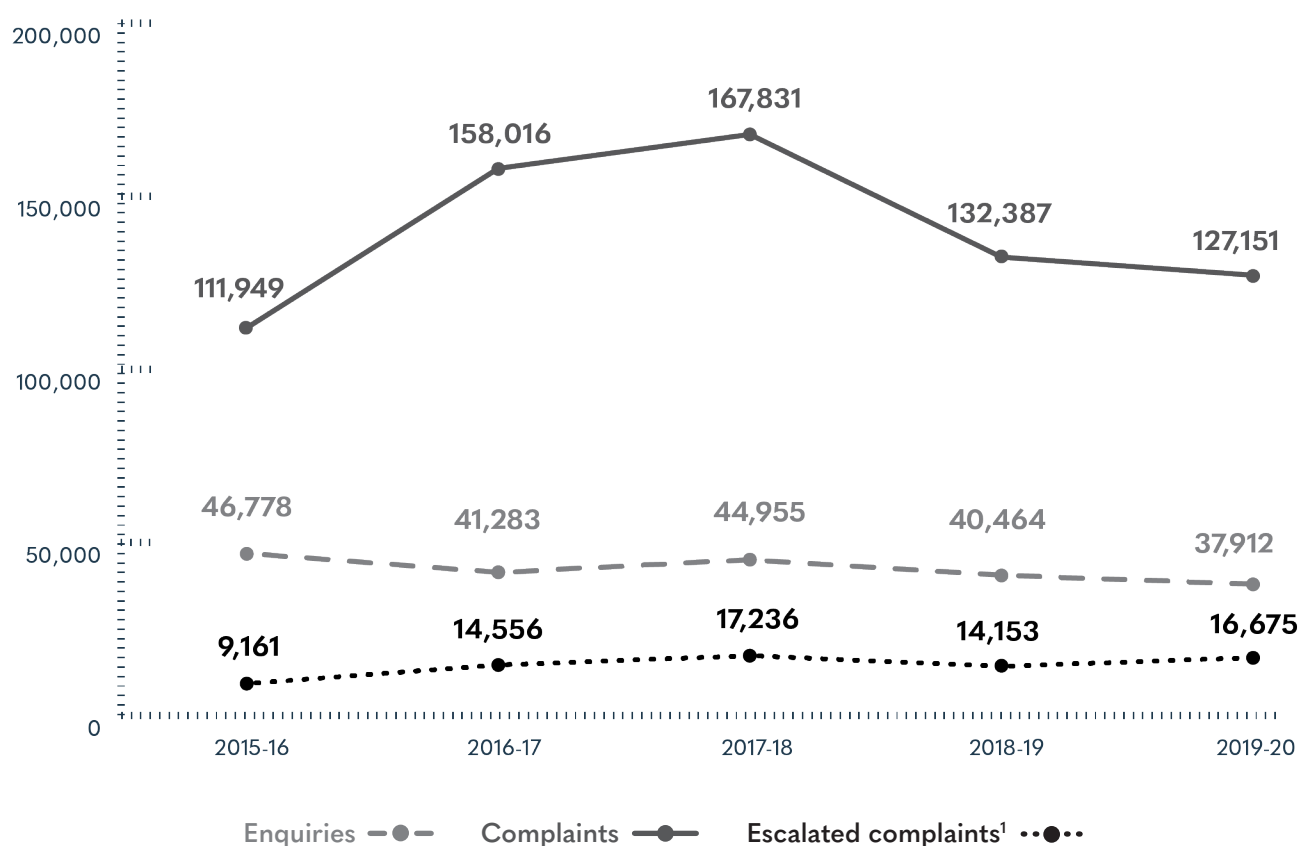
During the year we confronted some complex and challenging issues. The COVID-19 pandemic weighed heavily on the operational agility of providers. Inevitably, this also resulted in more complaints and escalations on some issues.

But there were decreases in some complaint areas, too. We saw fewer complaints about termination fees and excess data charges from users of mobile services. This may be because changes in mobile phone plans meant consumers were less likely to get locked into fixed plans and less likely to incur excess data charges. Similarly, there were fewer complaints

about missed appointments and about misleading conduct when making a contract.

Just as the telecommunications sector is evolving, so are the complaints and issues that we help consumers and providers resolve. Here we share the complaint trends from this year.

Graph 1 Enquiries and complaints by year



1. 'Escalated complaints' includes investigations and conciliations.

Complaints by service type

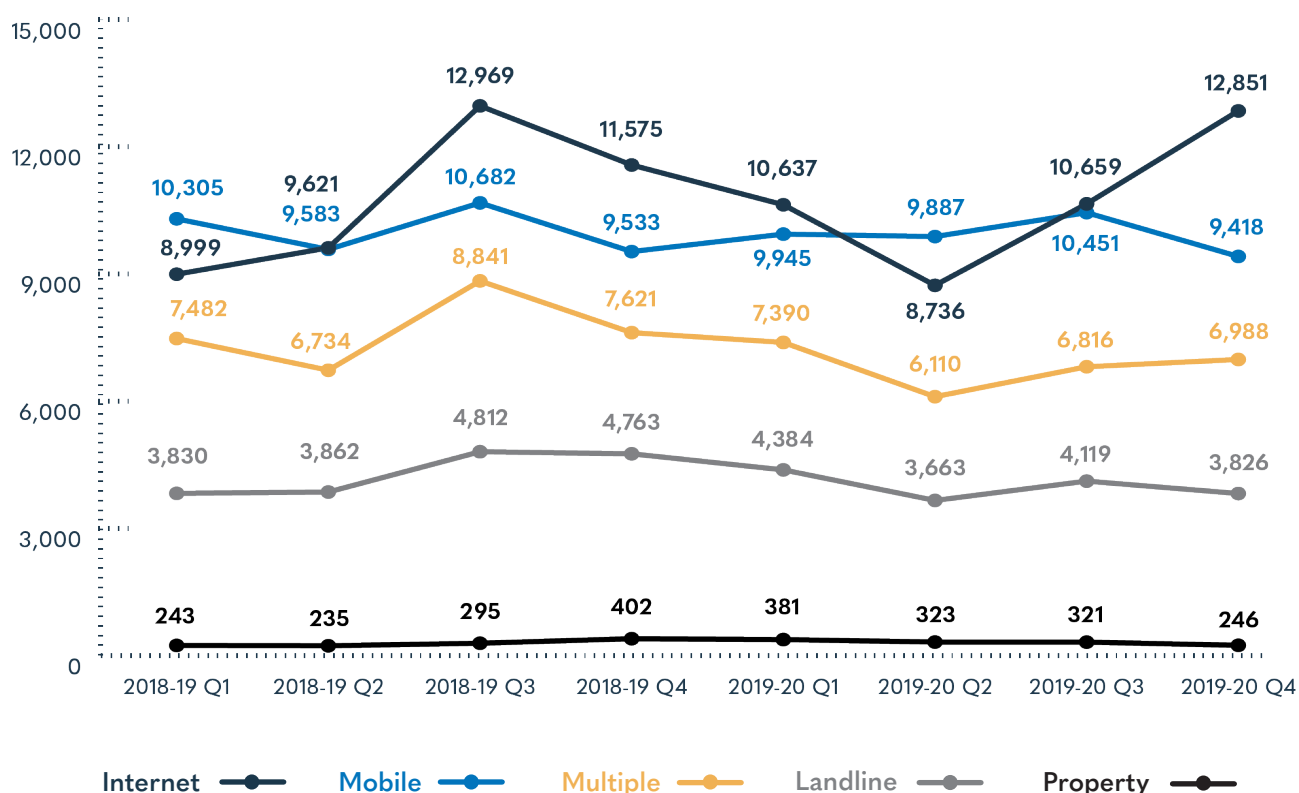
Complaints about internet services made up the largest proportion of complaints which is a continuation of the trend we saw in 2018-19. Complaints about internet services accounted for 33.7 per cent of complaints in 2019-20 compared to 32.6 per cent in 2018-19. However, the overall volume of internet complaints dropped by 0.7 per cent (281 complaints).

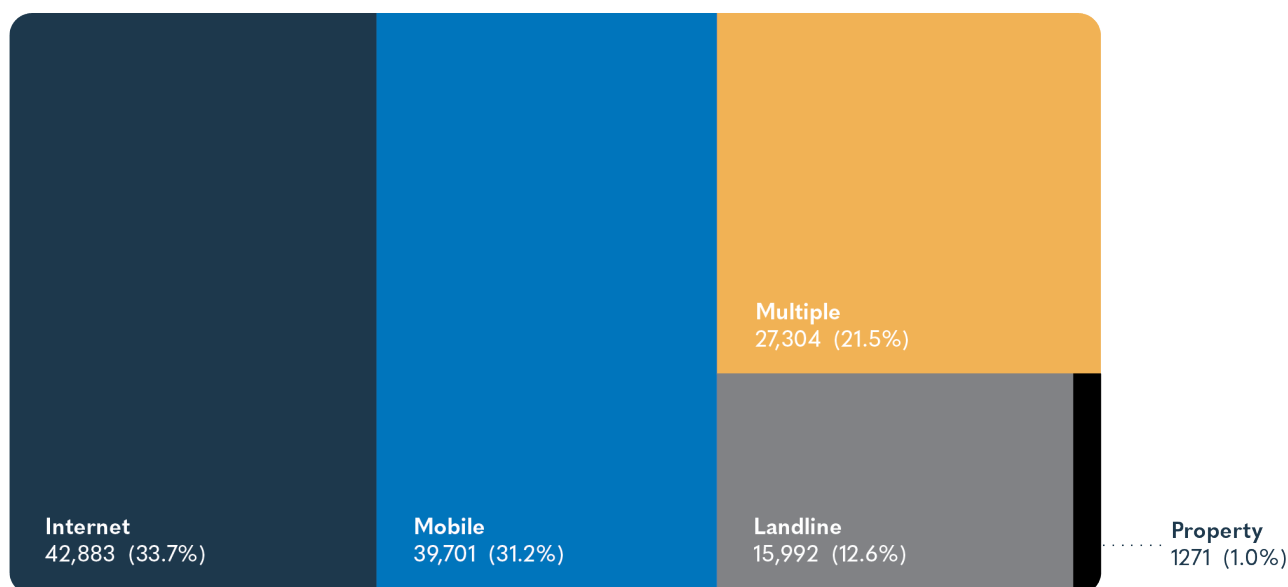
Internet complaints were most dominant in the final quarter of the year, accounting for 38.6 per cent of complaints as users became more dependent on these connections during the pandemic.

In 2019-20, mobile services was the next most complained about service type with 31.2 per cent of complaints compared to 30.3 per cent of complaints in the previous year. Mobile complaint volumes reduced by one per cent compared to the previous year. Mobile services were the most dominant service type in Q2 due to a known and resolved systemic issue.

Both the proportion and volume of complaints relating to multiple and landline service types reduced this year, however, these service types still dominate small business complaints.

Graph 2 Complaints by service type and quarter 2018-19 to 2019-20



Graph 3 Complaints by service type 2019-20

Top 10 issues

Service and equipment fees and no or delayed action by a provider were by far the most common issue for consumers, as they were last year. However, these issues are frequently part of a complaint primarily driven by other issues.

Failure to cancel a service was introduced as a new issue keyword this year and it appeared in our list of top 10 issues. Complaints about missed appointments dropped out of the top 10 on the list.

Pleasingly, the number of complaints about having no phone or internet service fell by 9.6 per cent this year compared to last year. Complaints about slow data speed and intermittent service or dropouts fell by 18.6 per cent and 14.6 per cent respectively. The number of complaints about termination fees dropped by a substantial 23.2 per cent while complaints about misleading conduct when making a contract fell by 20 per cent.

Table 1 Top 10 issues 2019-20

Complaint issue	Complaints with issue		Change from 2018-19
	2018-19	2019-20	
Service and equipment fees	40,737	42,152 (33.2%)	3.5%
No or delayed action by provider	41,585	41,669 (32.8%)	0.2%
No phone or internet service	19,363	17,501 (13.8%)	-9.6%
Delay establishing a service	17,351	17,347 (13.6%)	0.0%
Resolution agreed but not met	12,384	13,259 (10.4%)	7.1%
Intermittent service or drop outs	13,809	11,789 (9.3%)	-14.6%
Slow data speed	10,708	8,721 (6.9%)	-18.6%
Failure to cancel a service*	-	6,753 (5.3%)	-
Misleading conduct when making a contract	7,205	5,765 (4.5%)	-20.0%
Termination fee	6,805	5,224 (4.1%)	-23.2%

Issues by service type

Service and equipment fees and no or delayed action were the two most prominent issues raised by consumers in all service types. However, these issues were often linked to an underlying issue that had not been resolved by the provider.

Service and equipment fees dropped slightly for landline and more significantly for multiple, but featured in the top three issues across all service types.

No or delayed action was the second most complained about issue across internet, mobile, and multiple service types, and it was the number one issue for landline services. In mobile services, complaints about both service equipment and fees, and no or delayed action increased.

This year, there was a sharp rise in complaints about being unable to contact an internet provider. This increased by nearly 1,500 per cent on the previous year, largely due to the shutdown of overseas call centres during the COVID-19 pandemic. Being unable to contact providers emerged as an issue in landline, multiple and mobile service type complaints during this period but did not make it into the list of top 10 issues for these service types.

*New keyword introduced from September 2019.

Table 2 Top 10 internet issues 2019-20²

Complaint issue	Internet complaints with issue ³
Service and equipment <i>fees</i>	14,079 (32.8%)
No or delayed action <i>by provider</i>	13,729 (32.0%)
Delay <i>establishing a service</i>	8,265 (19.3%)
Intermittent service or drop outs	6,875 (16.0%)
Slow data speed	6,852 (16.0%)
No <i>phone or internet service</i>	6,803 (15.9%)
Resolution agreed but not met	3,767 (8.8%)
Failure to cancel <i>a service*</i>	3,075 (7.2%)
Missed appointment	2,474 (5.8%)
<i>Provider uncontactable</i>	2,007 (4.7%)

Table 3 Top 10 mobile issues 2019-20²

Complaint issue	Mobile complaints with issue ³
Service and equipment <i>fees</i>	14,482 (36.5%)
No or delayed action <i>by provider</i>	13,053 (32.9%)
Resolution agreed but not met	4,842 (12.2%)
Misleading conduct <i>when making a contract</i>	3,300 (8.3%)
Poor mobile coverage	2,926 (7.4%)
<i>Equipment fault</i>	2,418 (6.1%)
Termination fee	2,280 (5.7%)
Delay <i>establishing a service</i>	1,901 (4.8%)
Financial hardship or repayment arrangement	1,735 (4.4%)
Barring, suspension or disconnection	1,680 (4.2%)

2. See Glossary for how we record complaints.

3. Complaints may include more than one issue.

*New keyword introduced from September 2019.

Table 4 Top 10 multiple issues 2019-20⁴

Complaint issue	Multiple complaints with issue ⁵	
Service and equipment fees	9,817	(36.0%)
No or delayed action by provider	9,612	(35.2%)
No phone or internet service	5,561	(20.4%)
Delay establishing a service	5,026	(18.4%)
Resolution agreed but not met	3,201	(11.7%)
Intermittent service or drop outs	2,991	(11.0%)
Failure to cancel a service*	1,663	(6.1%)
Slow data speed	1,483	(5.4%)
Missed appointment	1,382	(5.1%)
Bill unclear or not received	1,292	(4.7%)

Table 5 Top 10 landline issues 2019-20⁴

Complaint issue	Landline complaints with issue ⁵	
No or delayed action by provider	5,206	(32.6%)
No phone or internet service	4,408	(27.6%)
Service and equipment fees	3,750	(23.4%)
Delay establishing a service	2,148	(13.4%)
Number problem due to connection, disconnection, or transfer	1,555	(9.7%)
Resolution agreed but not met	1,427	(8.9%)
Partially restricted service	1,187	(7.4%)
Intermittent service or drop outs	1,033	(6.5%)
Disconnection in error	837	(5.2%)
Failure to cancel a service*	770	(4.8%)

4. See Glossary for how we record complaints.

5. Complaints may include more than one issue.

*New keyword introduced from September 2019.

Fault and connection complaints

Complaints involving fault and connection issues continue to be a significant proportion of our complaints at 49.2 per cent. Consumers told us this led to frustration, loss of income, and affected productivity costs. We saw a modest reduction in fault and connection complaints across all service types except mobile with an overall drop of 6.9 per cent compared with 2019.

A slight increase in fault and connection complaints for mobile services was partly due to a known issue which arose and was resolved in the second quarter.

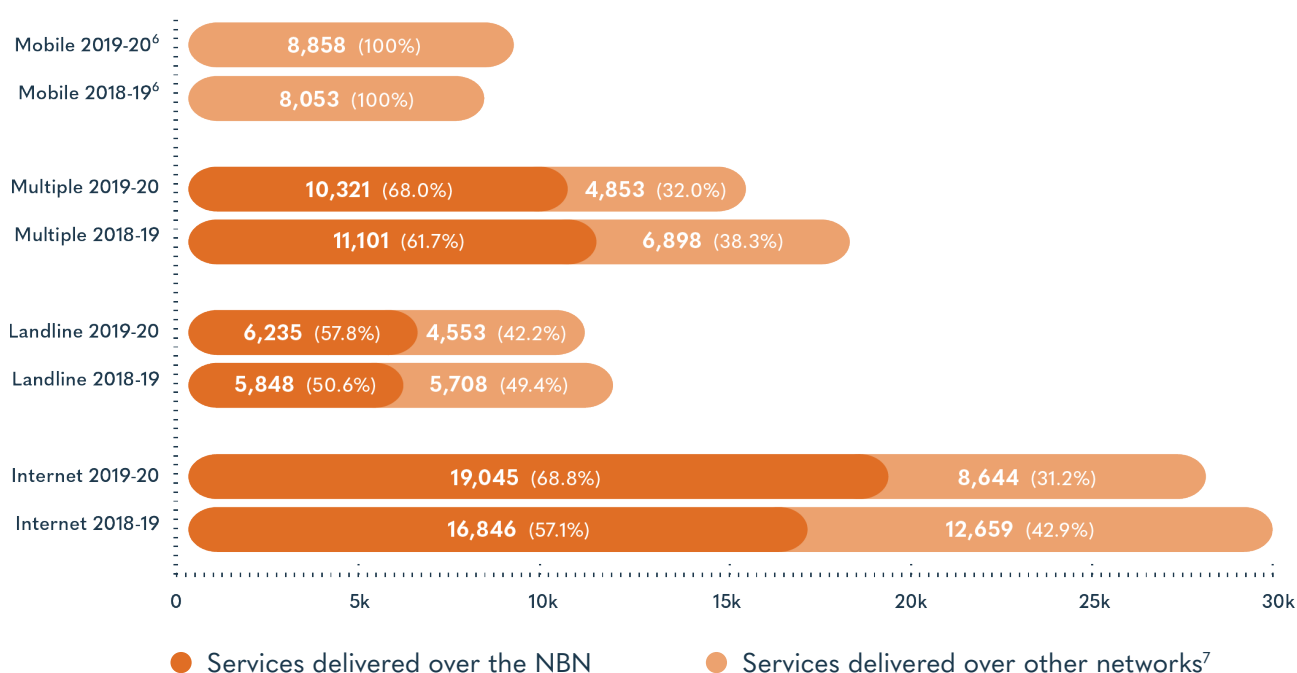
With the NBN rollout nearing completion and most services (other than mobile) moving to that network, there was an increase in the proportion of fault and connection complaints about landline, internet, and multiple services delivered over the NBN. In 2019-20, 1,735,306 premises were activated on the NBN, with 7,267,396 premises on the NBN at the end of

this year. In 2018-19, 1,496,218 premises were activated on the NBN, with 5,532,088 premises on the NBN at the end of that year.

The experience of connecting to or receiving a service delivered over the NBN is influenced by a range of factors. These include the actions of internet service providers, wholesalers, and NBN Co, and factors within consumers' premises.

Connection delays increased across internet and mobile services. This reflects challenges arising from the pandemic and a resolved systemic issue for one member. Number problems and restricted service complaints continued to present issues for landline customers. Having no working phone or internet service was an issue in approximately 14 per cent of complaints although complaints in this keyword fell by just under 10 per cent this year. This was particularly a problem for small business consumers with nearly 18 per cent of complaints about this issue.

Graph 4 Fault and connection complaints by service type and network 2019-20



6. Mobile complaints include all complaints about mobile services, except when they are combined with complaints about other services.

7. Other networks include fixed line and wireless networks owned by carriers other than NBN Co.

Case study

Finding an early resolution

Marsha runs a holiday park in a small town outside Perth. Her business was not going well and Marsha found she was in financial hardship. In February, she asked her provider, Riley Telco, to switch her business mobiles to pre-paid residential services.

Marsha discussed her options with her provider and decided she would transfer the services at an agreed cancellation fee.

A couple of months later, and when COVID-19 had started to significantly impact the tourism market in Australia, Riley Telco deducted almost twice the agreed amount from Marsha's bank account. This left Marsha without money to buy food for herself and her family.

Marsha tried to get Riley Telco to return the money without success. Becoming very distressed, she filled out an online form on our website, asking us to help.

Reading the online form, we could see the significant impact the situation was having on Marsha. We called her to collect more information and then urgently referred the complaint to her provider so a resolution could be found quickly.

After two days, Marsha contacted us again as her complaint wasn't resolved. We escalated the complaint to our Dispute Resolution Team. This team immediately arranged a conciliation conference by phone during which Riley Telco agreed to refund the money into Marsha's bank account. Riley Telco then helped Marsha transfer her services to a pre-paid service so she could better manage the costs.

Names of all parties have been changed.



Complaints by provider

Complaints about the top 10 providers accounted for 92.2 per cent of all complaints received, which is a figure comparable to last year. But the number of providers about whom we received complaints fell from 417 last year to 348 this year. This is a positive sign suggesting the measures being taken in the telecommunications sector to improve services and deal with complaints are working.

Complaints about Telstra Corporation accounted for more than half of all complaints and there was little change in their complaint numbers. Optus Group* saw its complaint numbers fall by 17.1 per cent. Complaints about TPG Internet Pty Ltd accounted for

5.1 per cent of all complaints this year – this represents a 20.3 per cent increase in volume on last year. Complaints about Vodafone accounted for 5 per cent of total complaints, with its complaint numbers falling by 5.5 per cent. MyRepublic Pty Ltd accounted for 0.6 per cent of total complaints and its complaint volumes fell by a substantial 40.2 per cent compared to the previous year.

92.2% 

of total complaints came from the **Top 10 providers**

Table 6 Provider complaint numbers 2019-20 compared to 2018-19

Provider	Total complaints			Change from 2018-19
	2018-19	2019-20		
1. Telstra Corporation	66,402	66,612 (52.4%)		0.3%
2. Optus Group*	31,629	26,205 (20.6%)		-17.1%
3. TPG Internet Pty Ltd	5,380	6,471 (5.1%)		20.3%
4. Vodafone Australia Limited	6,784	6,412 (5.0%)		-5.5%
5. iiNet Ltd	5,663	5,723 (4.5%)		1.1%
6. Dodo Services Pty Ltd	1,863	1,573 (1.2%)		-15.6%
7. Southern Phone Company Ltd	1,366	1,300 (1.0%)		-4.8%
8. M2 Commander Pty Ltd	1,096	1,160 (0.9%)		5.8%
9. Exetel Pty Ltd	1,021	1,035 (0.8%)		1.4%
10. MyRepublic Pty Ltd	1,286	769 (0.6%)		-40.2%

*The Optus Group includes the Virgin brand.

Residential complaints

We received a total of 108,673 complaints from residential consumers which represents a decrease of 3.7 per cent from the previous year. Complaints from residential consumers accounted for 85.5 per cent of all complaints received this year.

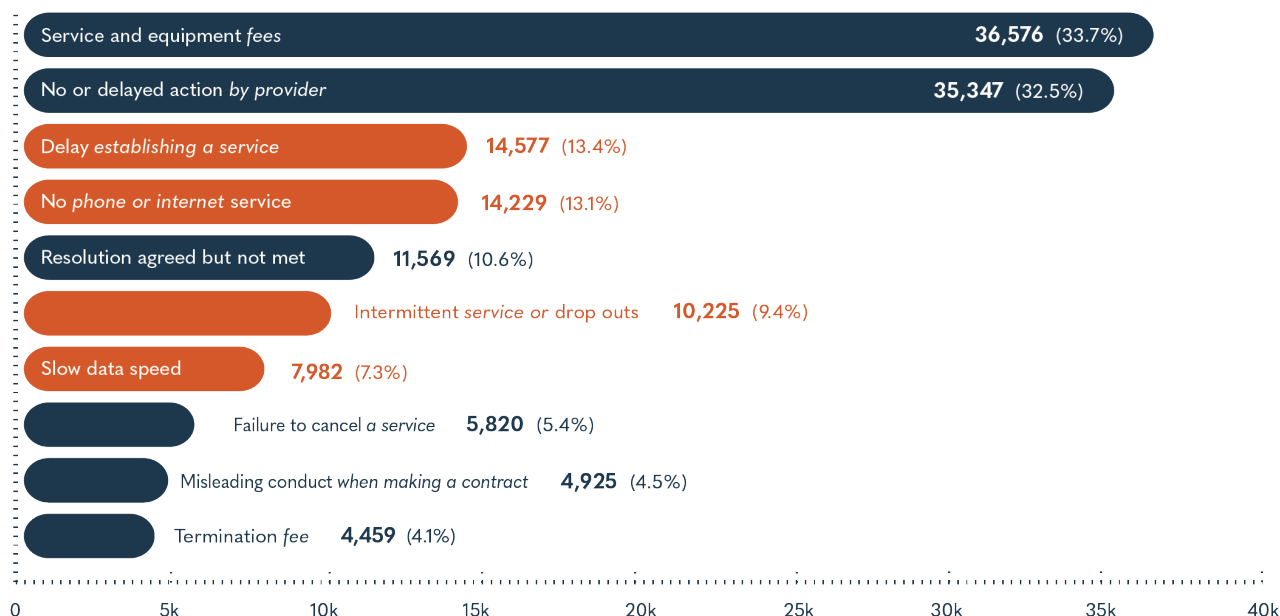
Complaints by top 10 issues

Service and equipment fees and no or delayed action were the two biggest issues faced by residential consumers this year. We saw the biggest decreases in complaints received about misleading conduct (-20.2%) and termination fees (-23.5%) relative to 2018-19.

Complaints by service type

Most complaints received from residential consumers were about their internet and mobile phone services. Complaints about internet services made up the highest proportion of residential complaints at 36.3 per cent. This is the highest proportion of internet complaints in the past three years for residential consumers. Complaints about mobile services made up 32.8 per cent of residential complaints, which is only slightly higher than the last two years.

Graph 5 Top 10 issues in residential complaints



Case study

Helping a consumer facing hardship

Andrea contacted us to say a debt collector was asking her to pay a substantial amount for an old debt for telecommunications services and equipment, including a tablet. We referred the complaint to the provider, Working Telco, who told Andrea she owed the full amount.

However, Working Telco said it would waive two months of bills and the cancellation charge for one tablet to reduce the debt. Working Telco said to avoid a default listing on her credit file, Andrea had to pay a minimum of \$80 per week to pay off the debt.

Andrea could not afford the payments and explained that, in 2018, she had landline and internet services with a TV package and three mobile services, two bundled with tablets – all with Working Telco. Most of the outstanding charges were monthly plan charges but some were for movies she had downloaded on the TV package and over \$800 of the debt was for the tablets. Andrea also wanted Working Telco to connect her to a new NBN service.

Andrea said the services were disconnected for non-payment in October 2018. She had been unemployed since January 2019 and couldn't afford to pay Working Telco the full amount but she was happy to pay for one of the tablets.

We asked Andrea to provide a statement of her income and the bills she had to pay so she and Working Telco could develop a realistic repayment plan. Andrea had a fixed income of \$1,200 per fortnight and just over half of that was spent on rent. She had to pay for food and electricity and had payment plans for overdue credit cards and two bank loans.

After reviewing this information, Working Telco said it would waive \$300 in charges for downloaded movies and offered to waive charges for one of the tablets if Andrea returned it. However, Andrea could still not afford to pay the balance.

We spoke to Working Telco about Andrea's debt and her request for a new NBN service. The company offered to waive an additional two months of service charges if Andrea returned the tablet and agreed to a payment arrangement.

Andrea returned the tablet and Working Telco credited \$470 to the account. At this time, Andrea owed \$363. She withdrew her request for an NBN service and agreed to pay the \$363 balance in fortnightly instalments of \$50.

Names of all parties have been changed.



Small business complaints

We received 18,478 complaints from small businesses which was a 5.2 per cent decrease on the previous year and a welcome result.

Many small businesses rely heavily on phone, internet, and landline services, or a combination of these, for the day-to-day operation of their business.

This year a dedicated Small Business Team offered specialised help in conciliating and investigating the complexities of escalated complaints from small businesses. We also published a report from our Systemic Investigations Team on the causes of small business complaints.

The work of our Systemic Investigations Team found four main causes of complaints from small businesses. At a high level these were:

- Small businesses may commit to products unsuitable for their needs – with plenty of options to consider there can be costs involved when they choose the wrong product
- Connecting new services for small businesses can take time – the number and type of services needing to be connected can affect the time it takes to complete the job
- Providers and small businesses don't always work well together when faults occur – communication can break down
- Small businesses may suffer financial loss if they don't have a back-up – many businesses don't have a Plan B if a fault interrupts their phone and internet services

"By the time complaints get to me they have been through our referral process and so they can be more stubborn and complicated, or they are urgent issues like a small business that has lost connection and that is affecting revenue. Or there may be a vulnerable consumer with medical needs who needs a landline to communicate with their doctor.

I find a lot of satisfaction in being able to discuss the things that are frustrating people and providing them with some clarity – getting people out of the 'something bad has happened' mindset to a problem-solving mindset. Even just talking to someone and giving them some support can help them see a situation more objectively and recognise that nobody wants to have a complaint ongoing and that it's in everyone's interest to move beyond it.

It's a good day when you help find an outcome that works for both parties and the level of collaboration within my workplace makes it stand out. It's a place where I like to work and where I walk away at the end of the day and feel I've added value."

Tara Suamba

Dispute Resolution
Officer



Complaints by service type

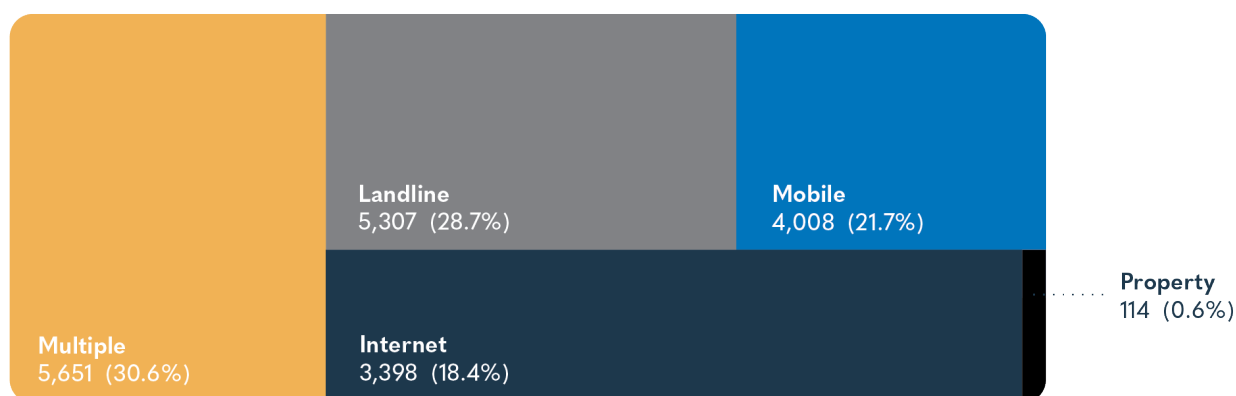
Complaints about landline services accounted for 28.7 per cent of small business complaints. This shows small businesses continue to rely on a landline connection to operate their business. Multiple services complaints accounted for 30.6 per cent of small business complaints.

Complaints by top 10 issues

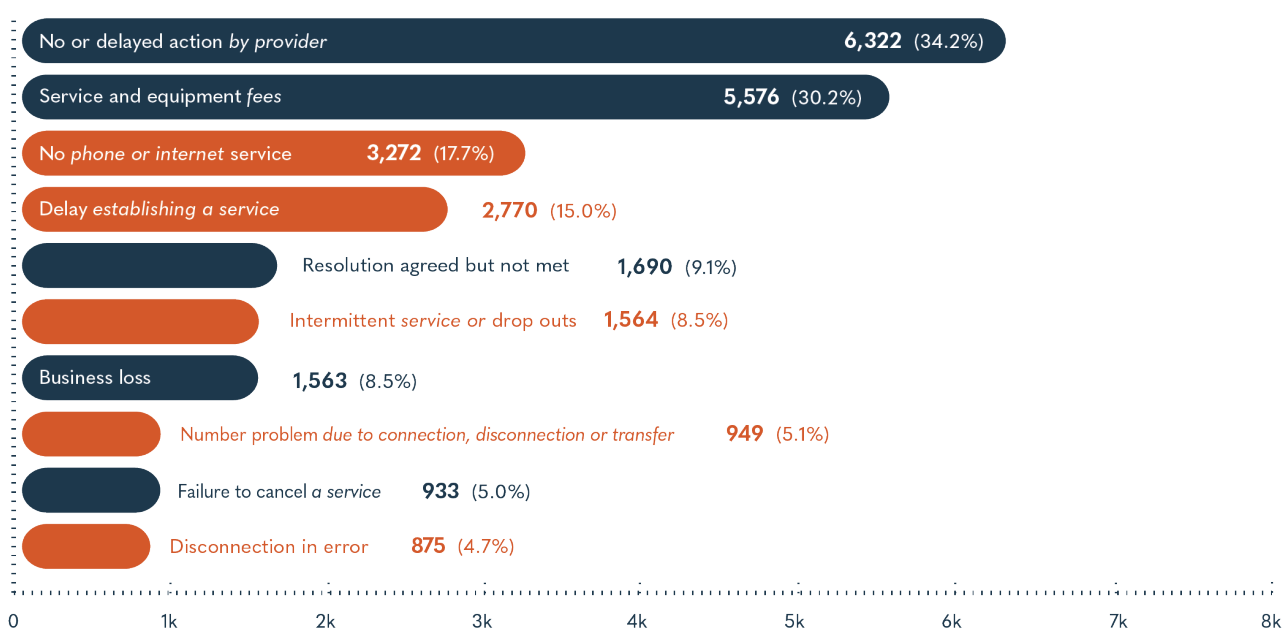
We saw reductions in seven out of the top 10 issue volumes compared to last year. Number problem complaints rose by 12.8 per cent to 949 this financial year. We saw examples of the loss of fixed line telephone numbers at this time. While number loss did not occur frequently, it had the potential to cause significant inconvenience to small businesses.

The biggest improvements were a 12.9 per cent reduction in intermittent service or dropouts and a 6.7 per cent fall in no phone or internet service complaints. New keywords were added this year, and two of these – Business Loss and Failure to cancel a service – feature in the top 10 issues.

Graph 6 Small business complaints by service type 2019-20



Graph 7 Top 10 issues in small business complaints



Case study

Financial services business could not use its phones

Ashwan ran a small financial services business. He complained that the business could not make or receive phone calls and that his provider, Midwest Telco, had not been able to resolve the problem.

Ashwan's business had four locations – each had a phone system and associated voice services, all provided by Midwest Telco under contract.

Ashwan said his business had been unable to make or receive any phone calls at any of its locations for the last five business days. Midwest Telco told him the business would need to purchase new phone systems at its own cost. The provider sent a technician to one of Ashwan's business locations but he was unable to resolve the fault with the phone system.

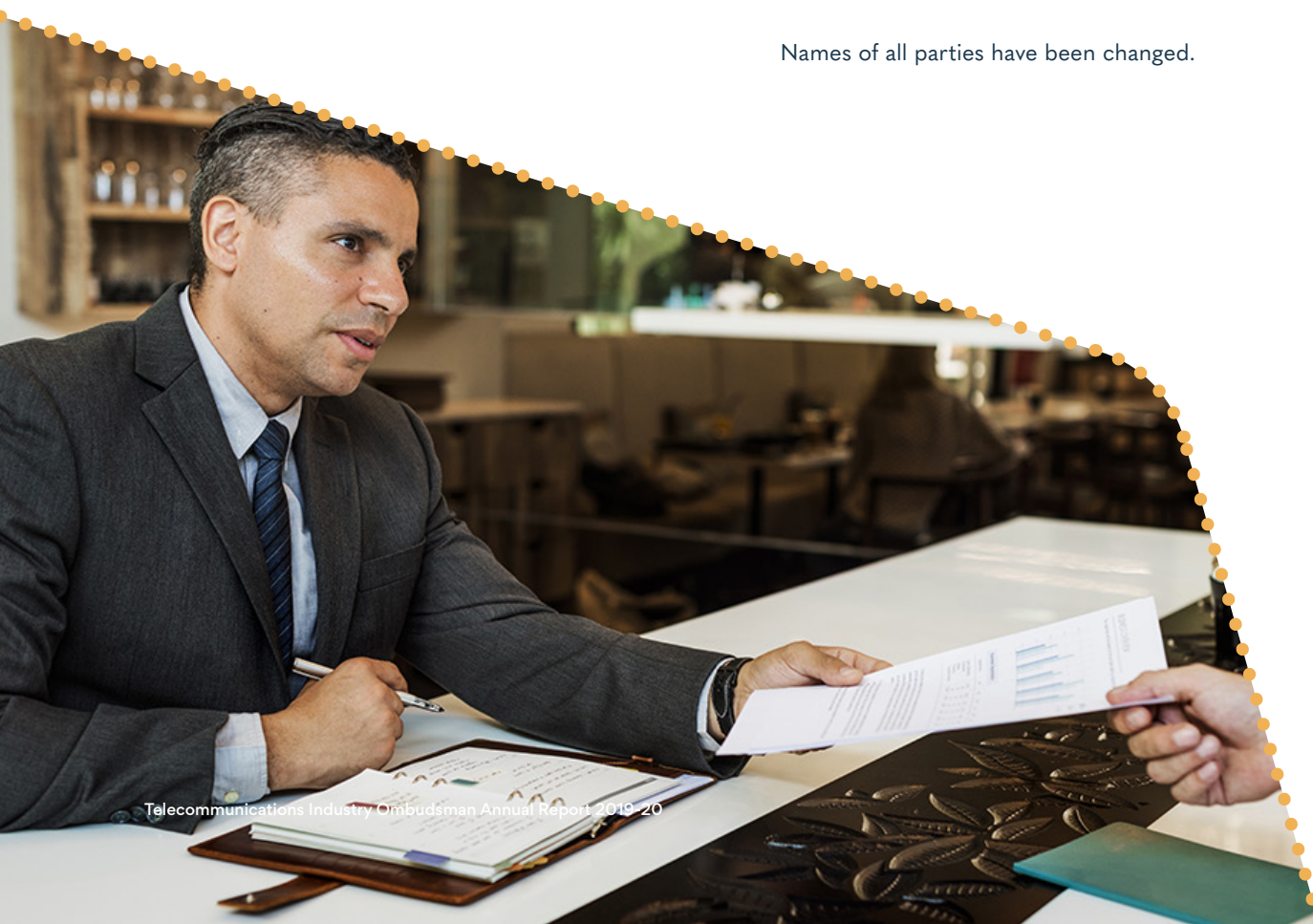
We asked Midwest Telco to contact Ashwan within two business days because the fault was affecting his ability to trade with customers.

Two weeks later, the fault was still not fixed. Ashwan said Midwest Telco refused to send another technician and insisted there was no fault with any of the phone systems.

We wrote to Midwest Telco, saying we would investigate whether the phones and technical support complied with the Australian Consumer Law (ACL). Midwest Telco told us that the software component of the phone systems had not been properly integrated across Ashwan's four small business locations, so calls were being routed incorrectly and phones were unable to make or receive calls.

We arranged conference calls with Ashwan and Midwest Telco. We explained to Midwest Telco that we believed the problems with the phones meant they were not 'fit for purpose' as required by the ACL. Midwest Telco agreed to release Ashwan from all contracts and refunded him \$9,792.

Names of all parties have been changed.



Land access objections

Telecommunications carriers build infrastructure to serve the current and future needs of consumers and the community. To help them do this, telecommunications legislation gives carriers powers and immunities to install and maintain a range of facilities on land without the permission from the landowner or occupier, and without the need to seek state or territory planning approval.

The powers and immunities are part of a broader regulatory framework to ensure the long-term interests of end-users of telecommunications services. They also ensure the availability of accessible and affordable services that enhance the welfare of Australians.

When exercising these powers, carriers must comply with a number of laws and codes.

Under the Telecommunications Act 1997, a land owner or occupier may object to the carrier's proposed inspection, maintenance or placement of 'low-impact facilities', like antennas or cabling, on their land. The legislation requires carriers to refer unresolved land access objections to the Telecommunications Industry Ombudsman when requested by the landowner or occupier, and carriers must comply with any resulting directions.

- This year, carriers referred 19 land access objections to us – five more objections than last year
- 13 of the 19 objections were dealt with during the year and we closed a further six objections received in 2018-19
- 13 of the new objections were about land in Queensland

- Four of the new objections were about land in New South Wales
- There was one new objection about land in both Western Australia and Victoria

Table 7 Land access objection determinations

Proposed activity	Total
Inspecting land	2
Installing a facility	10
Maintaining a facility	3
Installing and maintaining a facility	4

Case study

Objecting to a carrier accessing land

Under Schedule 3 of the Telecommunications Act 1997, a telecommunications carrier, Z Telco, issued a notice to StraServices, a strata title company. The Schedule gives carriers power to install and maintain low-impact facilities on land, without the landowner's agreement.

Z Telco proposed to install masts, antennae, and an equipment cabinet on the roof of a building that StraServices managed. Z Telco said it would connect the equipment to the building's power supply and pay a set amount each year to cover electricity costs.

StraServices objected to the proposal for a number of reasons. After trying to resolve StraServices' concerns, Z Telco referred the objection to the Ombudsman.

The Ombudsman can consider objections under Schedule 3 so long as the equipment identified in the notice meets the definition of low-impact facility, which this equipment did. The Ombudsman did not uphold any of the objections.

StraServices objected to the equipment being on the building and to the proposed location. The Ombudsman did not uphold either of these objections because StraServices did not point to an alternative site for the equipment on the building or elsewhere.

StraServices said it planned to install solar panels where Z Telco planned to install the equipment, but did not provide evidence of this such as a contract for a solar panel installation. StraServices also said the location Z Telco had chosen might be too close to anchor points for

window washing on the roof but did not provide a report from a qualified person about the distance from the anchor points.

StraServices said the equipment might have an adverse impact on telecommunications services already installed at the property, or those that might be installed in the future. The Ombudsman considered this argument but said it was speculative and not an allowable ground of objection.

The Ombudsman said that Z Telco's offer to measure and pay for the electricity used addressed any potential detriment from using StraServices' power supply. StraServices' said the equipment would be an inconvenience in the future if it wanted to do works on the roof of the building. The Ombudsman said StraServices' concern that the equipment could prevent it doing works on the roof of the building was not a specific proposal or concern that Z Telco could address.

StraServices argued the proposed activity would be inconsistent with provisions in the Strata Schemes Management Act 2015 (NSW) and the Strata Schemes Development Act 2015 (NSW) and so was not authorised under Telecommunications Act 1997. The Ombudsman considered each of the provisions. In all but one, the Ombudsman found Z Telco was not likely to be in breach of the legislation. However, section 37(2)(f) of Schedule 3 of the Telecommunications Act 1997 exempts carriers from state or territory laws on the use of land if they are installing low-impact facilities.

Names of all parties have been changed.

Industry improvements

- **Systemic
investigations**
• *pages 56-58*

- **Contribution
to public policy**
• *pages 60-61*

Systemic investigations

We aim to drive industry improvements by identifying, investigating, and helping resolve systemic issues.

A systemic issue is an issue that is likely to have a negative effect on a number of consumers. It may be about a member's systems, policies, processes or practices. It may involve repeated non-compliance by a member with the law, regulatory requirements or good industry practice. Or it can be a widespread issue that is driving complaints and is centred on general industry practices, gaps in consumer awareness, or the broader regulatory and telecommunications operating landscape.

By investigating systemic issues, raising awareness and working with members to make recommended changes, we are a catalyst for improvements that lead to better outcomes for consumers and the telecommunications industry.

Members agreed to

35

systemic improvements

32

systemic issues

identified and investigated

We identified and investigated 32 systemic issues this year that broadly fell into the following categories:

- customer accessibility and complaint handling by members
- billing, charges, or payment issues
- credit management by members
- technical issues, faults or connections
- sales practices
- supply of product information and contract issues
- privacy, security and scams or fraud.

Members agreed to make improvements as part of 35 systemic investigations.

The Ombudsman made two formal recommendations for members to resolve systemic issues this year, which were accepted by both members. These were about the accessibility of a member's telephone complaint handling and a member's practice of undertaking duplicate external credit checks for delayed connection orders.

We referred five systemic issues to regulators. The issues were about:

- misleading sales conduct
- services not being supplied within a reasonable time, with due care and skill or being fit for purpose, and unfair contract terms
- unexpected service disconnections and inaccessibility
- non-compliance with telecommunications complaints handling rules
- misleading telemarketing of NBN services.

Regulators took enforcement action on five systemic issues we referred.

Systemic publications

This year, we conducted systemic investigations and raised public awareness in three key areas. Publishing information about our systemic investigations serves the dual purpose of recommending improvements in industry practice and advising consumers of steps they can take to avoid common issues.

Misleading telemarketing of NBN services

We conducted a number of investigations to identify and reduce the systemic occurrence of misleading telemarketing by providers of NBN services.

We did this by working with providers to make improvements, referring unresolved matters to regulators and raising public awareness through publication of the Systemic Issue Report, [Misleading telemarketing of NBN services](#), in August 2019.



"Joining the TIO was a natural fit for me because I've always been interested in technology and I have a law degree and a background in volunteering with community legal centres. This brings all those interests together.

I like what we do because it's high impact work – you can help a lot of people at the same time. If we change how a provider interacts with consumers or how they operate and if we help change laws, that affects hundreds or thousands of consumers.

I love being part of making lasting changes that can help people. If I see a provider make a change that benefits people, and you know you had some influence on that, I feel I've done a good job. If the government or a regulator acknowledges our feedback, that's rewarding too. Because this role is all about improvement and helping shape the future of the telecommunications industry – an industry that touches everyone."

Andrew Thomson

Senior Systemic Issues Investigator, Improvement, Policy, and Reporting



Addressing the causes of small business complaints

We conducted a wide-ranging systemic investigation to understand the causes of complaints from small businesses. This was the first time we investigated issues impacting an entire consumer segment.

The investigation looked at the main issues within the complaints and sought to identify what we can learn when we work with all relevant parties to resolve those complaints. It also looked at the experiences of our specialist Small Business Team and asked nine phone and internet providers of varying sizes about their experiences in supplying products to small businesses.

In June 2020, we published a Systemic Investigation Report, [Addressing the causes of small business complaints](#). The report presented recommendations for small businesses and providers, describing actions they can take to prevent and reduce the impact of complaints.

Emerging systemic issues during the pandemic

From March 2020 when the COVID-19 pandemic began, we monitored complaint trends and identified, in real time, the emerging issues arising from the pandemic.

Between March and June 2020, we began nine investigations into these pandemic-related issues, described the problems we were seeing and asked providers how they were responding to the issues. We worked with each provider to find improvement opportunities to reduce the number of new complaints, to prioritise urgent matters, and to address the backlog of complaints.

In July 2020, we published a Systemic Investigation Report, [Impact of COVID-19 on phone and internet complaints](#), which explores key pandemic-related themes between March and June 2020 and our work with providers to address issues as they arose.



Case study

Investigation prompts telemarketing improvements

Our Systemic Investigations Team notified Silver Telco about a trend of similar complaints to our office. Consumers told us that Silver Telco misled them during sales calls offering its NBN plans.

Our investigation found that while sales agents for Silver Telco correctly identified themselves, there were many cases in which the agents gave inaccurate information about the NBN plan in terms of pricing, contract term, or expected data speed.

We found there was an opportunity to improve the way in which Silver Telco agents read out the terms and conditions, which was often too fast and difficult to understand.

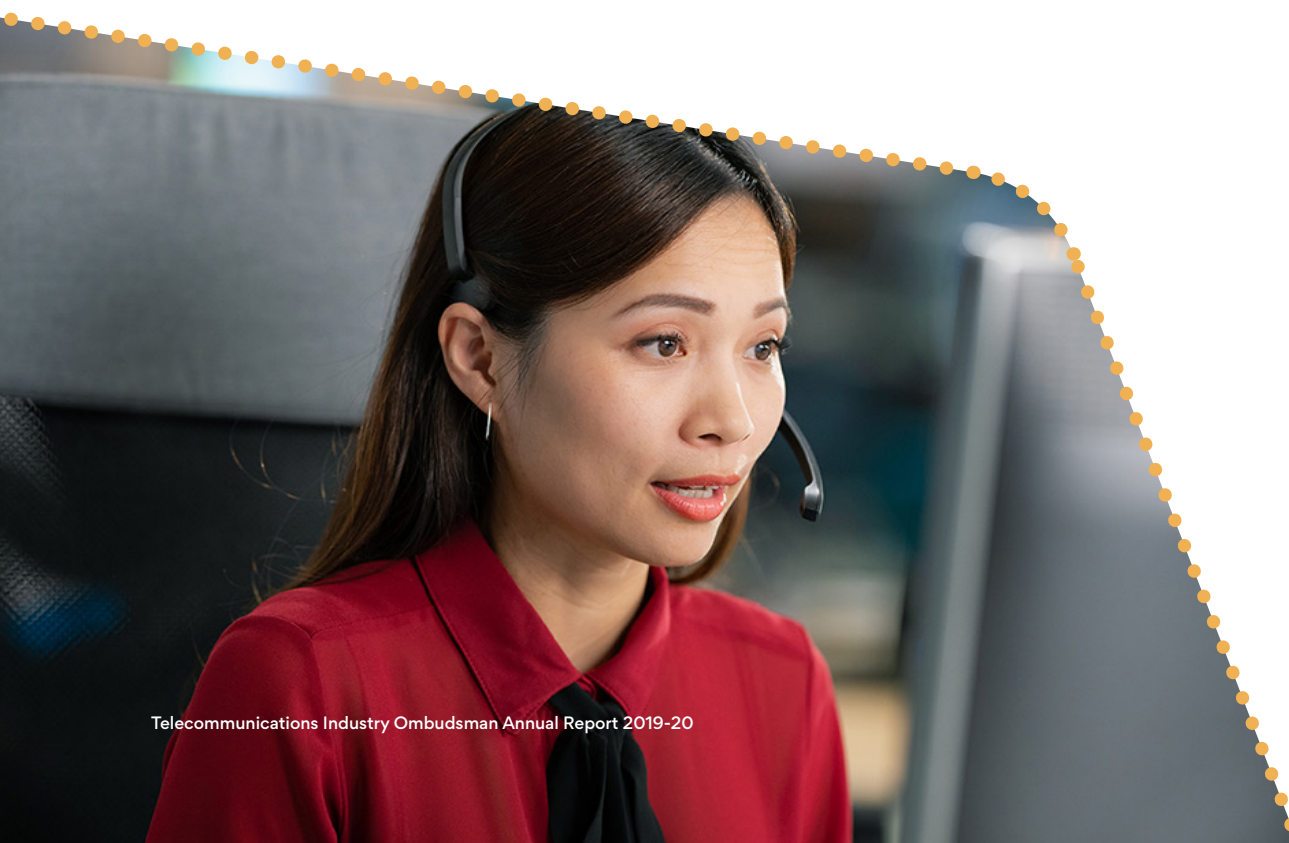
We asked Silver Telco to identify potential improvements in its systems, processes, and practices to address the issues we had raised. In response, Silver Telco completed a comprehensive review of its telemarketing sales system, processes, and practices.

Silver Telco implemented a number of changes, including:

- a fully automated voice recording of the terms and conditions of its NBN plans
- requiring all sales agents to recap the key details of the consumer's proposed plan before the consumer agrees to sign up
- an updated sales quality assurance framework with a new call monitoring process and disciplinary structure
- new learning development and training processes
- new credit assessment processes to ensure compliance with the TCP Code.

After these changes were introduced, we observed a reduction in complaints about Silver Telco's sales practices. We closed the investigation in September 2019.

Names of all parties have been changed.



Contribution to public policy

We made 34 submissions to policy consultations this year, which was a record number. Our submissions are based on our insights from handling complaints and systemic investigations, as well as our analysis of complaint trends.

Of those 34 submissions, the regulatory or government agency has concluded 19 of the consultation processes. Our submissions have influenced the majority of those concluded policy consultations and our recommendations were adopted, or the outcome was consistent with our position, in 14 out of the 19 consultations.

We made submissions across a wide range of areas, including the three below.

Consumers from rural, regional, and remote areas

We made a number of submissions which included our views on the experiences of consumers from rural, regional, and remote areas.

Consumers from rural, regional, and remote areas can be more vulnerable than consumers living in metropolitan areas because they often rely more heavily on telecommunications services. They rely on phone and internet to access basic services such as health, education, emergency services, and businesses. If something goes wrong with their phone or internet, there may not be an alternative option available.

These consumers need infrastructure that is resistant to floods and bushfires because it is vital for them to remain connected during

a natural disaster. Mobile coverage is an important consideration, with some consumers from rural, regional, and remote areas living outside, or on the fringes of, mobile coverage.

We made submissions to consultations on:

- [Alternative Voice Services Trials](#)
- [Digital Tech Hub](#)
- [Regional Connectivity Program – draft grant opportunity guidelines](#)
- Round 5A – Mobile Black Spot Program.

Small businesses

We made several submissions which included our views on the experiences of small businesses.

Small businesses face unique challenges because the consequences of a service interruption can greatly impact their operations. Technical issues with their services can be more complex to resolve.

Small businesses may be at a disadvantage when entering standard form contracts due to a lack of negotiating power and lack of awareness of unfair contract term protections. We also receive complaints from small businesses about scammers who have spoofed their phone number.

We made submissions to consultations or inquiries on:

- Enhancements to Unfair Contract Term Protections
- [Reducing Scam Calls Industry Code](#)
- [Business case for the NBN and the experiences of small businesses](#)

Emerging area: Artificial intelligence

Artificial intelligence (AI) is increasingly present throughout the telecommunications industry for consumer engagement and back-of-house functions.

In November 2019, the ACMA ran a targeted consultation – Artificial intelligence in communications and media. The ACMA sought to better understand AI's applications across the communications and media sectors, and to identify potential regulatory implications.

[Our submission to the consultation reflects our views and experience in complaints about AI.](#) The submission was referred to in the ACMA's occasional paper, Part 3: Challenges in communications and media markets: Consumer protections for communications products and services.

We already receive complaints about AI. For instance, some consumers have told us their call to their provider was answered by an Interactive Voice Recording that gave assistance options, but they became 'stuck' in looping options and could not reach a person for assistance.

It is important to minimise risks to consumers that accompany the benefits to communications providers. It is also vital to support changes in the communications environment with an effective regulatory framework. AI design needs to accommodate the needs of all consumers and this means identifying the different ways that consumers use services and engage with service providers.

AI design must accommodate the needs of consumers who are disadvantaged or vulnerable, like those impacted by mental health issues, financial hardship, language differences, or family violence.

"Everyone needs data to know what is going on – you can only gain insights with data. I enjoy crunching the numbers and turning them into information and insight.

I am studying a Masters degree in Data Science at the moment because there is such a huge appetite for using data to understand current trends. The telecommunications industry is growing and changing and we have to keep up to date.

My team and I provide data and insights to help with decision-making, investigations for industry improvement, and reporting processes. If we see patterns emerging about a particular provider for example, we let our Systemic Investigations Team know and they can then work with a provider to improve any emerging issues.

There is never a dull day and there is always a problem to solve and something new to investigate."

Rasika Abeysekara
Data and Reporting
Specialist



Corporate information

- **Overview and
governance**
page 63

- **Our Board**
pages 64-66

Overview and governance

Telecommunications Industry Ombudsman Limited (TIO Ltd) was established in 1993 to provide a free and independent dispute resolution service for small business and residential consumers with unresolved complaints about their telephone or internet service in Australia.

Under Sections 128 and 132 of the Telecommunications (Consumer Protection and Services Standards) Act 1999, carriers and eligible service providers are required to be members and to fund the scheme.

The Ombudsman has jurisdiction to deal with complaints about telephone and internet services and has authority to make decisions up to \$50,000 that are binding on the service provider, and to make recommendations up to \$100,000.

The TIO Ltd is a not-for-profit company, limited by guarantee and governed by a Board of Directors with equal numbers of industry, consumer, and independent directors, with one of the independent directors as Chair.

Under the Terms of Reference, the Board is responsible for maintaining the independence of the Ombudsman, and delegates complaint handling to the Ombudsman. The Ombudsman leads the organisation and is responsible for implementing the TIO strategy and providing a fair, independent, and accessible service.

The TIO Ltd's financial report for the year ending 30 June 2020 will be available to download from www.tio.com.au following the Annual General Meeting.

Our members

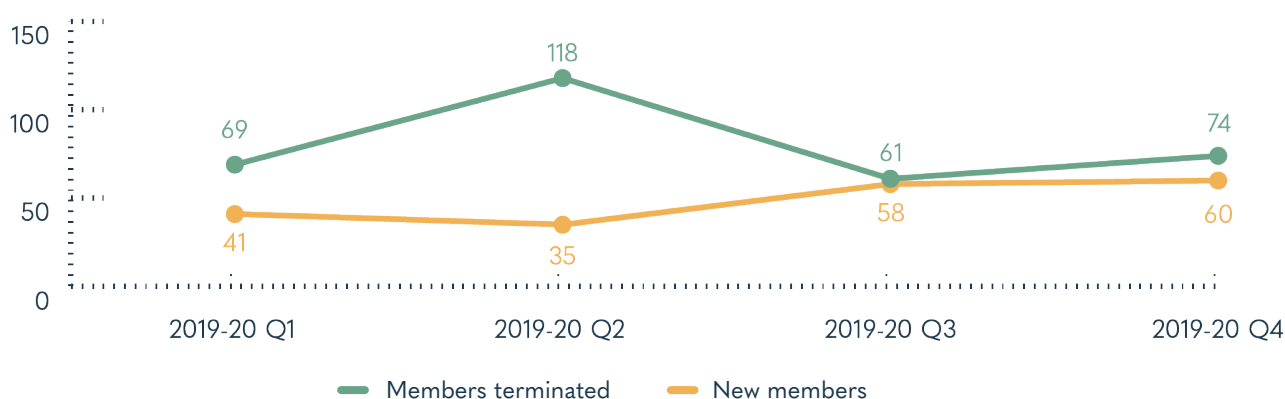
Our members include very large telecommunications providers, as well as medium and smaller-sized providers who operate in one state or territory, or that have a business only clientele. Members may also be niche providers with a selective customer base.

The number of members fell slightly this year and we now have 1,390 members. The fall in

membership was from 322 members leaving and from 194 providers joining during the year, which is about the same number as last year. Members leaving the scheme either ceased trading as a telecommunications provider or ceased trading altogether.

In 2019-20, we referred 15 providers to the ACMA for failing to join the scheme.

Graph 8 Member statistics



Our Board

To ensure our independence, our Board is chaired by an independent Director and contains a balance of Directors with industry and consumer experience and two independent Directors.

The Board governs the business affairs and property of Telecommunications Industry Ombudsman Ltd in accordance with the Company Constitution, Terms of Reference, and corporate law.



Independent Chair

Professor The Hon. Michael Lavarch AO – LLB, Company Director

Michael has held senior government roles including as Australia's Attorney-General (1993-1996). He has been Secretary-General of the Law Council of Australia and Executive Dean of the Faculty of Law at Queensland University of Technology. Michael is the Chair of Way Forward Debt Solutions Limited, Chief Adjudicator of the Alcohol Beverages Advertising Code Adjudication Panel and Director of Catholic Professional Standards Limited. In 2012, Michael was appointed an Officer of the Order of Australia for distinguished service to law, education and human rights.



Director with consumer experience

Dr Paul Harrison – PhD. GAICD, MAM – Senior Lecturer, Deakin University

Paul is the Unit Chair and Senior Lecturer of Marketing and Consumer Behaviour (MBA), Deakin University, and Deputy Director of Deakin Business School's MBA Program. He is also Visiting Professor of Marketing and Governance, Università Cattolica del Sacro Cuore, Milan. Paul is also a member of the Consumer Advisory Committee of Consumer Affairs Victoria and an Advisory Board Member for The Nourish Network.



Director with industry experience

Mr John Lindsay – GAICD Company Director

John is a company director and consultant. He is a director of Uniti Group Ltd, Ultraserve Pty Ltd, Jtwo Solutions Pty Ltd and Redflow Limited. John has 25 years' experience building and managing ISPs including Chariot, Internode and iiNet Ltd. His consulting clients are largely focused on internet and telecommunications and range from small ISPs to government agencies.



Director with commercial governance experience

Geoff Nicholson – BEc, MBA, FCA, GAICD, CSEP – Non-Executive Director, Consultant

Geoff is a non executive director of United Energy Distribution Limited and Athletics Australia. He is Chair of the R E Ross Trust and a member of the Endeavour Energy Audit & Risk Committee. He has been Chief Financial Officer at AusNet Services and Executive Director, Finance at Telstra Corporation Limited.



Director with not-for-profit governance experience

Julie Hamblin – BA LLB (Hons) (Syd), LLM (McGill), FAICD – Non-Executive Director, Consultant

Julie has more than 25 years' experience as a lawyer and policy consultant in health law, governance, disability and international development. She is Chair of Autism Spectrum Australia, Deputy Chair of Plan International Australia and leads the Global Governance Committee of Plan International. Julie has served on the Attorney-General's International Pro Bono Advisory Group and has worked on projects relating to public health and HIV/AIDS in Asia, the Pacific, Africa, and Eastern Europe.



Director with consumer experience

Gordon Renouf – BA LLB CEO, Ethical Consumers Australia

Gordon is Chair of the Australian Securities and Investments Commission's Consumer Advisory Panel, Deputy Chair of the Consumers' Federation of Australia and of Justice Connect. He is also CEO of Good On You Pty Ltd, and a member of the Banking Code Compliance and Monitoring Committee. He has been a consumer advocate for more than 30 years working at CHOICE, the North Australian Aboriginal Legal Service and several community legal centres.



Director with consumer experience

Catherine Wolthuizen – BA (Hons), LLB – Non-Executive Director

Catherine is Customer Advocate at NAB and advises on how to improve retail and small business customer outcomes. She is Chair of the Consumer Policy Research Centre and an independent consumer representative to the Australian Financial Complaints Authority. She is a Board Member of the Victoria Legal Services Board, was an Ombudsman and Head of Market Affairs at the UK's Financial Ombudsman Service, and is a former CEO of the Consumer Law Centre Victoria.



Director with industry experience

Andrew Sheridan – Acting Vice President of Corporate and Regulatory Affairs, Optus

Andrew joined Optus from Cable and Wireless Communications in the United Kingdom. He has held roles in Corporate and Regulatory Affairs with lead responsibility for managing Optus' commercial access agreements with Telstra. He has lead advocacy on competition policy with the ACCC and the Department of Communications



Director with industry experience

Jane van Beelen – Bec LLB Grad Cert Management – Compliance and Regulatory Affairs Executive, Telstra

Jane manages Telstra's relationships with regulators and key policy makers. She has played a leading role in reforms including the liberalisation of the telecommunications market, regulatory reforms to price controls, access regulation and Telstra's role in the National Broadband Network. She is Chair of the Australian Mobile Telecommunications Association (AMTA), a Director of Communications Alliance and was Board Director of the Telephone Information Services Standards Council. She is a member of the Global and Asia-Pacific Policy Groups for the global mobile industry group, GSMA.

Glossary of data terms

This section explains the finer points of our data.

Complaints

Where we talk about complaints, these:

- are expressions of dissatisfaction about a provider when the consumer has contacted the provider and is not satisfied with the outcome. We send complaints to specialist teams at providers for another attempt at resolution. Most complaints are resolved in this process
- may include more than one issue
- do not include enquiries, enquiry referrals or withdrawn complaints.

Contacts

Where we talk about contacts, these:

- include calls, emails and online forms that come through our public portals
- exclude calls and emails to individual staff members and abandoned calls
- exclude identified data anomalies within the financial year
- include all contact up until a complaint is classified as unresolved.

Data updates

If a complaint or enquiry is withdrawn or cancelled before the end of the financial year, we remove it from reports.

Where we reclassify a complaint, we remove it from reports. For this reason, we adjust volumes of quarterly data before the end of the financial year. If we find other data that requires adjustment, we will also make these adjustments within the financial year. This may also be reflected in the quarterly report.

Dispute resolution is where we work with providers and consumers to resolve escalated complaints.

Early resolution is where we take initial contacts from consumers and log them as enquiries or send complaints to providers.

Enquiries includes enquiries and enquiry referrals.

Enquiry referrals are complaints that have not been raised with the provider before a consumer contacts us. We send these complaints to providers but give providers a longer time to try to resolve these.

Escalated complaints are a subset of unresolved complaints that proceed to dispute resolution. Some unresolved complaints are not escalated – this can be because the issue is resolved before escalation, the issue that remains unresolved is not a matter we can assist with, or the consumer decides not to proceed with the complaint.

Fault and connection complaints are complaints that include a fault or connection issue. These are only counted once, regardless of the number of issues raised in the complaint. These complaints may have other issues that do not relate to faults or connections. Faults and connections include issues from the connection, no service, and poor service quality issue sub-categories.

Internet complaints relate to services delivered over fixed-line or fixed wireless internet connections. These complaints do not include internet services delivered by mobile devices or Voice over Internet Protocol (VoIP) services delivered over the internet.

Issues A single complaint can have more than one issue. Where we talk about complaint numbers, we only count complaints once. Where we talk about issues, we count all the issues.

Issues in complaints are recorded based on six broad categories that follow the lifecycle of a consumer's relationship with their phone or internet provider. From September 2019 we introduced new keywords to better capture the emerging issues in complaints. For a complete list of issues in complaints see pages 81, 82, 83.

Landline complaints includes complaints about voice services delivered over the Public Switched Telephone Network (PSTN) and voice services delivered over the National Broadband Network (VoIP services delivered over fixed-line internet connections are also included).

Mobile complaints are complaints relating to a mobile telephone device or service, including complaints about internet accessed through a mobile telephone service.

Multiple complaints relate to complaints about more than one service type with the same provider.

Online includes all web forms and emails.

Percentages within the report have been rounded, so totals may not add to 100%.

Property complaints includes complaints about damage to a provider's or landowner's property, or a dispute about use of property by a carrier.

Small business includes small businesses, not-for-profits, and charities.

Top 10 providers Where we talk about the Top 10 providers, we mean those we received the most complaints about in the quarter. The data does not reflect the number of customers or services in operation. A consumer making a complaint does not necessarily mean a provider or network operator is at fault.

Unresolved complaints An unresolved complaint is a complaint or enquiry referral that the consumer tells us was not resolved after we referred it to the provider. Most unresolved complaints proceed to dispute resolution, and are called escalated complaints. Some unresolved complaints are not escalated – this can be because the issue is resolved before escalation, the issue that remains unresolved is not a matter we can assist with, or the consumer decides not to proceed with the complaint.

Appendix

- **Complaint distribution**
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- **Issues in complaints**
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Complaint distribution

Table 8 Complaints by consumer type

Year	Residential	Small Business	Total
2019-20	108,673 (85%)	18,478 (15%)	127,151
2018-19	112,895 (85%)	19,492 (15%)	132,387
2017-18	146,958 (88%)	20,873 (12%)	167,831

Table 9 Complaints by service type 2018-19 compared to 2019-20

Year	Internet	Landline	Mobile	Multiple	Property
2019-20	42,883	15,992	39,701	27,304	1,271
2018-19	43,164	17,267	40,103	30,678	1,175
Change from 2018-19	-0.7%	-7.4%	-1.0%	-11.0%	8.2%

Table 10 Complaints by service type

Year	Internet	Landline	Mobile	Multiple	Property	Total
2019-20	42,883 (33.7%)	15,992 (12.6%)	39,701 (31.2%)	27,304 (21.5%)	1,271 (1.0%)	127,151
2018-19	43,164 (32.6%)	17,267 (13.0%)	40,103 (30.3%)	30,678 (23.2%)	1,175 (0.9%)	132,387
2017-18	46,703 (27.8%)	18,736 (11.2%)	51,328 (30.6%)	49,875 (29.7%)	1,189 (0.7%)	167,831

Table 11 Residential complaints by service type

Year	Internet	Landline	Mobile	Multiple	Property	Total
2019-20	39,485 (36.3%)	10,685 (9.8%)	35,693 (32.8%)	21,653 (19.9%)	1,157 (1.1%)	108,673
2018-19	39,522 (35.0%)	11,934 (10.6%)	35,815 (31.7%)	24,549 (21.7%)	1,075 (1.0%)	112,895
2017-18	43,104 (29.3%)	14,057 (9.6%)	46,836 (31.9%)	41,855 (28.5%)	1,106 (0.8%)	146,958

Table 12 Small business complaints by service type

Year	Internet	Landline	Mobile	Multiple	Property	Total
2019-20	3,398 (18.4%)	5,307 (28.7%)	4,008 (21.7%)	5,651 (30.6%)	114 (0.6%)	18,478
2018-19	3,642 (18.7%)	5,333 (27.4%)	4,288 (22.0%)	6,129 (31.4%)	100 (0.5%)	19,492
2017-18	3,599 (17.2%)	4,679 (22.4%)	4,492 (21.5%)	8,020 (38.4%)	83 (0.4%)	20,873

Residential complaints

Graph 9 Residential complaints

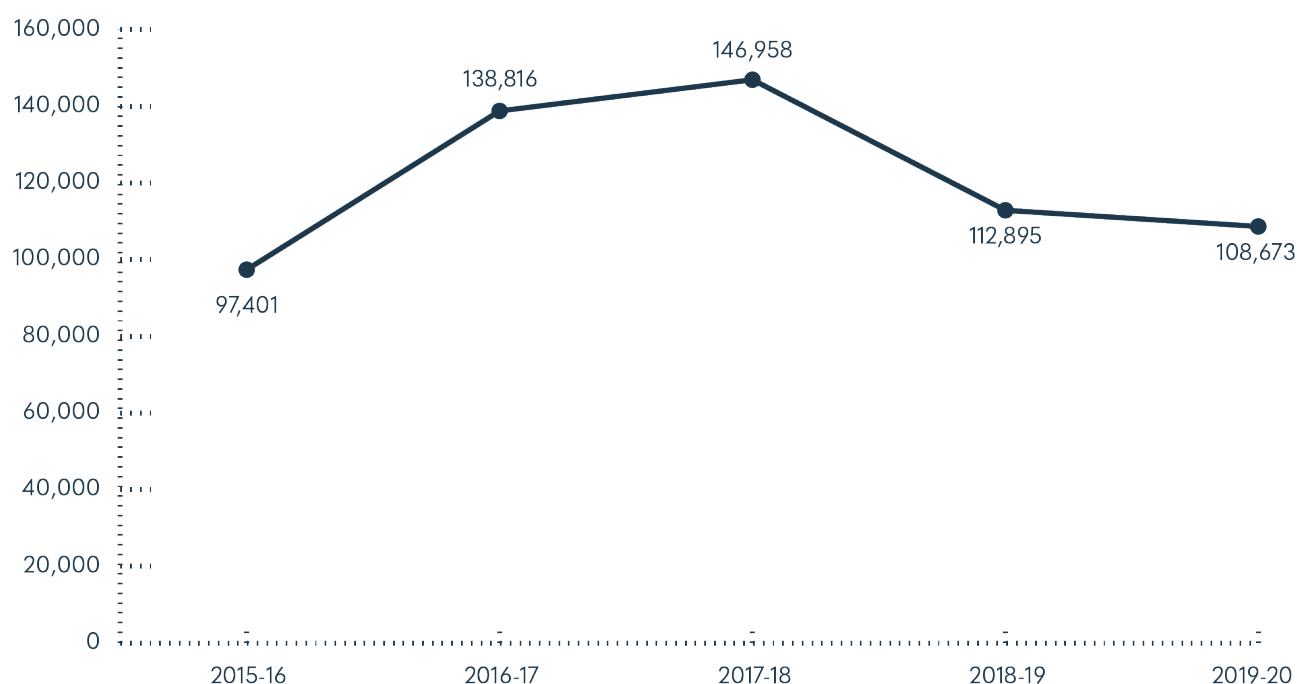


Table 13 Residential consumer – Top 10 issues

Complaint issue	Complaints with issue		Change from 2018-19
	2018-19	2019-20	
Service and equipment fees	34,902	36,576 (33.7%)	4.8%
No or delayed action <i>by provider</i>	34,901	35,347 (32.5%)	1.3%
Delay <i>establishing a service</i>	14,535	14,577 (13.4%)	0.3%
No <i>phone or internet</i> service	15,857	14,229 (13.1%)	-10.3%
Resolution agreed but not met	10,671	11,569 (10.6%)	8.4%
Intermittent <i>service or drop outs</i>	12,014	10,225 (9.4%)	-14.9%
Slow data speed	9,914	7,982 (7.3%)	-19.5%
Failure to cancel <i>a service</i> *	-	5,820 (5.4%)	-
Misleading conduct <i>when making a contract</i>	6,172	4,925 (4.5%)	-20.2%
Termination fee	5,825	4,459 (4.1%)	-23.5%

*New keyword introduced from September 2019.

Small business complaints

Graph 10 Small business complaints

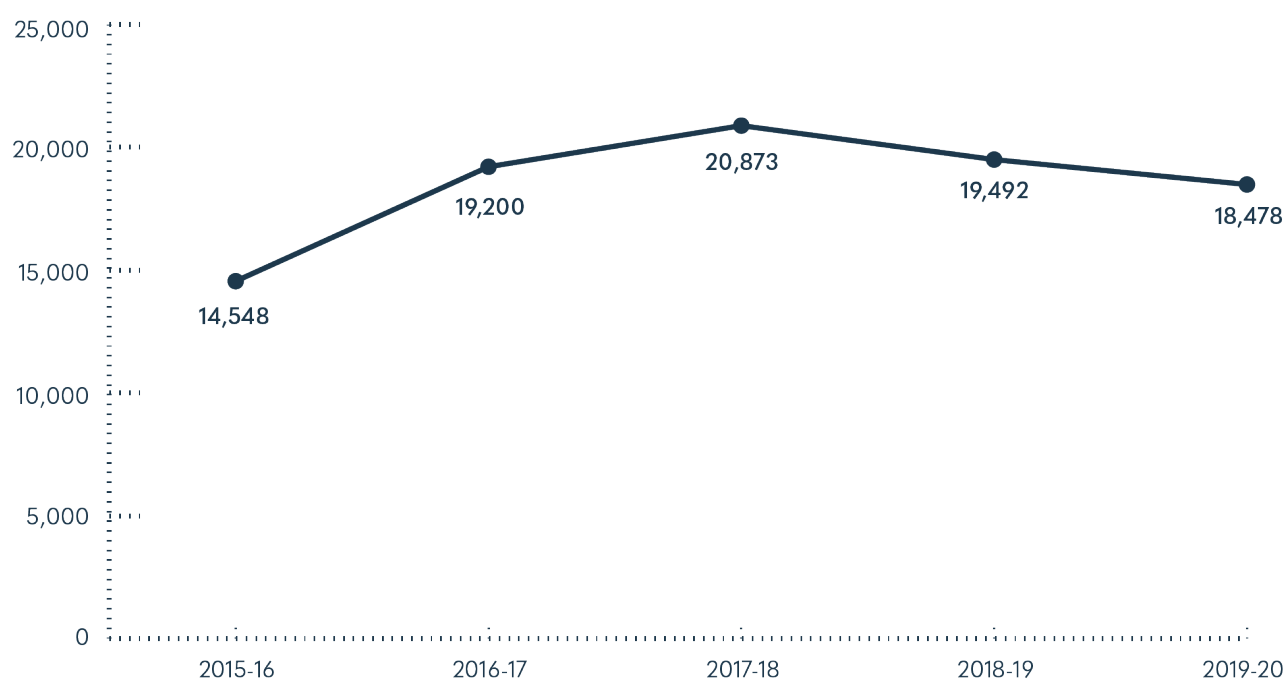


Table 14 Small business consumer – Top 10 issues

Complaint issue	Complaints with issue		Change from 2018-19
	2018-19	2019-20	
No or delayed action <i>by provider</i>	6,684	6,322 (34.2%)	-5.4%
Service and equipment fees	5,835	5,576 (30.2%)	-4.4%
No <i>phone or internet</i> service	3,506	3,272 (17.7%)	-6.7%
Delay <i>establishing a service</i>	2,816	2,770 (15.0%)	-1.6%
Resolution agreed but not met	1,713	1,690 (9.1%)	-1.3%
Intermittent <i>service or drop outs</i>	1,795	1,564 (8.5%)	-12.9%
Business loss*	-	1,563 (8.5%)	-
Number problem <i>due to connection, disconnection, or transfer</i>	841	949 (5.1%)	12.8%
Failure to cancel a <i>service</i> *	-	933 (5.0%)	-
Disconnection in error	885	875 (4.7%)	-1.1%

*New keyword introduced from September 2019.

Complaints about internet services

Table 15 Internet complaints by year

Year	Complaints	Proportion of complaints
2019-20	42,883	33.7%
2018-19	43,164	32.6%
2017-18	46,703	27.8%

Table 16 Internet complaints by consumer type

Year	Residential	Small business	Total
2019-20	39,485 (92.1%)	3,398 (7.9%)	42,883
2018-19	39,522 (91.6%)	3,642 (8.4%)	43,164
2017-18	43,104 (92.3%)	3,599 (7.7%)	46,703

Table 17 Top 10 internet complaint issues

Complaint issue	Complaints with issue		Change from 2018-19
	2018-19	2019-20	
Service and equipment fees	13,509	14,079 (32.8%)	4.2%
No or delayed action by provider	13,976	13,729 (32.0%)	-1.8%
Delay establishing a service	7,431	8,265 (19.3%)	11.2%
Intermittent service or drop outs	7,915	6,875 (16.0%)	-13.1%
Slow data speed	8,668	6,852 (16.0%)	-21.0%
No phone or internet service	7,134	6,803 (15.9%)	-4.6%
Resolution agreed but not met	3,520	3,767 (8.8%)	7.0%
Failure to cancel a service*	-	3,075 (7.2%)	-
Missed appointment	2,798	2,474 (5.8%)	-11.6%
Provider uncontactable	127	2,007 (4.7%)	1480.3%

Table 18 Internet fault and connection complaints by network

Year	Services delivered over the nbn	Services delivered over other networks
2019-20	19,045	8,644
2018-19	16,846	12,659

*New keyword introduced from September 2019.

Complaints about mobile services

Table 19 Mobile complaints by year

Year	Complaints	Proportion of complaints
2019-20	39,701	31.2%
2018-19	40,103	30.3%
2017-18	51,328	30.6%

Table 20 Mobile complaints by consumer type

Year	Residential	Small business	Total
2019-20	35,693 (89.9%)	4,008 (10.1%)	39,701
2018-19	35,815 (89.3%)	4,288 (10.7%)	40,103
2017-18	46,836 (91.2%)	4,492 (8.8%)	51,328

Table 21 Top 10 mobile complaint issues

Complaint issue	Complaints with issue		Change from 2018-19
	2018-19	2019-20	
Service and equipment fees	12,905	14,482 (36.5%)	12.2%
No or delayed action by provider	11,675	13,053 (32.9%)	11.8%
Resolution agreed but not met	4,263	4,842 (12.2%)	13.6%
Misleading conduct when making a contract	3,656	3,300 (8.3%)	-9.7%
Poor mobile coverage	2,834	2,926 (7.4%)	3.2%
Equipment fault	2,248	2,418 (6.1%)	7.6%
Termination fee	2,975	2,280 (5.7%)	-23.4%
Delay establishing a service	1,542	1,901 (4.8%)	23.3%
Financial hardship or repayment arrangement	2,316	1,735 (4.4%)	-25.1%
Barring, suspension or disconnection	1,935	1,680 (4.2%)	-13.2%

Table 22 Mobile fault and connection complaints by network

Year	Services delivered over the nbn	Services delivered over other networks
2019-20	-	8,858
2018-19	-	8,053

Complaints about multiple services

Table 23 Multiple complaints by year

Year	Complaints	Proportion of complaints
2019-20	27,304	21.5%
2018-19	30,678	23.2%
2017-18	49,875	29.7%

Table 24 Multiple complaints by consumer type

Year	Residential	Small business	Total
2019-20	21,653 (79.3%)	5,651 (20.7%)	27,304
2018-19	24,549 (80.0%)	6,129 (20.0%)	30,678
2017-18	41,855 (83.9%)	8,020 (16.1%)	49,875

Table 25 Top 10 multiple complaint issues

Complaint issue	Complaints with issue			Change from 2018-19
	2018-19	2019-20		
Service and equipment fees	10,495	9,817 (36.0%)		-6.5%
No or delayed action by provider	10,229	9,612 (35.2%)		-6.0%
No phone or internet service	6,469	5,561 (20.4%)		-14.0%
Delay establishing a service	5,931	5,026 (18.4%)		-15.3%
Resolution agreed but not met	3,186	3,201 (11.7%)		0.5%
Intermittent service or drop outs	3,865	2,991 (11.0%)		-22.6%
Failure to cancel a service*	-	1,663 (6.1%)		-
Slow data speed	1,765	1,483 (5.4%)		-16.0%
Missed appointment	1,833	1,382 (5.1%)		-24.6%
Bill unclear or not received	1,493	1,292 (4.7%)		-13.5%

Table 26 Multiple fault and connection complaints by network

Year	Services delivered over the nbn	Services delivered over other networks
2019-20	10,321	4,853
2018-19	11,101	6,898

*New keyword introduced from September 2019.

Complaints about landline services

Table 27 Landline complaints by year

Year	Complaints	Proportion of complaints
2019-20	15,992	12.6%
2018-19	17,267	13.0%
2017-18	18,736	11.2%

Table 28 Landline complaints by consumer type

Year	Residential	Small business	Total
2019-20	10,685 (66.8%)	5,307 (33.2%)	15,992
2018-19	11,934 (69.1%)	5,333 (30.9%)	17,267
2017-18	14,057 (75.0%)	4,679 (25.0%)	18,736

Table 29 Top 10 landline complaint issues

Complaint issue	Complaints with issue		Change from 2018-19
	2018-19	2019-20	
No or delayed action <i>by provider</i>	5,653	5,206 (32.6%)	-7.9%
No <i>phone or internet</i> service	4,964	4,408 (27.6%)	-11.2%
Service and equipment <i>fees</i>	3,812	3,750 (23.4%)	-1.6%
Delay establishing a service	2,441	2,148 (13.4%)	-12.0%
Number problem <i>due to connection, disconnection, or transfer</i>	1,559	1,555 (9.7%)	-0.3%
Resolution agreed but not met	1,398	1,427 (8.9%)	2.1%
<i>Partially</i> restricted service	972	1,187 (7.4%)	22.1%
Intermittent service or drop outs	1,176	1,033 (6.5%)	-12.2%
Disconnection in error	837	837 (5.2%)	0.0%
Failure to cancel <i>a service</i> *	-	770 (4.8%)	-

Table 30 Landline fault and connection complaints by network

Year	Services delivered over the nbn	Services delivered over other networks
2019-20	6,235	4,553
2018-19	5,848	5,708

*New keyword introduced from September 2019.

Top 10 providers by volume of complaints

Table 31 Complaints by provider

Provider	2017-18	2018-19	2019-20	Change from 2018-19
Telstra Corporation	82,528	66,402	66,612	0.3%
Optus Group*	40,665	31,629	26,205	-17.1%
TPG Internet Pty Ltd	6,248	5,380	6,471	20.3%
Vodafone Australia Limited	9,752	6,784	6,412	-5.5%
iiNet Ltd	7,719	5,663	5,723	1.1%
Dodo Services Pty Ltd	3,120	1,863	1,573	-15.6%
Southern Phone Company Ltd	1,484	1,366	1,300	-4.8%
M2 Commander Pty Ltd	1,565	1,096	1,160	5.8%
Exetel Pty Ltd	630	1,021	1,035	1.4%
MyRepublic Pty Ltd	1,816	1,286	769	-40.2%

Table 32 Complaints by provider and service type

Provider	Internet	Landline	Mobile	Multiple	Property	Total
Telstra Corporation	20,094 (30.2%)	9,662 (14.5%)	19,934 (29.9%)	16,563 (24.9%)	359 (0.5%)	66,612
Optus Group*	6,991 (26.7%)	2,538 (9.7%)	11,262 (43.0%)	5,286 (20.2%)	128 (0.5%)	26,205
TPG Internet Pty Ltd	4,472 (69.1%)	512 (7.9%)	289 (4.5%)	1,154 (17.8%)	44 (0.7%)	6,471
Vodafone Australia Limited	773 (12.1%)	14 (0.2%)	5,303 (82.7%)	317 (4.9%)	5 (0.1%)	6,412
iiNet Ltd	3,770 (65.9%)	654 (11.4%)	160 (2.8%)	1,119 (19.6%)	20 (0.3%)	5,723
Dodo Services Pty Ltd	875 (55.6%)	152 (9.7%)	216 (13.7%)	326 (20.7%)	4 (0.3%)	1,573
Southern Phone Company Ltd	375 (28.8%)	381 (29.3%)	231 (17.8%)	310 (23.8%)	3 (0.2%)	1,300
M2 Commander Pty Ltd	142 (12.2%)	550 (47.4%)	35 (3.0%)	432 (37.2%)	1 (0.1%)	1,160
Exetel Pty Ltd	734 (70.9%)	102 (9.9%)	52 (5.0%)	146 (14.1%)	1 (0.1%)	1,035
MyRepublic Pty Ltd	674 (87.6%)	24 (3.1%)	- (0.0%)	71 (9.2%)	- (0.0%)	769

*The Optus Group includes the Virgin brand.

Note: Primus Telecommunications Pty Ltd left the Top 10 in 2019-20 (# 9 in 2018-19).

Complaints by state³

Table 33 Complaints by state

Year	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
2019-20	1,685	42,594	671	23,427	8,744	1,820	37,679	10,269
2018-19	1,989	42,868	696	25,102	9,828	2,068	37,926	11,845
2017-18	2,466	52,989	1,042	32,820	12,667	2,986	47,620	15,075

Table 34 Percentage of complaints by state

Year	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
2019-20	1.3%	33.5%	0.5%	18.4%	6.9%	1.4%	29.6%	8.1%
2018-19	1.5%	32.4%	0.5%	19.0%	7.4%	1.6%	28.6%	8.9%
2017-18	1.5%	31.6%	0.6%	19.6%	7.5%	1.8%	28.4%	9.0%

Table 35 Complaints by state and service type

State	Internet		Landline		Mobile		Multiple		Property		Total
ACT	573	(34.0%)	220	(13.1%)	556	(33.0%)	330	(19.6%)	6	(0.4%)	1,685
NSW	14,686	(34.5%)	5,535	(13.0%)	12,510	(29.4%)	9,435	(22.2%)	428	(1.0%)	42,594
NT	205	(30.6%)	74	(11.0%)	268	(39.9%)	117	(17.4%)	7	(1.0%)	671
QLD	8,059	(34.4%)	2,723	(11.6%)	7,312	(31.2%)	5,129	(21.9%)	204	(0.9%)	23,427
SA	2,755	(31.5%)	1,282	(14.7%)	2,903	(33.2%)	1,732	(19.8%)	72	(0.8%)	8,744
TAS	531	(29.2%)	232	(12.7%)	696	(38.2%)	349	(19.2%)	12	(0.7%)	1,820
VIC	12,576	(33.4%)	4,725	(12.5%)	11,802	(31.3%)	8,093	(21.5%)	483	(1.3%)	37,679
WA	3,464	(33.7%)	1,181	(11.5%)	3,502	(34.1%)	2,063	(20.1%)	59	(0.6%)	10,269

3. Total complaints that used a valid postcode.

Unresolved and escalated complaints

Table 36 Top 10 issues in unresolved complaints

Complaint issue	Unresolved complaints with issue	
Service and equipment fees	7,719	(35.9%)
No or delayed action by provider	3,707	(17.2%)
Delay establishing a service	3,025	(14.1%)
No phone or internet service	2,592	(12.0%)
Intermittent service or drop-outs	2,280	(10.6%)
Resolution agreed but not met	1,786	(8.3%)
Slow data speed	1,602	(7.4%)
Failure to cancel a service*	929	(4.3%)
Business loss*	852	(4.0%)
Poor mobile coverage	822	(3.8%)

Table 37 Time to close escalated complaints

Days to close	2018-19	2019-20	2019-20 closures
<=60	47%	56%	9,291
<=120	85%	86%	14,286
>120	15%	14%	2,318
			16,604

Table 38 Outcome type for closed escalated complaints

Type of outcome	Proportion of closed complaints
Financial and non financial outcome	42.1%
Financial outcome only	32.0%
Non financial outcome only	15.7%
No compensation or action by provider	5.5%
Another unknown outcome	4.7%

*New keyword introduced from September 2019.

Issues in complaints

Descriptions in the body of the document contain additional italicised words to provide clearer descriptions of the keyword in isolation of the other categories (e.g. Number Problem *due to connection, disconnection or transfer*).

Establishing a service

Category	Keyword
Making a contract	Product unsuitable
	Inadequate documentation
	Inadequate credit assessment
	Inadequate explanation of product*
	Refused a service
	Cooling off
	Unable to contract
	Misleading conduct
	Unconscionable conduct
In contract	Variation by provider
	Request to change account holder
	Not liable for contract
	Unfair contract terms
	Equipment finance agreement
	Mishandling of business information
	Failure to cancel*
Connection	Delay
	Number problem
	Changing provider*
	Unauthorised transfer

*New keyword introduced from September 2019.

Service delivery

Category	Keyword
No service	No service
	Disconnection in error
	Network outage
Poor service quality	Intermittent/drop outs
	Poor mobile coverage
	Noise/interference
	Slow data speed
	Restricted service
Equipment	Unsuitable
	Fault
Special services	Priority assistance
	Disability equipment
	Enhanced/add-on feature
	Directory listing - business

Payment for a service

Category	Keyword
Charges and fees	Bill unclear/not received
	Excess data
	Excess call/sms/mms
	Roaming
	3rd party*
	Fee for a bill
	Connection/reconnection
	Late payment/dishonour
	Termination
	Service and equipment
	Technician
Payments	Direct debit
	Missing payment
	Unsuitable payment options
	Payment extension
Debt management	Financial hardship/repayment arrangement
	Barring/suspension/disconnection
	Credit default report
	Sold debt
	Debtor harassment
	Statute barred debt/bankrupt
	Not liable for debt

*New keyword introduced from September 2019.

Customer service

Category	Keyword
Personal information	Object to collection
	Unauthorised disclosure
	Information inaccurate
	Access denied
	Silent number/directory listing
Compensation sought*	Business loss*
	Customer Service Guarantee*
	Other financial loss*
	Non-financial loss*
Provider response	Uncontactable
	Refusal to deal with representative
	Missed appointment
	No or delayed action
	Resolution agreed but not met
	Rudeness
	Unwelcome/life threatening communications
	Inadequate fault testing*

Property

Category	Keyword
Infrastructure	Hazardous, non-compliant or temporary infrastructure
	Location of equipment
Damage	By consumer
	By provider
	By 3rd party

*New category and keywords introduced from September 2019.

We help resolve complaints about phone or internet services.

We are a free and independent service.

That means you don't pay and we don't take sides.

Contact us

You can complain through our website at www.tio.com.au or by calling **1800 062 058**.

You can post a letter to PO Box 276, Collins Street West, VIC 8007 or fax it to 1800 630 614.

If you need to use a language other than English, call the Translating and Interpreting Service on **134 450** and they will help you speak with us. They are a free service.