

Private citizen submission – Mr J Handley

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(For privacy reasons, contact details removed.)

The Telecommunications Consumer Protection (TCP) Code is something I only learned about a few months ago, after a dispute with my telecommunications provider and my being forced into a direct debit payment method. After reading the TCP, and section 5 in particular, many times, I would like to make a submission on behalf of regular consumers wishing to be in control of their bills in a time of financial hardship and stress, compounded by harmful business practices across many sectors.

Whilst I have my gripe with section 5, I would like to say I believe most of the TCP does well in its remit to protect consumers from an industry which provides what is now commonly seen as an integral part of day to day living. It's structure is concise, and uses general public friendly words which make it easy to review. My review of section 5 is that this is the one section which misses the mark on protecting consumers.

Section 5.6.1 states; *"No Charges for Bill payment: The Supplier must offer at least one method of payment for its Telecommunications Products that is free of Charges imposed by the Supplier"*

This simple sentence in my experience allows telecommunications providers to therefore only offer one payment service for free, and often that will be easiest for the provider, not the consumer.

Evidence of this is the demise of Post-Paid service in favour of Subscription based models for service. The two largest telecommunications providers in Australia now require ongoing services to be linked to direct debit, and there is no other way to pay the bill. You have to have a credit card or Mastercard or VISA enabled debit card from you bank, and you sign away the right to control when the provider will receive payment for the service they have had to state you are good to pay via a credit check. Section 5.6.1 allows providers to control the situation, which leads to all manner of problems.

As the Australian Communications and Media Authority (ACMA) recently pointed out in it's 'Financial hardship in the telco sector' report on May 2 2023, there are large numbers of people reporting financial difficulties or concerns with essential services bills that include services offered by telcos. Further details can be found in the review.

My suggestion is for section 5.6.1 of the TCP to be rewritten, to include the provision that at least 3 ways (Direct Debit, BPAY & Australia Post Bill Processing) of paying your bill have to be offered by the telco. By moving to direct debit, telcos are locking out rural and older populations who pay their rates, do their banking and pay their bills at local Post Offices, which are integral small businesses to their communities. By not offering BPAY, telcos are excluding members of the population who do not wish to utilise credit facilities. By not offering both of these things, telcos are removing the right of consumers to pay their bills their chosen way, and that is just not right in an age where we loudly and proudly say we do things to protect the public from large companies.

In summary, the TCP should be amended to protect consumers and their right to pay their telecommunication bills how it works for them and to not be pushed into financial hardship, and not be forced into one way over another by the telecommunications provider which is in their best interest.

Thank you for the opportunity to make a submission to the Telecommunications Consumer Protection Code review.

If possible, I would like to discuss my submission with a member for the drafting committee, to not only learn about your processes, but hope to engage some real change in the code to protect telco customers.

Thank you
Jarrod Handley