



Australia's peak body for communications consumers



Plus: Tips for voice only and light internet users | Action on unwanted telemarketing & spam

ACCAN is the peak organisation representing all consumers on communications issues including telecommunications, broadband and emerging new services. Our mission is to ensure the availability, accessibility and affordability of communications services for all Australians.

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Our CEO: Teresa Corbin

2018 is already shaping up to be a big year for telecommunications consumers and a busy year for ACCAN.

Just before Christmas last year, the Minister for Communications announced new telco rules that should significantly improve the consumer experience in moving to the NBN. The ACMA will be consulting on these new rules, with the aim to have them in place by 1 July, 2018. ACCAN will engage closely with the consultation and development of the rules. Check out the Feature article for more information on the new rules.

The Government's response to the Productivity Commission report on the Universal Service Obligation was released just before Christmas as well. The Government has committed to provide universal access to voice and broadband services through a new Universal Service Guarantee (USG) once the NBN rollout is complete. We welcomed this development and look forward to working with the Government to ensure the future USG provides adequate services. This story is covered in the News section.

Expanding mobile coverage, improving affordability and a National Disability Telecommunications Service are on our wish-list for funding in the 2018-19 Federal Budget. Check out the Policy section for more information on telecommunications

initiatives that need funding in the 2018-19 Federal Budget.

Consumer participation in telecommunications industry rule-making is set to be examined in a new ACCAN Grants project. As a key organisation representing consumers, we look forward to the outcomes of this research. Find out more about the project in the Grants section.

We have locked in the dates for the 2018 ACCANect Conference which will take place on 12-13 September in Sydney. This year the theme is: Confidence in the Connected World. Save the date and stay tuned for more information.

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

Warm regards
Teresa Corbin
ACCAN CEO



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Advancing fair outcomes for all consumers

We profile the Consumer Policy Research Centre



Telstra has scrapped Silent Line fees

Telstra's announcement in early January that it will no longer charge customers \$2.93 per month to have a Silent Line was welcomed by ACCAN.

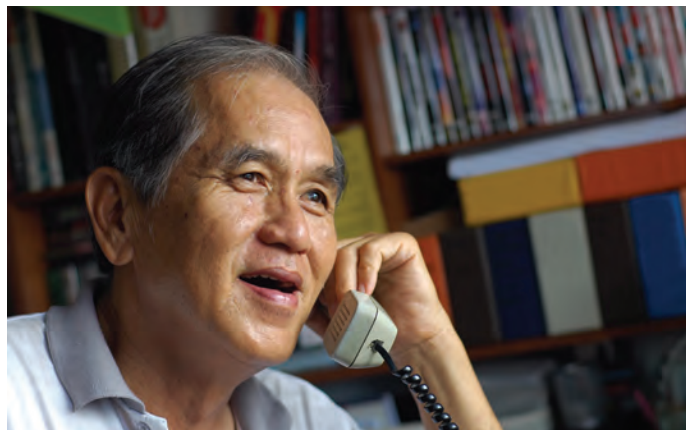
Having a Silent Line means that your number is not listed in a public directory (for example, the White Pages) or displayed on the recipient's handset when you make a call.

From 18 February, 2018 the service will be free and customers will be able to control whether their number is listed or unlisted, and whether their number is visible to the people they call, by logging in to the Telstra 24x7 app or My Account.

The option to have a silent number is important for consumers who are concerned about their privacy. This is especially true for people whose safety could be compromised if personal information is published in a directory.

ACCAN maintains that consumers should never be charged to protect their privacy, and has been in discussions with Telstra about the removal of the fee for some time.

ACCAN advises all Telstra customers to check whether their information is listed in directories such as the White Pages, and to change their preference if needed.



ACCAN welcomes Government response to USO

The Government's response to the Productivity Commission report on the Universal Service Obligation (USO) acknowledged that existing arrangements are out of date and in need of reform.

ACCAN welcomed the Government's commitment to provide universal access to voice and broadband services through a new Universal Service Guarantee (USG) once the NBN rollout is complete.

"All consumers need access to reliable and affordable voice and internet services," ACCAN CEO, Teresa Corbin said. "Guarantees underpinning access to vital voice and internet services are fundamentally important for areas where the market is not delivering adequately."

"We look forward to working with the government on this in 2018 and beyond."

ACCAN believes the new USG must ensure that any new arrangements take into account:

- The costs that may be borne by consumers (for example, upfront equipment changes required or on-going costs to use the proposed alternative voice services).
- The quality of voice services delivered by alternate technologies, which must be capable of supporting any to any voice calls.
- The reliability of services in terms of expected and acceptable levels of outages and repair timeframes.
- Fall back services in case one network is out, particularly for remote areas where there are no close neighbours that are more vulnerable to adverse weather conditions and service disruption.

NBN wholesale discounts announced

New NBN wholesale pricing discounts announced in December are designed to deliver savings and improve broadband speeds for consumers.

The changes include wholesale discounts on NBN 50 and NBN 100 plans that retailers purchase from NBN. The cost of additional bandwidth was also reduced.

ACCAN supports the discounts and hopes they deliver more affordable broadband services to consumers.

"The promotional discount and the future pricing changes announced will be a significant adjustment for retailers and the plans that consumers use," ACCAN CEO, Teresa Corbin said.

"As fixed internet and voice plans move from the current structure to the new pricing we hope that it is a smooth transition for consumers and they will not experience any price shocks. We encourage consumers to regularly check that their plan meets their needs. There are a large number of providers that offer services over NBN to choose from."

ACCAN also used this opportunity to highlight concerns around low-income consumers who may struggle to stay connected.



Recent analysis of ABS household expenditure data by SACOSS found that lower-income households spend significant, and an increasing amount, of money on telecommunication services. It also found that people spend more on communications overall than they do on energy.

"Consideration needs to be given to how to address affordability barriers that these households face," Ms Corbin added.

Optus allegedly misled 20,000 customers about moving to the NBN

The ACCC instituted proceedings in the Federal Court in December against Optus, alleging it misled customers about the need to move quickly from its existing HFC network to the NBN.

The ACCC alleges that between October 2015 and March 2017, Optus made false and misleading representations by writing to its customers to advise it would disconnect their HFC service within a specified time period as the NBN was coming to their area.

However, the timeframes were earlier than Optus was contractually allowed to cancel the customers' services.

"We allege that Optus' misrepresentations put pressure on customers to move to the NBN sooner than they were required to. This is particularly concerning as Optus received a significant financial payment from NBN Co for each customer that moved from its cable network to the NBN," ACCC Chairman, Rod Sims said.

This is an issue that ACCAN has been contacted about

by consumers and one that has previously been covered in the media. ACCAN maintains that consumers should not feel pressured during the switchover to the NBN and should have ample time to plan which services they need.

It is also alleged that between October 2015 and September 2016, Optus misled some of its customers about their options for purchasing an NBN plan.

"Optus created the impression that its customers were required to obtain NBN services from Optus, when they could have chosen to switch to any internet service provider," Mr Sims said.

"We are also concerned that Optus cut off some of its customers' internet services when it had no contractual right to do so. Telephone and internet are essential utilities and it is unacceptable for Optus to treat its customers this way."

ACCAN will be following the outcome of this case and will share updates as they happen.

NEW RULES TO IMPROVE NBN SWITCHOVER EXPERIENCE

New rules that will force telcos to improve the consumer experience in moving to the NBN were welcomed as an early Christmas present for consumers when they were announced in December 2017 by the Minister for Communications, Senator Mitch Fifield.

ACCAN has heard from many consumers about bad experiences moving to the NBN and has been calling for these issues to be addressed for some time. The issues were also reflected in the Telecommunications Industry Ombudsman (TIO) 2016-17 Annual Report that showed new internet connection delays was the top complaint issue for services delivered over the NBN.

The Minister recognised the need for improvements and has directed the

ACMA to implement the new protections. This is a huge win for consumers.

WHAT ARE THE NEW RULES?

According to the ACMA, the new rules will:

- Specify the minimum information that telcos must provide about their network services before they sign consumers up.
- Specify minimum standards for telcos' complaints-handling processes and a requirement for telcos to report their complaint numbers to the ACMA so that changes can be monitored.
- Require telcos to 'line test' new services on the network to ensure that lines are working and that faults are identified early.
- Require consumers to be reconnected to legacy network services, if that falls

back is needed until their new network service is successfully connected.

"The experience of switching to the NBN has shone a light on the inadequacies of the current regulatory framework to support the delivery of essential telecommunications services," ACCAN CEO, Teresa Corbin said at the time of the announcement.

"Once in place these new rules will ensure that the regulator has better tools to ensure practices of telco providers improve.

"We congratulate the Minister for using these powers, and taking these steps to protect consumers. This is what the community needs to have confidence in future telecommunications services.

"We are eager to work with the

ACMA and the Minister on the development of these new rules to improve the consumer experience."

SWITCHOVER ISSUES

In addition to the huge increase in complaints to the TIO, an analysis by the ACMA released in December showed that:

- 55.7 per cent of all network-related complaints were about service quality (faults and speed).
- A further 44.3 per cent of network-related complaints were about connection issues.
- On average, complaints about faults took up to 19 calendar days to resolve, whereas complaints about connection issues took up to 28 calendar days to resolve.

- On average, it took up to 45 calendar days for customers to have their old voice and data services moved across to the network.

"The ACMA's analysis of issues relating to NBN switchover confirms what we already know, and highlights some very concerning complaint trends," Ms Corbin said.

"The findings reflect the experiences ACCAN has been hearing about as consumers switchover to the NBN."

The ACMA's report shows that there needs to be better protection to ensure that consumers have access to a working service, that they are given accurate and consistent information and that there is an improvement in complaints handling to ensure quicker resolution of

faults and connection problems.

The implementation of these new rules will ensure that if the NBN switchover does not work the previous service will be reconnected so no-one is left without these essential services.

"ACCAN has always maintained that no consumer should be left worse off during the switchover to the NBN and no consumer should be left for long periods of time without a connection," Ms Corbin added.

The ACMA will be consulting on the detail of the new rules in early 2018 with the aim to have them in place by 1 July, 2018.

ACCAN will engage closely with the consultation and seek feedback from members to ensure that the rules work effectively for consumers.

UNMONITORED MEDICAL ALARMS TRIAL ANNOUNCED

A trial to assist unmonitored medical alarm users with the cost of updating their devices when these individuals switch to the NBN was announced by NBN Co in late February.

There are concerns around unmonitored medical alarms and how some of these may not work over the NBN or may not work in the event of a power outage after the user has switched to the NBN. Because of this, ACCAN believes it's extremely important that unmonitored medical alarm users are given assistance when switching to the NBN and are informed of the changes that may affect their devices.

ACCAN welcomed this announcement as a positive outcome for consumers who use unmonitored medical alarms.

NBN'S TRIAL

In a statement NBN said that owners of unmonitored medical alarms (autodialling devices) are set to receive further assistance during their household's switchover to the NBN.

The new trial will see NBN work with participating providers to assist users of unmonitored medical alarms with the cost of moving their alarm when they switch to the NBN.

NBN will work with leading manufacturers and a trial group of up to 400 medical alarms users to refine its processes before announcing the full details of a new assistance program.

NBN hopes the trial will allow it to refine details including identifying specific alarm suppliers and devices eligible to participate in the scheme and confirming the eligibility criteria for participants.

Representatives from NBN Co will also now call people who are registered on its Medical Alarm Register once they are able to connect to the NBN and guide them through the steps they need to know about their device.

"With approximately 180,000 Australians already registered on our Medical Alarm Register, we take our role in supporting all members of our community very seriously and want to help ensure these people are provided with the necessary information and assistance they need," Brad Whitcomb, NBN Co's Chief Customer Officer - Residential said.

"Our trial will help us better understand the systems and processes needed to work with medical alarm providers and end-users to deliver the new assistance program.

"We are urging everyone who has a medical alarm device - or family members, carers and friends of those people - to add their details to our Medical Alarm Register so one of our team members can reach out to provide them with assistance and guidance about how to find out if their existing alarms will be compatible with the nbn access network.

"It's important for these residents to understand that the move to services over the nbn access network is not automatic and it may take some planning and preparation."

WHAT TO DO IF YOU HAVE A MEDICAL ALARM

Anyone who has a medical alarm (monitored and unmonitored), autodialler or emergency call button device should:

- Add their device to NBN's register by calling nbn on **1800 227 300** or visiting **nbn.com.au/medicalregister**;
- Call their medical alarm, autodialler or emergency call button provider for advice and to find out if their services will work on the nbn network. See below for questions to ask your provider;
- Call their phone or internet provider and tell them they need the same Priority Assistance Service levels over the nbn network (if applicable);
- Test their medical device and alarms are working after any changes are made.

QUESTIONS TO ASK YOUR MEDICAL ALARM PROVIDER

NBN recommends you ask your medical alarm, autodialler or emergency call button provider these questions:

1. Will my alarm work properly when connected to the nbn network?
2. Will my alarm be able to dial out during a power blackout when connected to the nbn network?
3. Do you charge any additional fees when connecting to the nbn network?



OUR FEDERAL BUDGET FUNDING WISH LIST

Our 2018-19 Pre-Budget submission highlights telecommunication areas that could benefit from more funding in the Federal Budget.

Our recommendations span a range of issues, from mobile coverage to affordability and accessibility. Many of these are not new recommendations, but they are important to consumers and worth highlighting once again.

Read on for a summary of our recommendations. You can access the full submission on our website: accan.org.au/submissions

WHERE IS FUNDING NEEDED?

Mobile network expansion

With more than 10,000 mobile back spots identified, expansion and improvement of mobile coverage is clearly a priority issue for regional and rural Australia.

Current and previous programs have resulted in further coverage. However, there are houses, community areas and high traffic areas that are at risk from having no mobile coverage.

ACCAN (and the Regional, Rural and Remote Communications Coalition) is calling for a commitment from the Government beyond Round 3 of the Mobile Black Spot Program to fund further mobile network expansion.

Low-income measures

Current Government assistance available to help low-income Australians get and stay connected to phones and the internet is inadequate and poorly targeted.

The Centrelink Telephone Allowance (CTA) payment rates and eligibility criteria no longer meet the needs of low-income consumers. ACCAN recommended that the Government allocate additional funding for an updated CTA with new baseline levels and improved targeting. We also recommended the Government investigate the possibility for a Telecommunications Concession to better target Government support.

NBN switchover

For some consumers, switching to the NBN will be too difficult to complete on their own. A failed switchover may create a significant risk to the safety of vulnerable consumers by leaving them without a way to contact emergency services.

As the process for switching to the NBN is mostly a self-install model, assistance is increasingly needed. In circumstances where consumers are not tech savvy or there are complications within the home (such as internal wiring that needs updating), consumers could face hefty charges or be faced with having no services. Because of this, ACCAN recommended that the Government provide funding to assist vulnerable consumers to switch to the NBN.

Broadband monitoring

ACCAN welcomed the announcement last year of funding for the Measuring Broadband Australia program. This program will significantly improve consumers' understanding of broadband speeds and ability to choose suitable NBN plans and providers.

However, ACCAN is concerned that around one million households will not benefit from this program as fixed wireless and satellite services will not be measured under the program. ACCAN is calling for additional funding for the ACCC to expand the program to include fixed wireless and satellite services.

National Disability Telecommunications Service

While telecommunications services are now essential to all consumers, many people with disability face barriers that make it difficult and sometimes impossible to enjoy the benefits of connection. Barriers include: lack of access to appropriate equipment and devices, lack of awareness about mainstream options, lack of equipment set-up, training and ongoing support and unaffordability. To address these issues, ACCAN is calling for the development of a 'one-stop-shop' National Disability Telecommunications Service.

We envision this would be a national resource for communications product and service information, training and support. This would benefit people with disability, their families and carers, increase economic, social and community participation for people with disability and alleviate many of the barriers that people with disability currently face.

Audio description

Audio description is an essential access feature that enables people who are blind or vision impaired to understand and enjoy television.

Currently there is no audio description on any Australian television service, leaving hundreds of thousands of Australians who are blind or vision impaired without equitable access to televised news, information and entertainment.

Many comparable countries such as the United Kingdom, the United States and Canada have mandated the provision of audio description services for their television broadcasters.

In December 2017, the Department of Communications and the Arts provided the Audio Description Working Group's report to the Government. The report outlines a number of possible options for introducing audio description services. It is clear from the report that Government financial support will be integral in implementing any of the proposed options. ACCAN recommended that the Government allocates dedicated funding in the Budget to introduce permanent audio description services across all Australian television broadcasters.

CONSUMER PARTICIPATION IN INDUSTRY RULE-MAKING



Many industries have engaged in some form of self-regulatory rule-making both in Australia and across the world. However, an unresolved issue is how best to ensure that industry rule-making processes are and remain responsive to consumer and public interest concerns.

While consumer groups think it's essential that the consumer voice is represented in industry rule-making, research into the consultation mechanisms deployed by industry is very limited. Even if you do accept that consumer participation is important, questions remain about the appropriateness and effectiveness of the techniques used by industry.

A new ACCAN Grants project, *Designing responsive regulation: Consumer and public participation in converged communications industry rule-making*, will analyse and compare the various models of consumer participation.

The researchers, Dr Derek Wilding, from UTS Faculty of Law and Dr Karen Lee, from UNE School of Law, both highly regarded experts, will complete an analysis of consumer participation in industry rule-making with reference to frameworks governing telecommunications, media and online services.

The project has two objectives:

- To compare and evaluate current participation mechanisms available to consumers in self- and co-regulation of the communications industry.
- To provide a platform for more detailed and far-reaching research that assesses the success of industry rule-making models used in other countries and other industries.

"Participation in the actual processes industries use to make rules in a converged environment have not been assessed to date, even though it is likely to be of increased importance in the future," Dr Wilding said.

"We want this project to provide consumer groups, policy makers and other industry participants with a framework for evaluating the success – and limitations – of current consultation mechanisms."

Due to the limited research in the area, this study will be of immense value to consumer organisations and the telecommunications, media and online industries in future consultations with consumers.

"We know of no Australian or overseas study that explores in detail the issue of consumer and public interest participation in all of the processes these sectors use to formulate rules, or how the converged communications industry should generate rules," Dr Wilding added.

In outlining the project, the researchers also highlighted how changing technology and patterns of production, delivery and use of communication technology are driving the need to update the regulatory framework.

There are several important consumer safeguard reviews and consultations taking place this year in the telecommunications industry. In 2018, ACCAN's work will have a big focus on strengthening consumer safeguards as the organisation engages with the review of the Telecommunications Consumer Protections Code, the ACMA consultation on new rules for telecommunication providers regarding NBN migration and the Government consultation on the future Universal Service Guarantee.

"The longer term outcome of the project will be that the consumer protections developed are effective because of consumer and public participation in industry rule-making. In the shorter term we hope to improve understanding within industry of what makes for good consultation and where there might be gaps or failings in some current approaches," Dr Wilding said.

"We hope our research will assist in having consumer and public consultation taken more seriously and improve the ways to ensure industry rule-making is responsive and effective.

"The timing of this project is of strategic significance as it will provide evidence that informs future changes to telecommunications regulation."

A research report for the project is expected mid-2019. For more information on this and other Grants projects, visit the ACCAN website:

accan.org.au/grants.

ACTION ON UNWANTED TELEMARKETING AND SPAM

Australians hate dealing with unwanted spam and telemarketing—with the Australian Communications and Media Authority (ACMA) receiving record numbers of consumer complaints last year.

Key areas of concern based on complaints to the ACMA in 2017 were scam calls, telemarketing calls for solar products and services, and lack of permission for businesses to make contact.

The Do Not Call Register, associated industry standards and the Spam Act provide important protections to consumers. The ACMA—the telemarketing and spam regulator—has ramped up its monitoring of these rules, including introducing priority areas for focus and finding a number of high-profile breaches.

The targeted priority areas in 2017-18 are:

- telemarketing of solar products and services;
- consent-based marketing practices;
- registered charities meeting their obligations under the Spam Act and Telemarketing Industry Standard, which specifies strict rules about when calls can be made and when they must be terminated.

The ACMA determined these priority areas through analysis of consumer complaints and reports, market research and intelligence from key stakeholders, including industry and international counterparts.

For each priority area, the ACMA:

- educates the particular industries or sectors about their obligations;
- raises public awareness about how people can protect themselves and where to complain if they think the rules have been broken;
- takes compliance and enforcement action in response to potential breaches of the rules.

The ACMA also issues consumer alerts, primarily through social media, where spam and telemarketing scams pose a risk of serious or widespread harm to the community.

Since adopting these priority compliance areas in mid-2017, the ACMA has contacted 1,746 businesses about their obligations and commenced 16 investigations into potential breaches of the rules.

In the same period, the ACMA has found a number of significant breaches of the rules. For example, TPG Internet Pty Ltd breached key consent provisions of the Spam Act and paid a \$360,000 infringement notice. Two businesses also breached the telemarketing rules by making calls about solar products and services, and they were both also issued infringement notices.

“The ACMA has been listening closely to consumers and is working with key stakeholders in government and industry to ensure that the schemes are effective, and work to protect citizens and foster industry compliance,” said ACMA Chair Nerida O’Loughlin.

“We urge industry to engage with their compliance obligations, including ensuring they have clear consent to contact people. Particular care is required where third parties are providing the consent or compliance systems are older and may not be working effectively.

“We also encourage consumers to let us know if they think there has been a breach. We rely on consumer complaints and reports to find problem areas—and every complaint is important to us.”

In addition to the new strategic focus, the ACMA has also revised its reporting to make its activities more transparent: www.acma.gov.au/theACMA/unsolicited-communications-facts-and-figures.

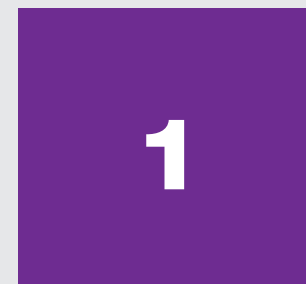
How can I complain about unsolicited communications?

- Complaints about unwanted telemarketing can be made by visiting donotcall.gov.au or calling 1300 792 958.
- Complaints or reports about spam can be made by visiting acma.gov.au/theACMA/spam-complaints-reports-and-enquiries

This article was contributed by the ACMA.

It's YOUR time—take charge!

Five tips to tackle unwanted communications



Join the register

List your numbers on the Do Not Call Register. It's fast, free and confidential. Visit donotcall.gov.au or call 1300 792 958.



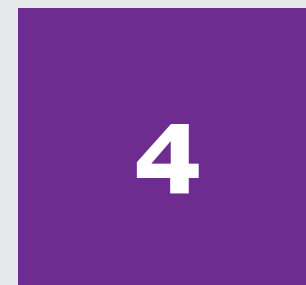
Know what you're signing up for

Check the fine print when you sign up to online newsletters, enter competitions or accept T&Cs—you might be agreeing to receive calls, emails or SMS from marketers.



Just say no

Take control. Ask to be removed from a calling list, unsubscribe from an email or reply 'STOP' to an SMS.



Get your block on

Your smartphone may have a setting to block numbers. There are also apps for this.



Report the rule-breakers

Complaints about telemarketing can be made at donotcall.gov.au or call 1300 792 958. Complaints or reports about spam can be made at acma.gov.au.

TIPS FOR VOICE ONLY AND LIGHT INTERNET USERS



Finding the right telco deal depends on what your needs are.

In this tip sheet we look at some good value products on the market that may be suitable for voice only and light internet users.

Remember it is a good idea to review your telecommunication services every year or two - if you have been on the same plan for a while, there may be new and better deals available.

Some things to consider

- Do you call national, mobile or international numbers? These may be included in some plans. If they are not included, they may cost extra;

- Do international or mobile numbers call you? It is important to consider who calls you and if it will cost them extra if you change providers or services;
- Do you use telecommunications all in one place or do you travel around? It is important to ensure that the service will work where you need it;
- Do you have other services that need the telecommunications network to work, such as security alarms?;
- Do the available services differ in the level of quality that they offer (such as coverage, speed or reliability)?;
- Are there any other costs, such as for extra data, devices or international call charges?;
- Do you need to buy a phone or device, such as a tablet? It is often cheaper to buy devices upfront and not as part of the plan.

Case studies

These case studies will give you an idea of options available that may be right for you.

Note: the plans included in this tip sheet were correct as at 1 March, 2018.

Mobile only

Jane and Rita enjoy living on the outskirts of town.

Rita likes listening to podcasts while doing the gardening and housework and checks her email daily. Once a week she also calls her sister who lives in the UK.

Jane does not use any data and uses limited calls.

After reviewing their usage they determine that Jane needs 200 call minutes a month and Rita needs about 7GB of data, a few hundred call minutes and SMS and a few hours of calls to the UK each month.

After they check the mobile coverage maps for their house, **they decide on the following:**

- For Jane: *Spintel*, using the *Optus* network, \$9.95/month for 200 call minutes which also includes 1.5GB of data.
- For Rita: *Jeenee Mobile*, using the *Optus* network, \$30/month on a six month contract which includes 7GB of data, unlimited calls and texts and \$50 worth of international calls.

The total cost for both Jane and Rita is \$39.95/month.

Security of a mobile for back up

Bill does not use a mobile phone.

However, his house is in a bush fire prone area. He has been told that his phone over NBN may not work in power outages. Bill wants the security of a second telecommunications service in case of emergencies.

He decides that a long expiry mobile plan would suit him; these plans allow you to use the phone credit over a long period. **After checking the coverage maps for his house, he narrows his choices to:**

- *amaysim*, using the *Optus* network, \$10 for use over one year.

- *ALDI Mobile*, using the *Telstra* network, \$15 for use over one year.
- *Vodafone*, \$30 for use over one year.

Priority phone

Bob needs a fixed phone service as he has a life threatening heart condition.

His doctor has certified that due to his condition he has an increased risk of an emergency, therefore he qualifies for *Priority Assistance*. This means he will get a faster connection and repair service.

His daughter calls him from the US every week to check up on him. She has free calls to landlines in Australia, so if he keeps the landline he knows that she can call him whenever she wants.

Last Christmas his daughter bought him a tablet, which he uses for online banking and looking at pictures his daughter sends him.

He chooses to have:

- *Telstra Connect* bundle with pay as you go calls, 100GB of data and *Priority Assistance* for \$69/month. As Bob is a pensioner he is also eligible for *Telstra's Pensioner Discount*.

Stay connected when moving

John is a very busy community volunteer. He often travels to different towns and uses his phone frequently for calls to keep in touch with head office, neighbours and friends. While visiting different communities he often needs access to data to check up information or take notes of what is happening.

He estimates that he needs about 30GB of data each month, as well as unlimited calls and texts.

After checking the mobile coverage between the areas that he frequently travels to, **he decides his best options are:**

- *Jeenee Mobile*, using the *Optus* network, 30GB of data and unlimited calls and texts for \$45/month.
- *Telstra's extra-large mobile plan*, 30GB of data and unlimited calls and texts for \$99/month.

ADVANCING FAIR OUTCOMES FOR ALL CONSUMERS

The Consumer Policy Research Centre (CPRC) is an independent, consumer-focused policy think-tank.

In December 2016, the Victorian Government established CPRC as a generalist policy research centre by expanding the remit of what was then the Consumer Utilities Advocacy Centre (CUAC).

CPRC undertakes evidence-based research to inform policy reform and business practice changes that improve consumer outcomes. The organisation conducts policy research internally, as well as in partnership with other research organisations. It also promotes, translates and supports the consumer research work of others.

We interviewed CPRC Chief Executive Officer, Lauren Solomon, to find out more about the goals and research plans of the organisation.

CPRC'S MISSION

CPRC believes in consumer policy and practice that delivers fair outcomes for consumers and secures the long-term health of the economy and community.

"CPRC's mission is to advance fair outcomes for all consumers," Ms Solomon said.

"Finding ways for consumers to be well represented and fairly treated is a complex business. To succeed in improving outcomes, it is critical that we understand which issues are having the biggest impact upon consumers, why, and what would be the most appropriate response."

Ms Solomon said CPRC takes an approach that is reflective of the policy cycle – from issue identification, through to consultation, analysis of policy instruments and recommendations for change and evaluation – and is guided by these steps in its research operations.

"Ultimately, CPRC aims to improve outcomes from consumer engagement with markets," Ms Solomon said.

"Much of the microeconomic reform over the past two decades has been focused on the supply-side. Trust in corporations over that time has declined, and the economic assumptions associated with human behaviour when engaging with markets have proven to be outdated.

"We're seeing globally a re-invigoration of focus back

on the demand side of markets. The fields of behavioural economics and consumer psychology have led to a broadened regulatory toolbox in jurisdictions like the EU and we're starting to see a few of those shifts here. CPRC will bring insights from these new fields and apply them in the Australian policy reform context.

"Ensuring consumers have confidence when accessing basic goods and services is central to the sustainability of businesses and the operation of markets," Ms Solomon added.

UPCOMING RESEARCH AREAS

The centrepiece of CPRC's research agenda for 2018 is focused on keeping pace with the massive transformation of consumer markets driven by e-commerce and digital transformation.

"Our markets are evolving and, increasingly, they're going online," Ms Solomon said.

"This presents opportunities for more targeted engagement and product offerings, but also raises a host of related issues across privacy, consent, dispute resolution,

algorithmic profiling, and antitrust.

"Ensuring the policy and regulatory environment is delivering sufficient protections for consumers to get a fair deal in these new markets is critical for sustainability and trust."

For the year ahead, CPRC Research Priorities are focused on the following areas:

- **Living Online:** CPRC will research the degree to which market protections are effective for online purchases and whether, with the advent of big data driven profiling and pricing strategies, consumers receive accurate and transparent information for potential purchases.
- **The Home:** Buying a home or renting a property usually represents the largest purchase for consumers. CPRC is currently exploring research projects in the areas of the changing housing market for the over-65s, and better ways of measuring outcomes for tenants.
- **CPRC Annual Consumer Index:** Consumers depend on the effective functioning of markets to access products and services but have only a few partial measures to assess how effectively markets function. CPRC will work with industry, government and regulators to develop a more robust measurement of consumer outcomes across the sectors.
- **Making Consumer Decisions Easier and Fairer:** Consumers depend on information published by businesses, and governments, about the products and services they offer. CPRC is undertaking research in the application and use of quality and service ratings and outreach programs to improve outreach and engagement for disengaged and vulnerable customers.
- **When Things Go Wrong:** When products and services do not meet requirements, consumers rely on a range of dispute resolution mechanisms for redress. CPRC will research how well consumers understand their rights to redress and the effectiveness of dispute resolution mechanisms across different markets.

Ms Solomon concluded: "When consumer policy is well researched, evidence-based and effectively implemented, then it is best able to deliver positive benefits for everyone in society."

Want to know more? Sign up for the CPRC Newsletter by emailing: office@cprc.org.au; follow CPRC on Twitter: twitter.com/CPRC_research; or visit the CPRC website: cprc.org.au