

# Phones and the Internet: Your Rights in Australia

A community education program for refugees and new migrants









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Footscray Community Legal Centre

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# **BACKGROUND**

Telecommunications connectivity plays a crucial role in the lives of refugees and new migrants as the settlement process involves building an identity within a new community in Australia while maintaining contact with family, culture, and community overseas. Furthermore, communications are becoming increasingly essential in facilitating access to essential services, and in enabling social inclusion.

A report, Taking Advantage of Disadvantage: Case studies of refugee and new migrant experiences in the communications market<sup>1</sup>, was published in 2011 by Footscray Community Legal Centre (FCLC) and the Australian Communications Consumer Action Network (ACCAN). It documented some of the common challenges facing refugees and new migrants trying to access telecommunications services in Australia.

Issues were identified around confusing and potentially misleading advertising, alongside inappropriate direct selling, including telephone and door-to-door sales and failure to obtain explicit informed consent. The case studies also demonstrate that poor customer service practices affecting the wider market have a particularly detrimental effect on many refugees and new migrants.

Footscray Community Legal Centre has worked extensively with refugee and new settler communities. The Centre currently provides legal and financial counselling services to the Maribyrnong community and the western suburbs. Over 56% of the clients come from non-English speaking backgrounds, with about 25% of these clients being of refugee and new settler backgrounds.

The Centre developed specialist advisory services and education programs that addressed the particular legal and social problems encountered by this client group. The Centre also forged partnerships with local settlement agencies such as Adult Multicultural Education Services (AMES) and New Hope Foundation.

The African Legal Service that began running as an outreach service at AMES in 2007 saw over 750 clients in its first three years of operation. The report, *Out of Africa and into Court: the legal problems of African refugees*<sup>2</sup>, by Footscray Community Solicitor Katie Fraser, documented the dominant legal issues affecting the refugee and new settler African community. Some of the legal issues included fines, energy and telecommunication contracts, debts, driving offences, and tenancy problems or homelessness. An innovative community education program was developed by Footscray Community Legal Centre and AMES, addressing some of these issues.

In October 2010, the Centre began a Refugee Financial Counselling Service to complement the African Legal Service which was changed to the Refugee Legal Service to cater for the demand for services from a range of newly arrived and refugee clients from other countries.

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<sup>&</sup>lt;sup>1</sup> Available at: http://accan.org.au/files/Reports/Taking%20Advantage%20of%20Disadvantage%20Report.pdf

<sup>&</sup>lt;sup>2</sup> Available at: http://www.vlaf.org.au/docs/African%20Legal%20service%20Report%20Final.pdf

It was envisaged that the Refugee Financial Counselling Service would triage clients with simple problems which could be solved within a short time frame.

The service was overrun with clients. It operated from 2pm until 5pm on a Tuesday afternoon. On average 6 clients attended and at times there were up to 12 people waiting to be seen at 2pm.

Problems initially identified by the Centre from this clinic included:

- Clients had no idea that they could seek assistance for problems with their bills or from whom;
- Clients did not appear to understand basic concepts of consumer or citizens' rights;
- Many clients were not aware of the complaint resolution structures such as the Ombudsman's schemes;
- Most clients were unaware of the billing structures that apply to telecommunication plans;
- Many clients said that they would be too afraid and/or had extreme difficulty contacting either companies, semi-government or government agencies;
- Clients often identified bills by their logos alone which meant they paid only one account even though it may have been for two different services;
- Clients told of stories about signing and agreeing to contracts due to unfair pressure; and
- About one-third of the clients attending the service presented with telecommunication problems.

# SERVICE DELIVERY MODELS – BRING YOUR BILLS

Many clients presented to the Financial Counselling Clinic with basic energy and telecommunications problems.

Bring your Bills Clinics were designed as an early intervention process to identify and resolve utility problems at the earliest possible opportunity. Clients attending these clinics were referred directly to industry Ombudsman schemes including the Telecommunications Industry Ombudsman (TIO).

These casework experiences reinforced the concerns documented in the *Taking Advantage of Disadvantage* report and in submissions to the regulator, the Australian Communications and Media Authority (ACMA), that many of our clients did not understand the contracts, product design or payment processes routinely provided by the telecommunications industry.

Footscray CLC staff formed the view that clients needed community education materials created to specifically address their needs. It was in this context that the Centre applied for funding from ACCAN.

# **DEVELOPING THE MATERIALS**

The purpose of the project was described in the funding application as to:

"Prevent members of refugee and newly arrived communities getting into both legal and financial difficulty due to a lack of knowledge of Australian systems, contracts, and confusing telecommunication terms."

The proposed activities were described as:

"Community education activities targeted to community members and support settlement agencies working directly with this client group."

The innovative aspect of the project was to prepare basic materials, with the help of settlement agency workers, to be used in education sessions for newly arrived communities and refugees in the first six months of residing in Australia.

The Centre established a reference group which included:

Debbie Pearson - Western Edge

Stephen Pollard - Adult Multicultural Education Services
Poly Kiyaga - Adult Multicultural Education Services

Chrisoula Kanaris - New Hope Foundation

ZaTuah Ngur - Westgate Baptist Community Centre
Dr Linda Leung - University of Technology, Sydney

Robin McNaughton - ACCAN

After discussions with the reference group the Centre produced a DVD based on the Digital Stories concept but using photographs and Powerpoint as the delivery mechanism. A guide for users was included in the DVD.

# **DISTRIBUTION AND TRAINING**

The materials were provided to AMES teachers, community guides and a number of settlement agencies running programs for newly arrived migrants. The materials and a presenter were made available to targeted communities and their leaders including:

# **Training with Community Groups**

# 1. Sudanese Groups

- (a) River Nile Learning Centre this centre is for young women who often have small children or babies who have disengaged from traditional schooling. At present 15 girls are attending classes
- (b) SAIL program

### 2. Burmese - Karen

Program delivered to a Karen Women's Support Group – 15 women attended. Program delivered to a Karen Group – 17 people attended.

# 3. Vietnamese group

4 people attended

# 4. Burmese – Chin Community

Chin Men's Shed – 8 men attended

Two Burmese Women's Support Groups – 15 and 17 people attended groups

# 5. Afghan and Iranian

In February community workers at the Centre were trained to deliver the program, including the centres new Iranian and Afghani workers, who will also deliver the program with English speaking groups.

# 6. AMES Community Guide training -

20 people attended and DVDs have been arranged to go out to seven different nationality groups.

# **ADVOCACY**

The key messages within the education materials include an introduction to concepts such as prepaid and post-paid mobiles, internet data usage and what to consider when signing up to a new service. Basic consumer rights and self-advocacy messages, including where, how and when to get help were also considered essential.

This project was undertaken within a changing regulatory context, as the ACMA was in the process of undertaking the *Reconnecting the Customer Inquiry*<sup>3</sup>. As a result of the Inquiry, the ACMA directed Communications Alliance, the telecommunications industry peak body, to make revisions to the Telecommunications Consumer Protection (TCP) Code.

Our advocacy focus was directed towards fostering relationships with key agencies through meetings to explain the project and the DVD, and to reiterate the need for change in regulation of the industry.

# The Australian Communications and Media Authority (ACMA)

We took our team of recently arrived community workers to meet with the regulator and to talk about the DVD. ACMA staff raised issues about the use of more complex material but listened to our explanation for keeping the message simple. ACMA also suggested that we address the issue of cost using mobiles overseas and incurring large debts.

<sup>&</sup>lt;sup>3</sup> More information is available at: http://engage.acma.gov.au/reconnecting/

We took the opportunity to reinforce the message that the use of 'caps' by the telecommunications industry is confusing, misleading and inappropriate for our clients. Subject to the outcome of the current revision process of the TCP Code, the FCLC may undertake future advocacy in regard to the need for greater consumer protection for our clients.

The Telecommunications Industry Ombudsman (TIO)

We met several times with TIO staff at Bring Your Bills and had one meeting to discuss the needs of newly arrived and refugee clients. Part of the key message communicated in our materials is how and when to contact the TIO. TIO staff were supportive of our work and provided new brochures designed by their office to explain the Ombudsman to our clients.

# **PROJECT LESSONS**

Our Centre continues to develop closer ties with a range of settlement agencies. These agencies continue to stress the need for training materials that are suitable for their clients — that is, recognising their limited language and numeracy skills.

One criticism of the project was that the materials are only available in English. Costs of translation were a significant problem and always will be for a small NGO.

However there has been support for the ability of our community workers to use the materials within their own communities. There has also been recognition that the DVD avoids complexity and relies on photos and easily understood concepts.

The use of community guides at AMES and community leaders at Footscray has and will ensure a wide distribution of the DVD.

# **Phones and the Internet: Your Rights**

# **TRAINING GUIDE**



# HOW TO USE THESE MATERIALS

The materials are available on DVD or online from the Victoria Legal Aid website at: <a href="http://www.legalaid.vic.gov.au/4156.htm">http://www.legalaid.vic.gov.au/4156.htm</a>

These materials provide a simple explanation of words and concepts involved in buying and connecting to communication products and services in Australia.

FCLC's experience in designing and developing community education resources for refugee communities over a number of years has been that training resources often need to be tailored to meet the specific needs of participants. For this reason, training materials need to be simple, visual and adaptable.

These resources are a basic kit which can be adapted to meet the needs of both trainers and their specific audience in a variety of contexts. The suite of materials is presented here as Microsoft Powerpoint presentations. The Lesson Plans outlined here are to assist trainers in delivering the presentations and activities.

The Digital Story presentations introduce common issues that refugees and new migrants may experience. Discussion of these can be followed by the other Powerpoint presentations which contain further detail on terminology and concepts. Feedback from trainers is welcome and can be directed either to ACCAN or FCLC.

The five lessons included in these training materials are designed to be delivered in four workshops. Lessons 4 & 5 are shorter sessions and can be combined into one workshop.

# **Lesson Plans**

# 1. Understanding Communication in Australia

Ways of Communicating in Australia (Powerpoint presentation) Understanding Costs & Contracts (Powerpoint presentation)

# 2. Buying a Mobile Phone

Buying a Mobile Phone (Digital Story Powerpoint presentation)
What should you understand about buying a mobile phone (Powerpoint presentation)

# 3. Connecting to the Internet

Internet Downloads (Digital Story Powerpoint presentation)
What you need to understand about connecting to the internet (Powerpoint presentation)

# 4. Other Ways of Communicating

Pay TV (Digital Story Powerpoint presentation)
Buying a Phone Card (Digital Story Powerpoint presentation)
Understanding Phone Cards (Powerpoint presentation)

# 5. Where to Go for Help

Problems and Costs (Digital Story Powerpoint presentation)
Ways to Help Yourself (Powerpoint presentation)
Do Not Knock (Role Play)
Where to go for help (Powerpoint presentation)

# **USEFUL RESOURCES**

Telecommunications Industry Ombudsman (TIO): <a href="www.tio.com.au">www.tio.com.au</a>
1800 062 058

The TIO is a free service that helps consumers resolve disputes with their telecommunications provider. If a consumer is not satisfied that an issue has been resolved by their provider, or within the agreed timeframe, they can lodge a complaint with the TIO. The TIO publishes information about its services in several languages.

Do Not Call Register: <u>www.donotcall.gov.au</u> 1300 792 958

Registering your phone number on the Do Not Call Register is free. Numbers on the Register are not allowed to be contacted by telemarketers. Consumers should be aware that some public interest groups will still be able to phone numbers on the Register, including charities and religious groups.

ACCAN tip sheets for consumers: www.accan.org.au/tipsheets

ACCAN publishes various telecommunication tip sheets for consumers on topics such as How to make a complaint that gets heard, Choosing an Internet Service Provider, and Poor mobile reception: what can you do?

Do Not Knock: www.donotknock.org.au

Consumer Action Law Centre and Financial Counselling Australia have launched a national Do Not Knock campaign, which distributes free stickers to help deter door-to-door salespeople. The website provides useful advice on consumer rights and how to make a complaint.

# Lesson 1: Understanding Communication in Australia

# Lesson objectives

Participants will:

- Gain an understanding of the ways people communicate in Australia
- Be exposed to some common telecommunication terminology
- Understand the financial implications of buying or connecting to communication technology
- Gain an understanding of the different options when buying a mobile phone

### **Resources:**

Blank telco contracts and sample advertisements

Ways of Communicating in Australia (Powerpoint presentation)

Understanding Costs and Contracts (Powerpoint presentation)

# **Teaching and Learning Activities:**

- 1) Introduction
- 2) Show Powerpoint Presentation titled Ways of Communicating in Australia.
- 3) Hand out examples of telecommunications product advertising to the group.

# Discussion:

- Discuss different ways of communicating, with different technologies
- What does the group know about communication in Australia?
- What would participants like to know?
- 3) Show Powerpoint Presentation titled *Understanding Costs and Contracts*.
- 4) Hand out copies of a written contract:

# Activity:

- · Show participants what the sections are
- Show them the fine print

Discussion: Where consumers can go for help.

Homework: Ask participants to bring their mobile phone, landline/home phone and internet bills to the next lesson.

# Lesson 2: Buying a Mobile Phone

# **Lesson objectives:**

Participants will:

- · Hear about words they will need to understand
- Become more familiar with terminology specifically related to mobile phones
- Understand the costs and monetary implications of buying a mobile phone

# Resources:

Buying a Mobile Phone (Digital Story Powerpoint presentation)
What you should understand about buying a mobile phone (Powerpoint presentation)

# **Teaching and Learning Activities:**

# Section 1

Show Powerpoint presentation titled Buying a Mobile Phone

# Discussion:

- What sort of mobile phone participants have
- What way did they pay for the phone
- What did they understand when they bought the phone

Show Powerpoint presentation titled *What you should understand about buying a mobile phone.* 

Homework: Ask participants to bring their mobile phone, landline/home phone and internet bills to the next lesson.

# **BREAK**

# Section 2

Participants will be given the opportunity to discuss and be given training on different parts of their individual accounts. Participants will be asked if they are experiencing any specific problem. Those who present with problems will be referred to a local agency – i.e. Financial Counselling Service or a Community Legal Centre for further assistance and follow up.

# Lesson 3: Internet

# Lesson objectives:

Participants will:

- Gain an understanding of how to connect to the internet
- Become more familiar with terminology specifically related to the internet
- Understand the costs and monetary implications of the internet
- Understand the problems of data usage

# Resources:

Internet Downloads (Digital Story Powerpoint presentation)
What you need to understand about connecting to the Internet (Powerpoint presentation)

A computer with internet access

# Teaching and Learning Activities:

Section 1

Show Powerpoint presentation titled Internet Downloads.

# Discussion:

- What participants understood about the presentation
- What problems they may have experienced in relation to the internet

Show Powerpoint presentation titled What you need to understand about connecting to the Internet

# **BREAK**

# Section 2

This session should take place at a computer terminal

- Participants will be shown how to access the internet and how to check their data usage.
- Participants will be shown how to look at different internet 'plans' and how to compare them.

# Lesson 4: Other Ways of Communicating

# Lesson objectives:

Participants will:

- Gain an understanding of other types of communication
- Be given information on what types of problems can occur when connecting to Pay TV
- Participants will be given an understanding of how phone cards work and their problems

# Resources:

Pay TV (Storyboard, Powerpoint presentation)
Buying a phone card (Digital Story Powerpoint presentation)
Understanding phone cards (Powerpoint presentation)

# **Teaching and Learning Activities:**

Show Powerpoint presentation titled *Pay TV* Discussion:

- What have participants understood, i.e. do they know what Pay TV is?
- Have they had any problems to do with Pay TV?

Show Powerpoint presentation titled *Buying a Phone Card*Show Powerpoint presentation titled *Understanding Phone Cards* 

# Discussion:

- What do participants know about phone cards?
- Has anyone experienced any problems, heard any stories about phone cards?

# **BREAK** then continue with Lesson 5

# Lesson 5: Where to Go for Help

# Lesson objectives:

- Participants will be given information on how to assist themselves
- Gain an understanding of how to access services to assist them
- Gain an understanding of how the Telecommunication Industry Ombudsman works

# Resources:

Ways to Help Yourself (Powerpoint presentation)
Where to Go for Help (Powerpoint presentation)
Do Not Knock Stickers
Do Not Call Register information
Telecommunication Industry Ombudsman brochures
Local services brochures

# **Teaching and Learning Activities:**

Show Powerpoint presentation titled Ways to help yourself

Activity: Role-Play "Do Not Knock"

The aim of the session will be for participants to practice telling salespeople to go away when they knock on their door. Participants will be shown what they should say to a salesperson and about the Do Not Knock sticker.

### How it works:

Divide participants into pairs. One person will play the door-to-door salesperson, the other person will play the salesperson at the door. After practicing the conversations, ask the participants to swap roles. Participants will be encouraged to develop their own scripts for them to present to the group.

# Do Not Call Register

Participants will be given a copy of the registration forms and, if they are interested, assisted with the registration.

Show Powerpoint presentation titled Where to go for help

# **End of Session**

Hand out brochures and conduct feedback