Ladies and gentlemen, we are moving on now to a panel session. I'd like to invite up on to the stage Cristina from the ACCC, John Stanton from the Communications Alliance, Jennifer from the ACMA and Melanie Drayton from the office of the Australian information Commissioner and Brett Lovett from Standards Australia. I'm not sure if everybody is here. Yes, you are. Please take any seat you like. I will turn on the microphones. I will just explain what we are about to do. If I could ask Melanie Drayton to please take up one of the microphones first.

Ladies and gentlemen, - they are just meeting each other! That's a good sign. We want this sector to know each other and to collaborate and so greeting by first names I see already a performance indicator. Give them a round of applause.

(APPLAUSE)

My name is Julie, for those I haven't met. This is going to be a bit like a group interview on the ABC. The theme is consumer protections in a new era. What protections are needed? And people see as the absolute priority challenges we are dealing with in this rapidly-changing world from the point of view of your organisations for consumers. Then, I guess, convincing us about what you're currently doing or plan to do to respond to this ever-changing world. Just to say, yesterday, we were left with an impression - we had speakers from all different angles - that this is a time of immense change and that not everyone is confident they can predict exactly what's going to come next. They're just aware this is a time of immense change and that we're all going to need to be quite nimble and responsive but also try our best to anticipate what the next priority is to prepare for it. So that's what I'm exploring with you.

To begin, because we have an audience that is a mixture of both new and very experienced people, we are got a competition. I will be giving you prizes.

The competition is for you to come to in a random order, just what your organisation does in relation to the protection of consumers and a quick example to illustrate out. Then how you would distinguish yourself from the other players on the panel and what your primary constituency is, to whom you're accountable. Don't worry, I will run you through the questions. Who the hell are you and what you do? That's the nub of it!

(LAUGHTER)

Melanie Drayton first, Melanie is Assistant Commissioner regulation and strategy at the Office of the Australian Information Commissioner. What exactly do you do for consumers? Give us an example. Nice and close to your mouth, guys.

MELANIE DRAYTON: Good morning, everyone. The office of the Australian Information Commissioner, we are the National privacy and freedom of information regulator. What does that mean? We are decision-makers, advisers, the providers of guidance, researchers and just generally interested in the work that our stakeholders are doing when it comes to privacy and freedom of information. I think the privacy realm is most relevant for this forum.

So when it comes to privacy, what we want to see is we want to be able to support the Australian community when they're engaging with new technologies and we want to make sure that, in doing that, entities or organisations are mindful of good information-handling practices.

JULIE McCROSSIN: You are helping both individuals but also helping other agencies and organisations to get their act together around privacy protections?

MELANIE DRAYTON: That's right. We are distinct on the panel in that our focus is, I suppose, you could categorise it as narrow - privacy, FOI and information policy but very, very broad in that those areas touch on every sector in Australia and the Privacy Act is an important piece of legislation guiding the ways Australians are handling information day-to-day. So your credit report, the interaction with your doctor, they are two good examples.

JULIE McCROSSIN: Your organisation isn't exclusively involved in telecommunications and media, is it? You want people to keep you informed of issues. Can you explain that?

MELANIE DRAYTON: We are a small federal regulator. We are very interested in knowing what's going on in all the sectors that we are involved in. We are proactive in creating relationships, in doing research, but we also really want to encourage people to come to us when they have questions about privacy or they're embarking on a journey with new technologies, to come to us, to have a chat about that might mean for information handling.

JULIE McCROSSIN: When you say "people", do you mean representatives of organisations?

MELANIE DRAYTON: Absolutely. Lots of contact with private sector, with agencies and consumer groups also.

JULIE McCROSSIN: As you can tell, Melanie has briefed me - she is a highly competitive person and wants to win a prize. I think she is going well so far, would you agree? Let's give her a chap.

(APPLAUSE)

JULIE McCROSSIN: One of the things you want to get across is that privacy is about choice and transparency. Can you speak to that?

MELANIE DRAYTON: Sure. Sometimes people would equate privacy with secrecy. That, in a way, is a bit of an old-fashioned notion of privacy. The privacy legislation we have in Australia is about making sure individuals are informed about what's going to happen with their personal information so they can make choices and have confidence about what's going to happen with their personal information.

An example might be that you might want to engage in the Internet of Things and you need to have a good understanding of what information you're going to be disclosing to organisations in that process and be comfortable that you agree with that so you can make an informed decision about whether or not you want to engage with that technology.

JULIE McCROSSIN: If I had to sum up - again, I emphasise, I'm an outsider, there are a lot of know-alls, I mean that in a positive way, Peabody is a know-all, graduate from the London School of Economics but my assistant in this context but I guess I had an impression yesterday that the rate of connectivity and the multitude of technological developments is so diverse and so vast that, while we talked a lot about how can consumers feel trust but it's virtually impossible to control the flow of your information to others. That was an impression I was left with as one of the messages from yesterday. What would be your message to people who want to - I guess, who want to control the flow of their private information as best they can without being a Luddite and disengaging? Is there any advice you'd offer?

MELANIE DRAYTON: My primary bit of advice would be to ask the questions and to take steps to make yourself informed. So organisations have to have a privacy policy and they have to have collection notices.

We have been encouraging people to take up those options, to make themselves familiar with privacy policies and to read those notices. We'd be encouraging organisations to do a good job with those things. People don't want to sit and read pages and pages of text. We don't want people to be exhausted by those documents. So be creative in the way that you are designing those products or forms and also think about all of your stakeholders and how they can best interact with those forms as well.

JULIE McCROSSIN: One of your messages is seek advice on...?

MELANIE DRAYTON: Absolutely.

JULIE McCROSSIN: That issue in a rapidly-changing world, anticipating challenges for consumers, what would be one or two of your sense of priority issues over the next 12-18 months and what your organisation is trying to do to address that?

MELANIE DRAYTON: There is one emerging issue we see is the use of big data. The issue of the de-identification of data. Something that's timely for us, something that we've released today. We have collaborated with Data 61 and CSIRO to create around an e-book, The De-Identification Decision-Making Framework. We have worked with Data 61 to rewrite that book for the Australian jurisdiction. For organisations in this sphere, if the new technology that they are using is about de-identification, we'd be encouraging them to have a look at that resource and also, if any individuals that have any privacy questions or concerns, we have got an inquiries line they can contact. We also respond by email to people's questions as well.

My broad advice was to try and make yourself informed and we're certainly a good place to start.

JULIE McCROSSIN: I have given her chocolates because I think her performance was tremendous. Give her another clap!

(APPLAUSE)

JULIE McCROSSIN: Guys, I'm trying to bring energy and joy to the topic of regulation. Brett Lovett is stakeholder engagement manager at Standards Australia. Brett, what's your role in the protection of consumers and an example of how you distinguish yourself from the other players?

BRETT LOVETT: Thank you. Good morning everybody. My name, as suggested, is Brett Lovett, stakeholder engagement manager at Standards Australia. For those who don't know me in the room - I do know some of you - Standards implement best practice across industries for various sectors. That's essentially our role.

The best example I can give you that I was thinking of just before -

JULIE McCROSSIN: What is a standard?

BRETT LOVETT: Hands up who has bought a washing machine in the last... Two years? Excellent. On the washing machine, there's a star rating. Who has used a star rating to inform your decision? So the star rating is a result of a standard that Standards Australia developed called ANZ 604 - don't write that down. The standard had moved the industry from low-performing products to high-performing products because everybody in this room who said they bought a washing machine says they used that to inform their decision. That's a really, really good example of how we can have an impact on the Australian landscape through standards.

JULIE McCROSSIN: Can you remind me, if there is time at the end, I once emceed awards for Standards Australia, I saw it as a wonderful thing.

BRETT LOVETT: Sounds enticing. No worries.

JULIE McCROSSIN: How would you distinguish yourselves - I made a list yesterday of key principles for protection of consumers from our speakers. It was no blame-shifting when it comes to complaints handling, transparency, accountability, clear standards and accessibility. I am giving you a sense of themes at the conference. How would you distinguish your function in this attempt to give citizens and consumers safety and trust in the digital world, your function as distinct from the others?

BRETT LOVETT: Our process is the thing that distinguishes us. We operate with a pool of volunteers. Those volunteers form part of our committees. They are across industry. So we don't exclude anybody. We build consensus by having all of those people in the room together at one time to help formulate our standards. We think that gives us the advantage to be able to actually speak for industry when it comes to standardisation.

I don't think anybody else on the panel actually has that process. That's because we developed the voluntary standards that we do.

JULIE McCROSSIN: It is a kind of co design?

BRETT LOVETT: We don't design them at all as a matter of fact. We leave it completely to the committee.

JULIE McCROSSIN: Can you give us an example of a couple of standards relevant to, as it were, the digital revolution and the use of new technologies?

BRETT LOVETT: I can give you some stuff we are working on at the moment. At the moment, autonomous vehicles are a very sexy topic! They are coming! Whether everyone understands or not, actually, autonomous vehicles have already kind of arrived. So if you have bought a new Volkswagen in the last three or four years - I think it is one of the Golfs - they park themselves. That is part of the autonomous vehicle design that is going to be coming out that needs to be standardised. One of the great questions being looked at by some of our experts is: Does it - do autonomous vehicles need a steering wheel? Now, if you have a think about it, the steering wheel actually isn't really needed in an autonomous vehicle because the vehicle is autonomous but the steering wheel is there to give the consumers comfort in case something may or may not go awry with the actual vehicle.

We're tasked with being able to bring that into a focal lens for the consumer.

JULIE McCROSSIN: We had quite a bit on autonomous vehicles yesterday from various angles and videos and so on. One of the themes here, though, in co-design is are people of a more disadvantaged nature, whether through poverty, disability, language barriers, whatever it be, the degree to which agencies actively involve them in co-design. Any information there about Standards Australia?

BRETT LOVETT: Yeah, look, the best way I can answer that is we are purely committee driven and stakeholder driven. Anybody can raise a standard. Anybody can come to us and say, "Hey, I'd like to do a standard on, you know, the size of the doors in the..."

JULIE McCROSSIN: Can you make your examples all to do with technology? What would you see as one or two of your biggest challenges over the next 18 months where standards need to be developed? You mentioned autonomous vehicles, is there another one?

BRETT LOVETT: A technology example, the best example is the inevitable retail change that's going to be coming over the horizon with Amazon.

Obviously unit pricing, for instance, is an example that is currently only applied to Woolworths, Coles and big shopping centres. It's actually not applied online at this stage. So, for Amazon, they have a distinct difference, at this stage, in terms of how they sell their products because they're not - they don't have to go up to a unit pricing level such as Woolworths and Coles and all that sort of stuff.

JULIE McCROSSIN: Can you explain what a unit pricing level means?

BRETT LOVETT: When you go to the shops and buy a packet of biscuits, you want to know how much biscuit you are getting for your dollar. Without unit pricing, sometimes you go to the shops, the packaging can be 100g and the biscuits within the package can be 50g and if you buy something for 150g, that's a certain price, you think you are getting a certain amount of cookie for your dollar. Whereas, unit pricing breaks down the actual cookie content for your dollar.

It might not seem like a big change but if you go to Woolworths, Coles, Aldi, that's a big issue.

JULIE McCROSSIN: I will open up to a couple of questions from the audience because it is so different but one of the issues I was asked to raise is obsolescence and the compatibility of upgrades as an example. Is there any way Standards Australia could influence that issue for consumers? If we are going to have such a rapidly-changing world, you know, that annoying thing when you upgrade, nothing is compatible and you have to buy a new charger or whatever, any thoughts on your role in dealing with built-in obsolescence?

BRETT LOVETT: Obsolescence is an interesting term because you can kind of conceptualise it in a few ways. Bear with me, I will give you something we have done in another industry and maybe we can apply it to consumers moving forward.

So we have developed what's called the digital hospital handbook for hospitals. Instead of retrofitting hospitals after technology changes with new fittings and new wiring and new technological changes, we decided that the best thing to do is to design digital hospitals from the very start, from when they're actually developed. That includes building in the architecture, building in the IT infrastructure at the very beginning.

The other example I can give you is roads. Roads are a great example. In Sydney, for whoever in the room is from Sydney, we tend to enjoy building two-lane roads when we build highways.

A two-lane road is probably not the best option because we always end up retrofitting and building extra lanes.

It is the same with hospitals. We build them for now and it is the same with a lot of consumer products as well, we build them for today and then end up having to retrofit.

For Standards Australia, the best way that we can avoid this in the future is we sent delegations to ISO in Malaysia, Singapore, Brussels and Geneva -

JULIE McCROSSIN: International Standards -

BRETT LOVETT: International Organisation of Standards. We bring the very tip, the very point of best practice back to Australia and then decide whether we can implement that in Australia, what changes it might require and how we go about doing it.

JULIE McCROSSIN: First of all, a round of applause for our friend from Standards Australia.

(APPLAUSE)

Any questions or comments relating to what we have heard so far? Just so we don't lose it as I journey through the panel. Yes, thank you. Do you want to introduce yourself?

CHRIS DODDS: Chris Dodds, I want to ask to the Privacy Commission, the ACCC and the Australian Consumer Law recognises there is unfair terms and conditions in the context of a line in a contract and if you want the product, you have to agree to the line, you've got no choice. In fact, your advice around looking at privacy, I was looking at all the comparison websites because I work in the energy field and, for the first time ever, I read privacy policies in each of them. It was useless in terms of informing me - they had something along the lines, "We reserve the right to use your information for all of our companies that we own, the companies we have contract with including overseas companies." My choice was either I use the site or I don't. I didn't know who they owned, I didn't know who they had contracts with, and that wasn't available.

I think the regulation has a lot further to go if you are ever going to be in a position to actually make informed choice.

JULIE McCROSSIN: Thanks, do you want to comment?

MELANIE DRAYTON: I don't think you are alone in that making that observation. Sometimes those - we would agree that the privacy notices are long and unwieldy and they do make references to further uses of information that doesn't give you a clear understanding of what's going to happen.

In those circumstances, there is a few options available to you as individuals. You can raise that directly with the organisation and say, "Your notice isn't clear to me, nor is your privacy policy." Under the Privacy Act you have the right to complain to those organisations if you don't feel they are meeting their conditions on the privacy Act. You can come to us. We are interested to hear where you run into those problems because if it is a systemic issue within an industry, we'd like to consider what we can do to assist in that area.

The general writing of notices, I think there's ways where those can be improved. So not alone in that observation.

JULIE McCROSSIN: Do you have any powers?

MELANIE DRAYTON: We have powers! We do have powers. We have the ability to investigate complaints, the ability to compel people to provide us with information and participate in that process. We can issue determinations, outcomes of complaints and we can also seek injunctions and also seek civil penalties in the court as well.

JULIE McCROSSIN: The challenges of globalisation, dealing with international companies and linked to your powers?

MELANIE DRAYTON: Yes. Australia is active in the global privacy environment. We're part of the global privacy enforcement network so we try to work with our international counterparts to resolve complaints that go across borders. An example of that is last year we partnered with our Canadian colleagues and looked into the Ashley Madison privacy breach. We do that kind of work.

JULIE McCROSSIN: Remind of us Ashley Madison, it is so gripping.

MELANIE DRAYTON: Really! You could seek to have a relationship outside your relationship on this website. The customers of that website became known.

JULIE McCROSSIN: Yes, I just felt a stab in my heart. I think a lot of families may have broken down over that. I didn't see it as a humorous thing, I'm sorry if I gave that impression, it was more, "Oh, my God." The social impact of such a breach is devastating.

MELANIE DRAYTON: Great example of how privacy incidents can have significance for people.

JULIE McCROSSIN: I'm not sure who you are.

CRISTINA CIFUENTES: I'm Cristina Cifuentes, commissioner at the ACCC.

JULIE McCROSSIN: You have a background in law and economics and you are wild for policy finance and regulation and you have regulation experience in utilities. I didn't give you chocolates! You were tremendous! I do beg your pardon! Thank you very much. Definitely unit priced. They are slimming chocolates. You can always trust advertising. Cristina, the ACCC, what does it stand for? How do you protect consumers? A quick example with a technology example if possible. How you distinguish your function, who are you primarily answerable to?

CRISTINA CIFUENTES: The ACCC is the Australian Competition and Consumer Commission. We effectively look after all competition and consumer issues across the economy. I think that's one of the factors that actually distinguishes the ACCC from my colleagues here. Our mandate covers virtually every aspect of the economy and consumers.

Brett started off with an example of asking who has actually bought a washing machine in the last few months. I've got to say I was impressed at the number of people that put their hands up but I do think I can better that. I'd ask for a show of hands who used a credit card for anything in the last month or so? Who hasn't used a credit card at all? I think there have been four there. Have you bought any food in the last couple of weeks?

JULIE McCROSSIN: I'm coming to a represent DVD from the Country Women's Association. Have you bought food in the last couple of weeks?

>> I have.

JULIE McCROSSIN: OK.

CRISTINA CIFUENTES: Is any one of those four that haven't bought food? I think that demonstrates the range of what we do. In the last couple of weeks, for example, we've just put out a regulation around the use of credit-card surcharges. Every time you use your credit card, you get charged a surcharge. This has been an amazing experience for consumers because of the level of outrage. Our website just got hit so many times - it almost went into absolute meltdown, and on Facebook, because of the outrage - people buy a $3 cup of coffee and they get charged - they tap-and-pay because of technology, which is enabling this, and they get charged 50 cents on top of the $3.50. The ACCC has been working to develop a requirement that credit-card surcharge has to be reasonable. We will do anything from the areas that we cover - anything from health - so health services...

JULIE McCROSSIN: Could you put it closer to your mouth?

CRISTINA CIFUENTES: Health services, education, right through to infrastructure regulation. So I'm also looking at airports, rail, energy - energy is another one of the areas... Free-range eggs was another one. Food labels, country-of-origin. Does the honey that's marketed as "honey" - is it actually honey, or is it corn syrup? There's virtually no aspect of your life - as I say, essentially if you buy food, as well as any consumer product, we will be there in some form or another.

JULIE McCROSSIN: Can I just do something, guys? The reproduction of sound on the microphone is on the top, not the side. Can you hear the difference between that and that...? It's just a thing that I'm obsessed with, because I've got hearing damage from radiation treatment to my head, and I know a lot of you have got deteriorating hearing. So if you can learn to talk into the top - I'm not having a go at you, Cristina. I have a life obsession. You will be amazed at the difference it will make to our love and understanding of the ACCC.

(LAUGHTER)

Give me an example of what you would see as one or two critical issues going forward in the technology field that you anticipate you may have a role in to help the consumers.

CRISTINA CIFUENTES: Probably the one that's of most importance to this conference, and to consumers generally, is the nbn. As you know, the nbn is being rolled out. It's halfway through. And so we're looking at what's called migration. A lot of people don't realise that, once the nbn is available in their area, that they essentially have 18 months before the old technology's turned off. So there's a whole range of things that need to be done by consumers. The nbn experience is probably - and the migration, and then post-nbn - will be one of the major issues that the ACCC is looking at. That raises a whole range of issues for us in terms of consumers making choices ahead of connecting to the nbn, around speed claims, around advertising, the performance of nbn, the availability of different types of technology... That's the stuff that consumers see. Behind the scenes, the ACCC also works with the industry and nbn on issues such as pricing - what the pricing should be - because the affordability to consumers, and their willingness to pay, is also a critical issue. And lot of that is around provision of information - who's going to be responsible for the consumer relationship, whether it's the nbn or the retailers. So there's a whole range of issues just on nbn that are absolutely critical in the next 18 months or so.

JULIE McCROSSIN: Could you give us a sense of your process? How do you gather the evidence that something is of a critical issue - do you monitor trends? We had a sense of the explosion - your computer system nearly going down on the coffee situation was a motivator, but how are disadvantaged groups represented, and what work are you doing to anticipate need and be ready for it?

CRISTINA CIFUENTES: There's a whole range of ways in which we get information, and it really depends on what it is that we're doing. So for enforcement - enforcement has quite a different process around gathering evidence. In a way that can then actually be used in enforcement action - approaching witnesses, and in terms of vulnerable witnesses, we have special protocols for engaging with vulnerable people who may have been affected, say, by scams or egregious behaviour. More generally, in that sort of regulatory area, we have a range of things we do. We have reviews and inquiries about whether we should be regulating particular services - monopoly services - so we have these full reviews where we gather information. We have what are called record-keeping rules where the businesses - again, this isn't just in telecommunications - are required to provide us information around trends. So, how many people are you connecting to the nbn? How many people are still on voice-only services? It's a whole range of things. We also do market studies. So we're in the middle of a market study at the moment that is looking at everything from consumer preferences and emerging trends - so are consumers using their mobile devices as substitutes for fixed-line services? So for the old telephone services, or the old broadband services? That's a very wide-ranging review. We engage with all the consumer groups. We do have consultative committees. We recently piloted and developed a communications hub. So for one of our inquiries, we actually invited comments directly from real consumers, not just the consumer associations who tend to have a higher-level view. We were absolutely inundated with people who were use the communications hub to let us know about their concerns. So we also have compulsory powers. We can actually compel people to give evidence. We have covert surveillance powers which are rarely ever used. They're the different ways in which we gather information.

JULIE McCROSSIN: Thank you. I'm going to ask you one more question, if I may, then I'll come to John Stanton. I might get your response as well, before we get into the other, more prod work. One of the issues that was raised yesterday by a gentleman with a disability who spoke - we saw his amazingly modified home to allow him to be autonomous - was, as things have got smaller in our hand-held devices, for people who lack fine motor skills and dexterity, it's been a traumatic difficulty - is that the quick way of putting it? It's been much harder for people to use it. Evidently there are some changes with bigger tablets and so on. It's a great example of how, in a rapidly changing technological environment, there can be unanticipated consequences for certain groups. Do the ACCC have any role in something like that, in trying to prevent problems? Or would that be more standards? I just wonder if you would have any role there.

CRISTINA CIFUENTES: One of the things that we do actually look at is in advertising. Specifically in that. That'll be around font size - you know, because you always get these sort of adverts that have the headline stuff in very big font, and it's prominent. And right at the very bottom, it will say "Subject to conditions." It does tend to be a problem. I can't see it, even with my reading glasses - I'm getting to that stage where I've got to carry a magnifying glass around. In that sense, we will get involved there. More typically, though, it may come up in product safety, if there's a product-safety issue. But I think it would probably be more in Brett's area - the standards.

JULIE McCROSSIN: I was just thinking that. Can I whip to Brett? Brett, can you grab John's microphone? Are you doing anything in that space, in this rapidly changing technological world of having a mind to standards of people with a variety of disabilities to keep inclusion in the community?

BRETT LOVETT: It's a great question. We've actually done some work on what's called - I don't know if everyone's heard of this, but the "silver economy". They used to call it "grey" - they call it "silver" now - a much nicer term. Essentially what it means is - "How do people, as they get older, continue to interact with the Australian economy?" It's about building the infrastructure that they're going to need to be supported in continually interacting with the economy. It has benefits from so many levels - from health benefits to fulfilment benefits to economic benefits for Australia.

JULIE McCROSSIN: Obviously it can be young people with disabilities who are desperate to work as well, or consumers - people wanting to be able to use their phones, use the keypad at the bank and the rest of it. Is there anything actually happening at Standards Australia about that accessibility issue?

BRETT LOVETT: Yeah, it's another very interesting point. I think your previous speaker spoke about migrant communities, as well. I'd group them into the "vulnerable" category. As we move - as Standards Australia is moving forward, we've constructed, or we're looking at, at the moment, and Teresa's aware, around vulnerable consumers and how we can standardise and pitch best-practice to industries to allow them to have accessibility, whether it be through language, whether it be through physical access as well - so a lot of buildings that people go into that are outside of Sydney Metro or Melbourne Metro...

JULIE McCROSSIN: But stay with technology, if you can...

BRETT LOVETT: The physical infrastructure is technological as well. You can think about something like a wheelchair ramp, for instance. Within the Metro economies, there's a lot more scope to make those changes within buildings and a lot more scope to implement that technology. Outside of the metro centres, the consumer vulnerability is actually higher.

JULIE McCROSSIN: Just coming back to miniaturisation and access with people who lack dexterity, either through age or disability - is there any work being done on that within Standards Australia?

BRETT LOVETT: Again, the issues paper is to identify the problems, which is what we've developed from the silver economy and through our vulnerable consumer work. After that, it's up to our committees to identify what they would like to work on in terms of being able to move that forward.

JULIE McCROSSIN: Could I just come to you for an answer in English on something just for a sec? Do you think - would you call people who speak different languages "vulnerable" communities?

EMMA CAMPBELL: I think we would, yeah. And I'm very excited to hear that they're looking at standards around that. That's not to say all CALD people are vulnerable, but they are vulnerable to opportunities for exploitation, if English isn't their first language and so on, they are more vulnerable, as a group.

JULIE McCROSSIN: I suppose what I'm grappling with - I was struck by - I'm pretty sure you said 50% of Australians are either born overseas or have parents who were born overseas, and 25% of Australians speak a language other than English at home. In London, it's so multicultural, it's just "us" rather than having a "them". I don't know the demographic data on this, but it feels like that. I'm just wondering if, to stop something like the My Aged Care website - sorry if you didn't hear this, but the My Aged Care website - correct me if I'm wrong - does not have built into it the capacity, if I'm Italian and I want to find out what the range of places where my mum and dad could live and get a support as an older person where they're culturally sensitive to Italian language, there isn't a search capacity. If you have 50% of the population, it's not an add-on thing - it's the core business. I guess that's why I was slightly flinching at the idea of "vulnerable" populations, because it implies almost there's "us" and then there's "vulnerable" populations. This is not a critique of you, I just think how we think affects policy. Your name's foreign - what are you thinking?

CRISTINA CIFUENTES: Um, yes, I'm Spanish - born in Spain. That's a very interesting example. My mother lives in residential care, and she actually found, by trawling through the internet, a place that actually is staffed entirely by Spanish-speaking staff, including the medical staff. It's one of the requirements - it really is just for the Spanish-speaking people. Not from Spain, but from Central America as well. And it is absolutely critical, because as you get older, particularly if they're not even first-generation Australian, what I've observed is that older people do try and reconnect with their communities. That is a fundamental issue. I'm interested in that example.

JULIE McCROSSIN: It's interesting that the My Aged Care website didn't include it automatically. I'm just trying to integrate the sessions. Did you want to comment? You don't have to. I'll just come back. Hold on.

EMMA CAMPBELL: I think it's a very good question - whether or not you call people "vulnerable" or not. On one hand, we call CALD Australians "vulnerable" because we're trying to fight to include their rights. On the other hand, I'm also giving the message that all Australians are culturally Australia - Australia IS culturally and linguistically diverse. Even calling non-Anglo-Celtic Australians CALD Australians is a problematic term, right? It's Australia that is culturally and linguistically diverse, not groups of people. The languages is difficult, but - I think we do need to think whether or not it creates barriers to a holistic view of how we make everybody...

JULIE McCROSSIN: I come from a generation that's thought - we invented the word "domestic violence" because there wasn't a word for the hitting at home. Sometimes you have to change the way people think to get social change. Do you want to comment?

CRISTINA CIFUENTES: One further comment on identifying "vulnerable" communities - I do think that there's a risk of creating stereotypes. In the energy sector, for example, we're talking about affordability. It's a huge issue. We talk about affordability and vulnerable groups. Immediately, people think of the vulnerable groups in the energy debate as being low-income households or unemployed. What our research is finding is that, quite often, the vulnerable people are not that segment - they're actually middle-income who are struggling under the financial burden of mortgages, for example, and other factors like that. What we've actually found is that the low-income groups have a lot more support because they do have access to various rebates - they do actually have access to services, and are much more informed because of that. So the stereotypical view of vulnerable people may be low-income, and that's probably the case in a whole range of sectors. But in energy, what we're actually finding is that it's that middle-class group that, you know, do have big mortgages, that have air-conditioning - some of them have swimming pools. Now, it's a different view of vulnerability and affordability, but it is important to keep that in context of specific situations, and not generalise that vulnerable groups will always be low-income or have disabilities.

JULIE McCROSSIN: Can you speak Spanish?

CRISTINA CIFUENTES: Yes.

JULIE McCROSSIN: I'll come back to you for a question with a Spanish answer. I've got two more people to involve, and I want to have time for questions... Thank you. I'd like to welcome now John Stanton. John, do you want to introduce yourself and explain what your organisation does for consumers and how it differs from the others?

JOHN STANTON: Thank you. Good morning, everyone. Communications Alliance is the industry association for the telecommunications Australia in Australia. Our members are service providers, they're equipment manufacturers, they're content providers. We are the coregulatory body for the sector, which means that we maintain the standards and codes and guidelines by which the industry operates. So these include operational and technical instrument, as well as consumer protection. We have, for example, a thing called a telecommunications consumer protections code, which governs what the industry players are required to do in terms of their customer service, their complaint-handling, and the way that they deal with their customers. There's other consumer-protection codes covering things such as mobile premium services. Many of the technical and operational codes and standards also have direct implications for consumers. We have standards - we're a standards-making body as well, and in that respect, operate a little bit like Standards Australia. But we've got a standard, for example, that governs what the cabling within your home has to look like, and how it needs to be installed so that it's safe and efficient and so on and so forth. There's a whole range of other coregulatory instruments that govern the way that networks work so that they are efficient, safe and, hopefully, consumer-friendly.

JULIE McCROSSIN: You're also the chair of the executive council of the Internet of Things Alliance Australia. Again, we heard tons - about six different speakers - who all defined it slightly differently and talked about challenges and opportunities of going forward, if I could put it that way. Can I just cut to the chase and say, from your perspective, what do you see as the two or three key issues over the next 12-18 months in this incredibly rapidly changing environment for consumers, and what contribution will your organisation seek to make to assist both groups of consumers and individuals have some choice and control - meaningful capacity to influence the development and response to those issues?

JOHN STANTON: Thanks. There's probably two areas to focus on there from our point of view - three, perhaps. One is general consumer protection. One is the nbn, which is transforming the basic access network in Australia. And the third is the Internet of Things, which is the next huge global disrupter. It is going to transform the world over the course of the next 10 years.

JULIE McCROSSIN: Could you choose the two that you see most important, and tell us what you're doing to support consumers' capacity to deal with these changes?

JOHN STANTON: Sure. Where the nbn is concerned, we have half a dozen working committees that are focused on different parts of the transformation. We've got ones that have created codes around migration to the network - separate groups that are looking at how legacy services and nbn services coexist during the 18-month period of coexistence before the legacy services are turned off. Ones that are looking at what customer churn - transfer from one provider to another, after you're on the nbn - should look like. We all know that that's historically been a bit of a clunky process in the fixed world, up until now. So we want a more seamless, friendlier process that looks a bit more like changing mobile providers, for example. There's a group that's looking at local number portability - historically, if you wanted to keep your local number, you could only do that if you moved within the local exchange area. In an nbn-based world, you've got a lot of other players coming in who need to be able to move numbers, and you can ask yourself the question - "If I move from Cairns to Hobart, is there a reason why I shouldn't be able to take my number with me?" So far as the IoT is concerned...

JULIE McCROSSIN: Does anybody know what's going to happen? What do you think the world will look like in five years' time from an IoT perspective? Paint me a picture of your life. How will it change?

JOHN STANTON: In five years' time - so we're talking about 2022 - we will see, on best predictions, highway autopilot. So you will be able to drive autonomously on highways and in some parts of the world without intervention. We're probably eight or nine years away from full automated vehicles where you can drive through a city and so forth without any hint of intervention.

JULIE McCROSSIN: Give me another example. Could you sing it to the tune of Meet George Jetson? OK, ninety-three no, I'll take it in words...

JOHN STANTON: You're taking liberties now!

(LAUGHTER)

We will see... ..the results of the interconnection between the phase we're in at the moment - IoT and cloud - and what comes out of big data analytics, from everything that's gathered by IoT networks, and how that is used by cognitive systems. So these are the intelligence systems that will be able to draw out of the conclusions of big data analytics a whole range of possibilities for our world. We will actually get much closer to not being - to being able to predict and to influence our future than we are today. That will manifest itself in many different ways across people's lives.

JULIE McCROSSIN: Give me one in health.

JOHN STANTON: One in health?

JULIE McCROSSIN: Yeah.

JOHN STANTON: I think we will see digital hospitals. I think we will commonly be able to make use of telemedicine, which brings down the cost of provision. If we've got automated vehicles, McKinsey's estimate is that will cut fatalities by 90% on our roads. According to the Federal Government, car crashes in Australia cost us $27 billion a year. So we will generate enormous savings that can be diverted into other parts of the economy.

JULIE McCROSSIN: Thank you so much. Would you give him a clap? I'll give you your choccies in one sec. I'd like to come to Jennifer McNeill, content consumer and citizen of the Australian communication and media authority, and a background in law and the arts. Tell us what your one does for consumers and how you're different from the others. Sorry you're the last...

JENNIFER McNEILL: It's my great pleasure to be last, thanks! I can pick over everyone else's good ideas! The Australian Communications and Media Authority has two critical roles to play in the space that we're talking about at this conference. The first is as a facilitator of services. Sorry, I'll get it close to my mouth before Julie counsels me. We plan and licence the spectrum that is essential for delivering telecommunications and broadcasting services. That's one thing that we do. The second thing - which is more immediately accessible to most of you here - is we administer consumer safeguards which are specific to users of telecommunications services. Whereas, for example, Cristina and the ACCC have an economy-wide remit and they enforce a legislative rule which prohibits misleading and deceptive conduct wherever that occurs - we are focused on the telecommunications sector, and we - in conjunction with John's organisation, Communications Alliance - would bring into existence an enforceable code with a specific rule that says, "When you are selling communications services, here is the information you must give consumers." It will list it out. So it's more granular and it is typically making positive requirements of providers, rather than being rules about things that they must not do at a general level.

JULIE McCROSSIN: If you look forward over the next 18 months, I have such a short frame because we have that sense that things are changing very, very quickly. What would be a couple of the priority issues from a consumer perspective?

JENNIFER McNEILL: In common with some of the other panel members, a big priority for the ACMA is the nbn. It is well-known at the moment that we are conducting an information-gathering exercise to try and get to the bottom of the causes of the problems that people who are transitioning are experiencing. So, I bet I could probably get the same result that Cristina got if I was to say, "Hands up everybody who's heard a horror story about transitioning to the nbn?" I expect everyone would be able to put their hands up. But having that sort of "anecdata" isn't necessarily a good formation for identifying what is the root cause of the problem and how we can work with industry to address it. Creating a rule randomly is not going to address it. We have to understand what's going to be workable and what industry can deliver, and it's in everyone's interest to get the nbn working brilliantly well so that we can look at harnessing all the benefits that are available to Australians.

JULIE McCROSSIN: Can you give us a couple of preliminary thoughts on one or two of the root causes you know you'll be working with industry on?

JENNIFER McNEILL: Let's take one where - this is a typical sort-of anecdote that comes. I had to stay at my house and take a day off work, and I was told somebody would come. And they didn't come. And then when they did come, they said that they couldn't do anything - I had to speak to somebody else. And then I waited four more days and they came. And so, I've had stories told to me of people who've, you know, had 20 days at home trying to get their connection in place. We see those things on current-affairs shows and so on. Why is it that people are in that position? I have a theory - but it obviously has too tested through this information-gathering exercise - that a big part of that is poor communication between, you know, people who are responsible for installing or activating the equipment, the provider, and the consumer. So, how is it that those information flows can be improved so that the provider - with whom the consumer has a relationship - can keep the consumer informed in a meaningful way about what's going on, and they can also ensure that the infrastructure provider is delivering what's promised?

JULIE McCROSSIN: Guys, I'm going to take five minutes of morning tea, but then we'll start five minutes later and I'll catch it up in the next session. Thank you so much. I'll bring you chocolates. Sir, you've got a question. I'll hold it.

>> Nigel Waters, retiring ACCAN board member. Question for John, and perhaps for Jennifer as well:

John mentioned the codes that the industry has developed with consumer protection objectives. Over the last couple of years, the industry has proposed deregistering a number of those codes and replacing them with non-binding guidelines. At the moment, the Act doesn't require the same level of consultation for deregistration as it does for registration. Is there any good reason why the law should not be changed to require exactly the same level of consultation?

JENNIFER McNEILL: I'll dive in first, if I may... It is true that the Act does not say, "If you're proposing to reregister a code, you must follow the following steps..." But as a matter of statutory interpretation and practice, the ACMA - who's responsible for registering codes - thinks that one should follow the same broad process for deregistering codes. And so, if a code is proposed for deregistration, there should be an opportunity for public comment. And the test for registration and deregistration should mirror one another. So you would know that, in the legislation at the moment - before the ACMA can register a code and make it binding on the whole industry - it has to be satisfied for consumer codes that it contains appropriate consumer safeguards for the matters covered. We would need to be satisfied that there would still be appropriate safeguards in place in the event of deregistration. I understand that there's been some concerns about how that has worked in practice, but I'm confident that we can improve on that.

JULIE McCROSSIN: Sorry, John...

JOHN STANTON: Jennifer's correct.

(LAUGHTER)

JULIE McCROSSIN: Excellent. Any other question or comment, guys? Thank you very much. I'll just - just as I'm going, could you tell us in Spanish - how's it going with your mother with aged care services? But in Spanish...?

CRISTINA CIFUENTES:

(SPEAKS SPANISH)

In English - she's going very well. One of the things that's absolutely critical is her ability to communicate with her doctors in Spanish. As people get older, clearly their physical and mental health is very important, and it's being able to communicate that directly rather than in language that they may not have been proficient in in the first place. As they get older, they become even less proficient.

JULIE McCROSSIN: Thank you.

>> This is directed to Cristina and Melanie. There's been - some of the other speakers have talked about their role in relation to the Internet of Things. I just wanted to get an idea from you guys - as the consumer regulators - what do you see the role of both the ACCC and OAIC in relation to consumers in relation to the Internet of Things. My big bug bear is cybersecurity - but I'm not saying you have to talk about cybersecurity. What do you think?

CRISTINA CIFUENTES: Look, it is absolutely huge. As the regulator, one of the things that we try and do is make sure that we're going to be able to allow innovation to develop. One of the critical things is the tension between consumer protection and competition and innovation. As the Internet of Things develops - and it is, really, as simple as what you can do as an individual to what farmers do. For example, farmers are very reliant on the Internet of Things to improve the productivity of their farms. Where we come into that is to make sure that the developments in technology and the way we regulate isn't going to impede that competition. The Internet of Things on farms is particularly important in the context of, say, mobile and wi-fi. So we look at the regulatory framework to make sure that what we do isn't going to affect developments in the future. The other comment I'd make about the Internet of Things - and it was an issue that Julie raised earlier - is around privacy. I'm sure you're going to talk about the privacy aspect. One thing that I'd comment on is that data is an incredibly valuable commodity. We tend to think of privacy in terms of intimate information. There's been a whole lot of law reform around intimate information, in both criminal and civil... The area that I think is lagging is a consideration of your ownership of data as a valuable commodity. And it's particularly important in things like telcos and energy - every time you turn on your device, you're being tracked. And you're being tracked seemingly with consent, because you've uploaded the apps. But what you may not have consented to is the packaging of that data and the sale of that data. Now, as a regulator, that's obviously one of the areas that we're concerned with, as is the Productivity Commission. So we are working on that sort of aspect of it, as distinct from just the privacy issues.

JULIE McCROSSIN: Melanie, if you could be concise, if that's OK, for time reasons...

MELANIE DRAYTON: Yes, I will. I'll close up with the comments that have been made there. This is definitely one of the scenarios where the onus is on us to be contemporary and agile regulators and have a really good understanding of what this means for information-handling. We need to be invested in this area to understand what the information-handling practices are and how they might be improved to make sure that we can all capitalise from the advantages that this kind of technology can bring us.

JULIE McCROSSIN: I'm going to take one question, then I'll let you go to morning tea. I wanted to alert our panel that our speaker after morning tea is the chief strategy officer for the nbn, if you wanted to stay for one more session. I can give you a lucky number and you can be in the lucky-door... I'll give it to you... I've been sent here...

>> Hi, I've got a question about NRS, the National Relay Service. The question is about who's responsible for the consumer protection. At the moment, within the NRS - which is changing from the old one contract to now becoming other contracts - a contract between a vulnerable person and a service provider - I would like to ask ACCC or ACMA who looks after the consumer, and the consumer protection, within the standards and making sure that consumer protection continues.

JULIE McCROSSIN: What is the National Relay Service, so we don't assume everybody knows?

>> The NRS is the National Relay Service for communicating - it's a bridge between Deaf, hard-of-hearing and speech-impaired people to be able to communicate via a telephone with another hearing person. It's a government-funded service that's under universal service obligations.

JULIE McCROSSIN: Thank you. Who's the best to answer that question? Who's responsible? I can see Jennifer reaching for the mike. Thank you.

JENNIFER McNEILL: I'm looking around the room to see whether there are ACMA staff who may be able to deal in a more granular way with the question. My understanding is that the service is provided under a contract with the Department of Communications and the Arts, and so the delivery of the service and the protections in the service are a subject of the contract. So I don't know that any of the...

JULIE McCROSSIN: If you want to take a complaint about the service, who would someone go to?

JENNIFER McNEILL: Um, I would... I think that the answer is the department. But I'm just looking for, um...

CRISTINA CIFUENTES: I think that's right. Unfortunately, I don't think it is something the ACCC looks at. But it may be arising in the context of the Productivity Commission's review of the USO. But that would be, I think, a bit of a stretch there as well.

JULIE McCROSSIN: Is what I'm hearing that - we don't know if there's any independent body to whom Deaf or hearing-impaired or people with speech impediments can go to if they're not happy with that service?

JENNIFER McNEILL: It's a government-provided service, so I think it's appropriate to pursue concerns with the government.

CRISTINA CIFUENTES: The department. Department of Communications and the Arts.

JULIE McCROSSIN: Yes, but often there an independent body... Does anyone have a view on this? Anyway, it's an interesting one to pursue further, I would have thought. Do you want to say something, Teresa? Let me come to you - I can feel your body is moving towards a talking angle...!

TERESA CORBIN: There's obviously some changes that have happened recently, so there's an NRS help service that does take complaints, in the initial sense. Then I think they would get referred up, or possibly even to other areas. You can also complain to the ombudsman. But it just depends on the nature of the complaint as to whether they would take the jurisdiction of it. The problem that we've got at the moment is the NRS help support service has been cut back, so there's confusion in the community about the level of service that will be providing going forward. There's a tender that's about to happen - to go out to tender to go out to providers for the next five years or so. We're expecting those tender documents to go out soon, and we're expecting more about what the nature of that service might be going forward. So it's difficult, because there hasn't been a lot of information for the community, except for one statement from the government at this point.

JULIE McCROSSIN: Thank you very much for highlighting an area that obviously needs some clarification and communication. Guys, can I say - I was told, "Jules, this could be one of your challenging sessions - you've got to make it gripped and interesting." I think we've done it! Give them a round of applause.

(APPLAUSE)

I'll send you now - if you're able to stay, let me give you a lucky number. Guys, we'll start at five-past. I'm giving you a 25-minute break. We'll ring the bell just beforehand. We'll start promptly at five-past. Thank you.