Welcome to Jane, Tony, David, Dan, Julian and Gary. If you could take any seat that you like. The microphones are there to share. I will introduce the theme once I've got you all seated. If someone could check the microphones are turned on, they should be.

Ladies and gentlemen, if someone could close that door for me, I'd be most grateful. Thank you. I'll just wait for our final person. We've flown now from the nbn to a session on Ask the Telcos. If Peabody could get the two bodies of wine and put it on the table on the floor for me - you're going to have an opportunity, ladies and gentlemen, to win the wine. This is critical. Oh, yes - your call is important to us - please enjoy this 40-minute flute solo... We've got a friend who puts up a joke intermittently. I leave that with you. Perhaps we'll pop that joke off now... Thank you very much. So, this session, we're asking our telco representatives - and just to orientate you, we're 1.5 days into a conference. We've had an amazing array of speakers. I think it's a core theme - there's an incredible rate of change. It's only going to speed up. And even very sophisticated people who are following it very closely aren't exactly sure what's going to happen next. We've had a few kind of themes offered to us - our focus is - what does this mean for the experience of the customer, the consumer, both as an individual or as clusters? Then what can we do - whether we're in industry or a consumer group or a regulator, whatever - what can we do to assist the consumer to manage the change - to understand what's happening and to, in some way, influence their own future? A few themes have come through, very quickly: We need to avoid blame-shifting when there are complaints. Transparency. Accountability. Clear standards. And accessibility. Those themes have just come back again and again. I'm sure they're familiar to you. So our focus is - how is digital technology transforming the experience for the consumer, and how can we help them? That's the nub of it. I'm going to ask each of you to begin - we've allocated five minutes for you to tell us who you are and what you do, and your opening answers to that question - how it's transforming the consumer experience, and how you're going to help them. For the person who's both compelling but also on time, I will be awarding wine in real time. This is an incentive system.

(LAUGHTER)

Sir, do you want to begin, if you could? Introduce yourself, and have the first go. Peabody will be timing it.

TONY BUNDROCK: Thanks, Julie. And thanks to ACCAN for inviting me along today. My name's Tony Bundrock, and I'm the chairman of Activ8me. We're a retail service provider for nbn. Our main claim to fame is that we're the number one service provider for the broadband satellite service, the Sky Muster service. Quite clearly, number one. We do have a focus into regional and remote areas of Australia as a result of that. I was very interested in the comments about 25-megabit-a-second speeds and satellite, et cetera. One thing that I'm focused on now is - it's OK to have a service such as Sky Muster with 25 megabit a second. My main problem is that it's not so much the speed in terms of the service, it's the availability that we look at. I've got meetings this afternoon with nbn to see how we can make that work better. nbn, to be blunt, is a very opaque organisation. So we can ask for a service call to happen and I've got no idea who's going to do it. I get information about when it might happen but, if it doesn't, I have no idea why. That's just not working for us. We really have to get that performing better. Because if you do provide that initial service, people get used to it. They're working with it, then if it goes out - and I've got an example where it was out for a month for someone that wasn't remote, and it took a month to fix for no good reason, then you really do miss that service. As far as what it means for people in, let's say, rural and remote areas, another thing we're doing is - we have a contract with the federal government to introduce broadband into many Indigenous communities - about 300. They have had a lower-grade service but, interestingly, as soon as we got Sky Muster installed, their usage just went up like that. I really don't know what people are using it for, but they're using it. One of the elders in the community thought it was a good idea, because the young kids would come up and ask him how to spell particular words, because they're trying to search and use the internet. That was a huge motivator for them to learn how to spell, to type correctly, et cetera. That's one small thing that's happening. In terms of general usage, we see the same - when people get the Sky Muster service, suddenly their usage goes up quite dramatically from what they might have previously - they surprise themselves by how much they use. I think it's a question of business usage - I hear people complaining about their accounting system being down because the speed's down or it's not working - and they're also using it for entertainment - they now access the on-demand services that are available - Netflix or whatever - and that's the other facet, I think, of what's available out there. We also supply, as a rural and remote, nbn fixed wireless services. Some of the problems we have there is that some of the towers are congested, which slows down speed. You mentioned earlier there's a bit of finger-pointing or blame-sharing, and then we have those debates within nbn. So, look, I've got my eye on the wine here, so I think five minutes is up, so I better finish there. Thanks very much.

(APPLAUSE)

JULIE McCROSSIN: Round of applause, please...

(APPLAUSE)

Just under three minutes. A tremendously strong contender. Look, could I come to David Joss next? Where's David? Thank you very much. David, do you want to introduce yourself?

DAVID JOSS: Sure. I'm managing director of a company called Southern Phone. Southern Phone is also a regional telco. We've been around since 2002. We're quite unique in that we're owned by 35 NSW councils - not all regional, by the way. We're a full service provider, so we offer every nbn access type, including satellite, which seems to be topical in the last few minutes. We also offer Optus and Telstra mobile, as well as good old-fashioned home phone, which was the basis of our business starting. We have 150 staff located in the beautiful Moruya, so our focus is on regional people, and we're 100% Australian-based and regionally located. I want to describe to you our average customer, or a large part of our customer base. I think it's quite topical for today's conversation. Imagine, if you like, a guy named Don. Don's 76 years old. He could even be 80 years old. He lives in Nowra, on the Coast. His wife and he have lived there for the majority of their adult life. Don loves his town. Beautiful town. Adores his town. If you support his town, he'll support you. He's a real community guy. Don uses one of these. Anyone recognise one of them? So we would ship about 1,500 of these a month to people in regional Australia. Funnily enough, we put probably just as many smartphones in the marketplace as well. There's a market there that I don't think is really getting addressed well by the nbn.

JULIE McCROSSIN: Describe what that is, and the significance of it.

DAVID JOSS: The old feature phone gets carried around because I want to ring my kids, or want to be contacted in an emergency. Doesn't do Facebook. I don't look the weather up on it. I could if I wanted to, but I have no idea how to do it. That would be the typical customer. To give you an idea - 51% of our customers are over 65. 23% are over 75. The thing about that is that one of the issues we're facing today is there's not a lot of the allowance in nbn for low-owe or no-data customers. The reality is, we have a lot of customers who only want a voice service. When they are forced onto the nbn - and they are - with a VoIP service, the typical conversation we have with our 80-something-year-old customer is how to plug a modem into an NTU. Because the example is - nbn showed up, installed the NTU, they walked out, and that was it.

JULIE McCROSSIN: Unpack all your acronyms so I don't interrupt you. What's an NTU?

DAVID JOSS: A device that nbn put in the wall. A termination unit, effectively. What happens is, the phone doesn't work anymore. They have to go to a neighbour or something, get a mobile phone, to make contact with us. We coordinate talking them through how to plug things together. They don't know how to do any programming. And that's a problem. Then what happens if that doesn't work - we talk to a son or a daughter and try to get them to help. If that doesn't work, it typically - we will send a technician out. Often we have elderly customers who don't really want technicians coming into their home, for whatever reason - normally security. And it ends up with the TIO. And it's an "unconscionable conduct" case, and we typically lose that. It's all because low-data and no-data customers don't really have a place in the nbn comfortably, and it's certainly something we're looking to address. To get a little bit back on topic, though, regarding digital disruption - you would think that, in our marketplace, it wouldn't be that digital. But funnily enough, we put live chat in January, and we went from zero interactions digitally with our customers to over 20% inside of four months. So there is a segment of the market there, even if it is an older segment, that will act digitally if you talk to them in the right language, if you make it compelling and make it relevant to their lives.

JULIE McCROSSIN: These people are really - this is not going to be easy with the wine! Give him a round of applause, would you?

(APPLAUSE)

Jane, would you like to go next? Thank you. Just reminding people of the focus - how is the digital technology transforming the consumer experience, and how are you going to help them find their place in the connected world?

JANE VAN BEELEN: Thanks, Julie. So, I think we all appreciate that digital technology is changing all of our lives. We're experiencing it. Today, I got an Uber here. This morning, I checked on my phone where my bus was 'cause it seemed to be running late. In the last 24 hours, I've used apps on my phone to photograph wine labels, to watch video, to do emails, to view photos my daughter's sending from her excursion when she lets me know what time to pick her up. These things are part of our lives and absolutely transforming our lives already. Also, digital technology is transforming industries and businesses as well. That's due, fundamentally, we think, to the convergence of, you know, technology and connectivity. There's a lot of innovation happening in technology, but it involves connectivity. That's what our industry delivers.

JULIE McCROSSIN: Jane, you're from Telstra, just in case you didn't know.

JANE VAN BEELEN: OK. Yes, that's true.

(LAUGHTER)

Telstra is investing in its networks to support the connectivity, and we are also trying to support innovation in technology to deliver the best customer experience using technology over our networks. Some examples of that would be - recently, we announced that we've rolled out CAT-N1, an Internet of Things-capable network, over our 4G network. That means there's 3 million square kilometres of Australia that are covered by our Internet of Things-capable network. That ability to connect devices. We already have a large number of connected devices. That will be useful for things like agricultural technology. We are supporting innovation in that area through our muru-D start-ups at the moment, focused on agri-tech innovation. The idea is that improves the operational efficiency of farms and the production processes through enhancing automation, potential environmental and other sensors that enable those who are running agribusinesses - the farmers - to actually run their businesses more efficiently. One of those businesses is called Flurosat, a drone-based technology - cameras on drones that can then generate data about crop yields and early signs of disease, moisture levels in soil - those sorts of things. We, ourselves, are also looking at drones to use inspecting our network, and particularly in times of disaster, to be able to get there quickly to understand the state of the network and get it restored. The other area of technology that I thought I'd highlight is what we're doing in smarthomes. That's a consumer application of the Internet of Things - you can have connected devices in your home today so you can remotely, with your phone, control the lights, you can look at motion sensors, cameras, smart plugs, and security, for example. They're all applications that Telstra sells. The other thing I thought I'd cover briefly is digital inclusion. Telstra sees its purpose as to create a brilliant connected future for everyone, and that for everyone really informs our digital inclusion program where we are trying to make sure that all Australians can connect, participate and interact safely in the digital world. So we've got programs such as the 63,000 people last year who we participated in a digital literacy program, either through Telstra Connected Seniors or a digital ambassador program. We've got partnership with the State Library of Queensland to support Indigenous digital literacy, and we've got another similar program in the Northern Territory. We're also doing some kids fund grants for Telstra Kids' Digital Future that enables them to, you know, learn things like robotics and coding. But also, how to protect themselves from cyberbullying and that kind of thing. And of course, Chris mentioned earlier our low-income plan where we, last year, conferred benefits on low-income customers worth almost $90 million. So we do have a range of products we promote to support digital inclusion. Of course, all of this is underpinned by our ability to invest in our network, and we continue to do that, particularly in our regional mobile network where, in the last decade, about 15% of our mobile investment has been to serve that last 2% of the population. Then finally, we too are trying to sort of give our customers that digital experience of interacting with Telstra as well - we realise we have a way to go there, but that is what people expect - that's what you get from Uber, that's what you get from Airbnb, and we are certainly improving the way we send notifications to our customers and providing some virtual online agents to support interaction. I'll leave it there. Thanks, Julie.

JULIE McCROSSIN: She finished - how many seconds...? Bang on five minutes. We were watching it count down. That is tremendous. Sorry, I am listening to the content - I want you to know that. Thank you so much. Let's go to Dan Lloyd at Vodafone next, if we could, please.

DAN LLOYD: Thank you very much indeed. One of the themes that we've been very keen to push is that the industry should be collaborating more to deliver more for customers. So I was going to suggest it's nearly 12:00 - if you could provide six glasses that I think this would probably turn into a much more collaborative and productive discussion. Just a thought.

(LAUGHTER)

A couple of thoughts from us - the potential of technology and digital disruption to deliver phenomenal results for consumers - it is clearly there. The concern that we have is, often, the industry acts as a gatekeeper - intentionally or unintentionally - which means that the result that the customer gets is whittled down or complicated, and you end up with these sorts of issues like the blame game that you referred to earlier. If you look at what we've done over the last few years - particularly in terms of transforming our company so that we now have, by a long way, the lowest number of TIO complaints proportionally in the industry, and that we've done that not simply by dealing with the complaints - we've done that by looking from the view of the customer - "What is it that we could fundamentally change in the way we think about the products and services and what we offer our customers?" And so things like - unlimited talk-and-text, $5-a-day roaming, $10-a-gig data overage - those were quite fundamental and, at the time, really innovative things where we actually looked at it differently. It's not about - "How do you manage the customer complaints?" - but, "How do you think about your service entirely differently so that you actually address the root cause, rather than the symptom?" If you look at what we've announced for our nbn plans, it would have been very tempting for us to say, "We're going onto nbn this year and we think nbn is to blame for X, Y and Z." Instead, what we've done is try to come up with the most innovative, flexible way that we can really shield the customer from the complexity, the complaints that we see driving the rest of the industry. So we've done a few, we think, really important things. The first one is - our modem will be an integrated 4G mobile and nbn modem so that one of the key complaints from people, and one of the key uncertainties, is the connection time that nbn actually takes in different areas, in different technologies. To be able to offer customers something that gets them up and running immediately, on our 4G mobile network, so that uncertainty, that frustration around the connection time of nbn, is actually far less relevant to them. We've largely found a way to shield them from that. If there are any issues with nbn - and the customer is at risk of losing service - we switch them back to the 4G mobile network, again to protect them from that underlying uncertainty. Then the other things we've done are a 30-day guarantee. If you're not happy with the nbn service that we provide - like on our mobile network - you've got 30 days to walk away without any penalty. The other big frustration people have with nbn is that the service that is delivered in actuality isn't what was promised - that people are getting, usually, lower performance than the plan that they have selected. It would be very easy for us to say, "We don't get enough information from nbn to really address that, and therefore it's the customer's problem." But that's absolutely not what we've done. Instead, we've said, "We will proactively do a speed test in the first 15 days. If we are not able to deliver what we thought we could deliver, then we will right-size the customer to a different plan at no incremental cost to them." Again - finding a way to offer the flexibility, the transparency, that means, instead of the telecommunications company imposing new burdens, constraints or uncertainties on customers, we're finding every way that we can to protect them from all of that, to give them the maximum transparency, and really to unleash the potential of the underlying technology. So we've announced that we're launching those later in the year, and we think those are some real innovations that customers should really see and appreciate.

JULIE McCROSSIN: Thank you very much. Could you give him a round of applause, please?

(APPLAUSE)

4:05. A tremendous panel! Let's go to Optus - Gary Smith, please?

GARY SMITH: Yes, good afternoon. Gary Smith from Optus. I must admit that I'm a second choice here today - my vice-president, Andrew Sheridan, was scheduled to speak, but Andrew's been called up to Malaysia at relatively short notice and has asked me to step in. It's been almost a decade since I've spoken at an ACCAN conference, but I always welcome the opportunity. I said to Andrew, "Couldn't we arrange a meme or a hologram, and you could beam in and deliver the - consistent with the theme of the conference, you could deliver your presentation digitally?" He said, "Mmm, maybe, but we're gonna have complex questions from the audience, we're gonna have cross-examination from Julie McCrossin, the other panellists are gonna be raising tricky issues... So Gary, perhaps you better go along." So, here I am. Hopefully I can deal with some of those issues. It reminds me that our chief executive has adopted the practice of, when he gets his senior leaders together, up on stage, he brings a small robot - about this high, an animated walking, talking, artificial intelligence robot. He's been doing that for about 12 months. Over that period of time, we've watched that robot's intelligence grow, and its ability to interact and keep our chief executive entertained, has increased substantially. But he doesn't do that just for a gimmick - it's a great gimmick, and it's a pretty cool little robot - but he does it because it's to keep reminding his senior leaders that the challenge that Optus faces for its customers is to keep focusing on how far and how fast we have to drive the digital transformation in our business, and make conscious decisions about the digital technologies we bring to market for customers. That's a challenge that all of the panellists face and their companies face. It's something that we engage in on a daily basis. At Optus, we provide smart networks over which all of these applications that have been spoken about can be provided. I won't dwell on those. But I'll perhaps talk a little bit more about the way we're starting to use digital technologies and applications to change and innovate and improve the service that's available from Optus to its customers.

We strive to increasingly predict the needs of our customers. We're leveraging analytics to identify the points in which the customer's cycle of relationship with us when it might be wanting to contact us or seek information from us, and proactively go out and contact them either digitally or in other ways, to provide that information. We're also increasingly trying to personalise the service and the information that we provide to customers. We use beacon technology installers, or advanced data analytics, for online experiences to try and improve the relevance and targeted nature of the information that we provide to customers. Jane's spoken about the in-home use of Internet of Things and how that's transforming people's lives - we're opening immersive and experiential stores so the customers can come in and experience that in the store and see all of the different smart applications for the home. We've got one just up the road in George Street, and we're going to roll out another five experiential stores over the coming year. We're continually evolving the way we engage with customers. We're starting to use artificial-intelligence chatbots to engage in online conversations, instead of voice communications. Leveraging these artificial-intelligence chatbots will allow us to provide service 24/7 and, similar to the little robot I described, the chatbots keep getting smarter and can deal with more things. There will always be a customer-voice avenue at the end, but that's one of the ways we're using chatbots. Voice of the customer - traditionally, our networks have been designed by the engineers and tweaked by the engineers, but we're increasingly using information designed from real customer experience. Our Optus Smart App on the phone delivers real information back to the network providers about what the customer is experiencing on the ground and the engineers use that to tweak the network. We take notice of complaints and concerns and commentary about black spots and feed that to the engineers as well. We're also using big data analytics to assist not just Optus, but a variety of customer experiences. For example, New Year's Eve - we provide assistance to Sydney City Council and others to track foot traffic and help them monitor and improve the safety of customers. I'll just finish up by mentioning - we've also just launched a little innovative prepaid mobile plan. We're allowing people to opt in and donate their unused data to the Smith Family, and they can provide that onto disadvantaged customers to help bridge that digital divide. I'll stop there.

JULIE McCROSSIN: Thank you so much. Please, a warm round of applause for Gary.

(APPLAUSE)

Now Julian, would you introduce yourself? Thank you.

JULIAN OGRIN: Thank you. Julian Ogrin, CEO of amaysim, and lucky-last here. I'll be very quick. I've been salivating over that red wine for 20 minutes now. We're very excited about the digital age. Obviously we should be, because we're a 6-year-old company that was actually purpose-built to provide a customer experience in the telco sector to embrace exactly what is coming ahead. If I really put it down to one word in terms of what drives our customer experience and our success - it's automation.

We are now six years old. We have, if you think of our business, we have a little over 100 staff in our office. Yet we manage approximately 1.1 million mobile subscribers - which would be unheard of in a mobile-service-provider benchmark around the world. Of those little over 100 people that work therein, more than 50% of them are software engineers, architects, IT architects, and forward-thinkers around customer experience of the digital age. What that means is, our value proposition is very simple. When you sign up to amaysim, you download the app, you put our SIM card into your device - as we're SIM-only, and away you go. It's all port-automated in less than five minutes. If you have to do a SIM swap as an existing customer, you press a button and it happens in under 10 seconds. So everything that our software developers are building, they're taking mundane tasks that you've been experiencing for the last 25 years, and we literally turn it on its head and make it simple. Our internal philosophy is about making sure that every service or transaction that you do in your everyday life, we strive to get it done in one touch of a button. Now, not all of our services we can do that today, but I'll give you an example - we've launched nbn, and we've actually been able to launch that - you can order nbn as a mobile customer with two touches of a button through our funnel. Why we can do that - when you sign up - we already know who you are. You're an amaysim customer. We know your street address. That tells us what type of nbn product you need. We know what type of workflow management and order system we need to put that into. We know your payment details. We know everything about you that really puts you into a sign-up. We've now been in nbn for over 90 days, and we're boasting - obviously very proud of our being able to order-to-evacuation time frame of six days. On some service classes, we can turn an order to an activation within an hour. So this is really the power of the digital age. When you have a business with a philosophy that is about truly building customer experiences, and using, I guess, experts in software that can actually take a mundane task and automate it, then it's something that can be embraced by everyone. This is not really - we're not a business that is attractive to millennials - we're actually attractive to all segments of the Australian population. We have just as many empty-nesters and retired individuals as we do millennials. So that just shows you that, if you're afraid of the digital age, the simple fact of automation allows you to embrace it because it should be about simplicity. I guess that's amaysim in a nutshell, and how we see the digital age of the future.

JULIE McCROSSIN: Tremendous. Round of applause, please!

(APPLAUSE)

I'm, of course, an ageing baby-boomer, and here we have a millennial in the form of Peabody. We are bringing multi-generation perspectives to the judges. She is taking detailed notes. I have questions, I always have questions, but I want to come to you for questions or comments. If there is anyone who hasn't asked a question yet or made a comment, could I open the floor to you first? Anyone who hasn't spoken yet today? People up the back. Do you want to meet me halfway? Come towards me? Everyone is pointing me over this way, I'm heading there. Thank you. Do you want to introduce yourself?

WAYNE HAWKINS: Wayne Hawkins from ACCAN. My question is directed to Jane but I'd be happy to hear from any of the panellists. You spoke about digital inclusion at Telstra but didn't specifically mention anything about people with disabilities. One of the things ACCAN is aware of is the growing vacuum for people with disabilities about products and services. Both Telstra and Optus have retired your formal consultation processes with disability consumers. The government's recently scaled back the NRS outreach service. Comes Alliance has flagged the code for information on equipment accessibility to be downgraded to a guideline. We have just published our second round of mystery shopping in the disability sector, telecommunications and none of the telcos have done particularly well in being able to provide that information for consumers so how do we ensure that consumers with disabilities get carried along in this new world that we're talking about where everything is connected?

JULIE McCROSSIN: Do you want to start Jane?

JANE VAN BEELEN: Sure. I think it is an important issue. Certainly inside the company we are all building our awareness of the need for accessibility. We have an accessibility action plan and key to that is our endeavour to make our products and services more accessible.

Certainly information about accessibility is key to that. The way we have traditionally done that is to make sure that the information about our accessibility products and services is distributed through partners, through agencies, who work with people in the disability space so that they can guide their clients, their constituents, on what's available from Telstra.

But the other thing we're doing now is trying to make sure that our online information is as accessible as possible. That's a work in progress but we are building that capability into the information that we put online.

JULIE McCROSSIN: What I might do is see if there is any further questions or comments and then get anyone else who is interested in responding on the panel. Would you like to hear from others or make a comment first?

WAYNE HAWKINS: I would be interested to hear if any of the other panellists would like to say something about they're doing to make sure people with disability can be carried along.

JULIE McCROSSIN: Thank you, can you introduce where you are from?

GARY SMITH: Gary Smith from Optus. We are continuing to ensuring our online presence meets world accessibility standards. That's an ongoing task. As we increasingly use online channels, that's an increasingly complex task but that's one of the ways in which we are providing that information to customers about what we can do and ensuring that the information about our existing services and offers in the market is available to as broad an audience as possible.

JULIE McCROSSIN: Could I hear from the other providers as well? Can you all just have a response?

DAN LLOYD: Dan Lloyd from Vodafone. I think it's a very important point. You are probably right that the industry has lost a bit of focus on the issue, certainly in terms of the standard measures of ensuring that there's enough information online, that there's enough understanding of the - of often very good capability that smartphones have for many sectors of the disabled community. I think that basic level is still being maintained but I think you're absolutely right that the industry has lost a bit of focus.

JULIE McCROSSIN: Why do you think that is?

DAN LLOYD: It's a very good question but rather than a glib answers as to what might be done but it is better we have a specific discussion, and Comms Alliance is the place in conjunction with ACCAN because I think you are right it is not good enough.

JULIE McCROSSIN: I might ask Wayne what he thinks the two or three key things he thinks need to happen in the sector. As someone intensely involved with a 92-year-old mother, I am 62, acutely aware of the demographic bubble in an intimate sense, I would have thought that's a huge growing market coming your way and we are cashed-up for housing-related reasons. So it's sort of an interesting market value, I would have thought, given that the challenge of disability of various kinds is going to become a big norm for a big proportion of the community who will have funds. Let me come to Wayne. What should be happening?

WAYNE HAWKINS: I think one of the key things that needs - there needs to be a concerted discussion and working out a plan. We have definitely identified that there is an information vacuum. How that's filled is debatable. Online information is really useful but there is a catch-22 aspect to that. If somebody with a disability doesn't have the digital literacy skills to go online, then that information is essentially not accessible to them. So there needs to be other opportunities. Maybe we can talk with industry and government and find a way to make that happen. Something along the lines of a disability telecommunication service where all of that information is available through multiple channels, found online, also through web chat and SMS where people can get information about the products and services and the mainstream technologies that will assist them so people aren't dependent on these very expensive assisted one-off devices because it is apparent to a lot of us that the mainstream products and services that are available now do have some really great benefits built in for people with disabilities to make telecommunications more accessible but if people don't know that's available and they don't have the skillset to use it, then it's not going to help them.

JULIE McCROSSIN: Is there anyone on the panel who hasn't spoken?

I guess the response is an industry-wide approach that needs to be taken on this topic.

JULIE McCROSSIN: Close to your mouth.

>> When we launched chat, in the feedback surveys at the end, it was really interesting to see that it was a high proportion of disabled people actually using it because they felt they could interact better through chat than what they could on the phone. Certainly for our business, I think you have to look at how you perform customer service, even on the phone in the traditional way. One thing we do when we are dealing with elderly, in particular, is we do not manage our calls to average handling time. The calls made to the elderly, or they make to us, would typically go five to six times longer than someone else. We often have calls that would exceed 25 minutes but that's the responsibility we have in dealing with that marketplace, so that's a different way of managing a metric that others do not do, I guess.

JULIE McCROSSIN: How do you define elderly?

(LAUGHS)

>> It's interesting because someone who has a senior card doesn't make them elderly. They get quite offended if you call them senior. In our business, we say over 76.

JULIE McCROSSIN: I'm not meaning to personalise it, I just think I'm a demographic point because I'm in all the places where the elderly are. I'm talking people 75, 80 and above. Where they are is a band of middle-aged women who are 55-65-70. All the daughters, the occasional sons, guys, but this is so gendered. You're going to have a growing band of older women who are really responsible for the care needs of someone 20 or 30 years up because a lot of Aussie women are going to make it past 90. An amazing number. Again, it's a huge market and we're not the most literate. I have one of the boxes - I asked the acronym - I just didn't know that's what it was called. We have funds so you should care and I rely on all of you who advocate for those who don't have the fund. We have a new question.

>> Good afternoon. My name is Stephen from Uniting Care. I have a question that could be answered by any or all members of the panel. I spoke the other day to a financial counsellor working with the student association at Flinders Uni who told she is inundated with clients, university students, international students, who find themselves with enormous telecommunications debts. I wonder, then, what you can offer in terms of very clear and very simple material that outline the different plans available for people in that sort of a situation? I cite the example of universities, of international students but, of course, there's already a certain level of literacy there. There are many other demographic points where it's really falling down because of a lack of very clear, concise information about what they're getting into when it comes to different plans that you offer.

JULIAN OGRIN: I think from amaysim's perspective, one of the key ingredients of the success of our model, being an online-led service provider, has been very simpler and easier-to-understand and totally transparent plans. We only have a handful of plans you can choose from. We have a one-decision portfolio. On all our plans, unlimited voice and text domestically. Unlimited international voice and text to 10 countries or a chosen country which covers the majority of the uni students that exist in the Australian - in Australia. Then you choose your data. You could have anything from 2 gigs of data up to 14 gigs of data ranging from $25 up to $50.

It really just takes the thought process out of it. You literally can talk and text to anyone locally, anyone at home, to one of those 10 countries. Really, that provides that satisfaction to our customers.

On the nbn side, what we have is we basically have no contract plans and on all our plans, there are unlimited data downloads. Because they are no contract by nature, you just pay it every month, you will not get caught with bill shock, you are not going to get caught with issues with data downloading. It is all covered in the plans. From our perspective, we design our plans so you don't have to think about it, you don't have to think about you going over on your bill and the idea of landing debts as you come into this country and provide a service, we just take the view it wouldn't exist with us.

JULIE McCROSSIN: I think you're dying to, aren't you? Remind us who you are.

DAN LLOYD: Vodafone. We have a large market share in that segment. We have virtually no complaints of that sort of nature. What Julian is hinting at is you have a fundamental choice. Either you can have plans and products that are complicated and then try and explain that complexity to who often, by definition, international students, are going to struggle that understand that complexity or do the right thing and remove the complexity from the plans. So the baseline things Julian was describing, then adding in bigger and bigger international calling within the base bundle of the plan at no extra cost, adding in things like flat rate $5 a day international roaming. That has meant we have been able to get a very strong position in that market with virtually no complaints particularly around unexpected bills, financial difficulties, so that's been hugely successful.

JULIE McCROSSIN: Thank you.

JANE VAN BEELEN: A quick thing to add. We are all providing critical information summaries to our customers so the key information - I recognise there will be some with literacy challenges or language challenges but certainly we have come a long way as an industry to improve and clearly improvements are continuing.

The other thing we've done recently is make a decision we will stop the third party billing on Telstra bills of those subscription services that people can sometimes inadvertently sign up to. We put in place really strict guidelines and requirements on the third parties who are billing services through the Telstra bill and we are monitoring those really closely but we were still getting issues and getting customer complaints. We took the view that simply was not an acceptable service for our customers so we are stopping that from December.

JULIE McCROSSIN: The other players?

>> I'm surprised you are saying many international students. From our perspective, most plans we sell are unlimited. They're very popular with international and the general community. Either at $60-$70 unlimited data and the data plans you do sell, as soon as you hit the data limit, it is (inaudible). The bill is always a fixed bill. Then it is a question if someone starts to get into debt, it's credit management and we're fairly flexible with that.

In addition, we have on our staff quite deliberately Chinese-speaking staff both for sales and support and also we produce material about our plans and how they work in Mandarin and that also works with Cantonese as well.

JULIE McCROSSIN: Thank you so much. Would either of the other gentlemen like to speak.

DAVID JOSS: David from Southern Phone. The true test is when it goes wrong. Credit management is important. We are a post-paid provider. Sometimes bills don't get paid. The approach we have taken to the older market but also international students - we surprisingly do have quite a few - is to counsel them early. We track behaviours. If we see changes in payment behaviour, so days to pay, we proactively contact customers and make sure everything is okay and counsel it through them before it becomes a problem every time.

GARY SMITH: Gary from Optus. We do a combination of all the things that have been mentioned. We have a variety of plans. Some quite simple and simply targeted. Data add-ones if you exceed your data cap, you get a simple $10 addition for that. We have international roaming plans as and international calling plans and we certainly provide the critical information summaries.

We have reasonably well-developed complaint mechanisms if somebody does get into a problem, then the credit management safety net is there for people to call on.

JULIE McCROSSIN: Look, thank you. I'm going to finish on time for this because we have already had a dynamic morning and more to come. First of all, I want you to thank our panel for their presentations and response to questions.

(APPLAUSE)

JULIE McCROSSIN: Just before I send you off to lunch, just before I hand out the wine, I want to let you know we are coming back to start at 1:20. Not 1:30. 1:20. At 1:10 - so 10 minutes before, I will ring a bell - we are going to show a short film about distance education for children in rural and remote Australia that will be relevant to the panel that follows but if you'd like to see the full film, I will ding a bell at 1:10 and we start at 1:20. We will announce, after lunch, the winner of the Jetsons prediction of the future competition and award the drone. Peabody has got some beautiful choccies for you but the most critical is the wine. Peabody and I have consulted. Millennial, ageing baby boomer. I want to acknowledge that Tony from Activ8me did only speak for 3 minutes, and that was impressive. However, I'm sorry, the wine is going to Julian from amaysim. 3:40. I think there was an intensity, a focus on the customer need. I found him oddly convincing!

(LAUGHTER)

I'd like to give him a bottle of red.

(APPLAUSE)

The other bottle of wine is going to Jane. It is not just because Jane did manage to slip into her presentation - did you notice? - that she used her phone to take a photo of a wine label - did you notice she slipped that into her presentation? She was giving me a little hint she did actually care about wine but she finished exactly on 5 minutes in a quite spooky way because they don't have a clock here. I think she was rich in content with some examples. She clearly gave us quite a lot of information. Timeliness with density of information.

(APPLAUSE)

So if you could give the presents to people, I think we can say, ladies and gentlemen, let's open the doors, have lunch and remember it is a 1:20 start. It is a 50-minute lunch. Thank you.

(BREAK)