ACCANect 2018

Day 2 Thursday, 13 September 2018

**Session 7: 11:25am – 12:25pm**

**Ask the telcos: Consumer confidence, the way forward**

**Panellists:**

**David Joss, Managing Director, Southern Phone**

**Cindy Nedobity, Executive General Manager Customer Experience, nbnTM**

**Michael Ackland, Head of Sales and Service, Telstra**

**Mark Baylis, Vice President, Service for Digital Service and Customer Engagement, Optus**

**Dan Lloyd, Chief Strategy Officer and Corporate Affairs Director, Vodafone**

**In this session telco representatives will tell you how their organisations are planning for better consumer outcomes that will bring greater confidence in the services they provide. Teresa Corbin will introduce each panellist and ask for their responses on several current consumer issues.**

TERESA CORBIN: if I can welcome to the stage now our telecommunications representatives from -Michael Ackland from Telstra, we have Cindy coming back from nbn and we have Dan Lloyd from Vodafone and Mark Baylis from Optus and David Joss, Julie was All about the Chat Pit of Fun, this is the real Chat Pit of Fun. We're actually on an affirmative action plan here this morning, we've got quotas in place to ensure we bring the male representation up. Anyway, we just thought we'd work a bit hard at that this morning. Let's get straight into it. If you could tell us as you introduce yourself, a little customer base and where you see yourself fitting into the market place so now have we got mikes at the front there. There's one there, who wants to go first. Come on, pot luck. You can also your perspective Cindy.

MICHAEL ACKLAND: My name is Michael Ackland from Telstra. So we're the ones you've been waiting for. The inspiration for absurd art. So I guess I would start by introducing myself, I think from a Telstra perspective we see ourself as being there for every Australian and we really do take that responsibility very, very seriously and it's a lot of work we do with many of the groups represented in the room and the regulators in terms of ensuring we're there for customers across all parts of Australia. And doing our best to be there for customers within all different demographic and socioeconomic groups, people with different access difficulties etc is a very, very important part of our what we do. We have a very I think a substantial vulnerable customers program as well as our commitment to medical priority assist, our commitment to indigenous communities, all of which are really core to our brand and I think the role that -along with others want to play in the market, given that connecting and I know there's been a lot of discussion around digital inclusion but -and the research from nbn was a really powerful demonstration of the difference it makes, there is a roll for us all to play in how do we help everyone connect in an increasingly digital world? The option of not having that access anymore just isn't an acceptable outcome and I think that's a really core part of how I would to that question, introduce Telstra. years and have the privilege of serving over 10 million customers like Telstra. We serve right across the consumer market including wholesale, all different demographics across Australia and the importance of connectivity can't be underestimated. My own reflection on where we are today, particularly talking a lot around customers and complaint and how consumer groups can support customers in the best way, I reflect on my own role, having been across the organisation in the industry for probably close to 30 years myself, and been mainly from the productivity sides of the business where you probably look more at your profit lines, moving into the customer care organisation is really sort of flipped my own view of what we need to do for consumer and I find my role is more like consumer advocate group than it is going for profit and revenue growth. I find the help with the regulators of what we do together with running a customer care organisation supports the end consumer to get a better outcome but we're all there to ensure that as a business that customers get great connectivity and we have invested a lot in the network right across regional areas of Australia, we're putting a lot into the nbn and working very closely with them to improve the service and I'll talk about that later on.

DAVID JOSS: I'm David Joss from Southern. We're a regional provider with about 160 staff spread across Moree, on the south-east coast and Bendigo in central Victoria. We're regionally focussed but we have a very strong skew towards the elderly so 51% of our customers are over 65 years old but 23% are over 75 years old and I argue that the elderly are some escalation with an older person sayings "I don't own a computer, I just want to phone, this is too hard" and the word they use is 'scared'. We see our mission to address that pain and that need if you like in the market place and we listen to our customers more than ever before, even in the last three months but listening to customer pain points along their journey, we manage to decrease our call volume by one third by knocking off. We try and close and...

TERESA CORBIN: You were established by a clone of local councils?

DAVID JOSS: They each made a $2 investment into Southern Phone, they've got back $15.8 billion in the last few years.

TERESA CORBIN: Whereabouts are your customers located?

DAVID JOSS: National. We have a strong skew to regional but absolutely widespread.

DAN LLOYD: I'm the director of strategy and corporate affairs at Vodafone Australia. We're really pleased that the results of a very deliberate and fundamental decision that we made a few years ago are coming through and I think we saw that in the ACCAN survey results so statistics like 89% of our customers find that we can resolve their problem on the first call is just terrific validation I think of a very bold decision we took a few years ago, which was to really reverse our mindset, listen as much as possible lot of work that we thought was going to be hard has become very easy and we now have half the industry average of TIO complaints we have the highest NPS in the mobile industry and the step that we took went way beyond a traditional view of customer service and right into listening to customers, to eliminate the cause of frustrations, right at the source a so things like a lot of customer complaint on international reaming, terrific, let's change the product, let's do $5 a day flat rates international roaming to over 60 countries and then as we went into nbn to really take our time to run focus groups, run surveys understand customer frustrations, and again fundamentally change the product so we launched nbn with an integrated nbn 4G modem because the two biggest concerns we heard from customers were connection times to nbn and faults and loss of service when nbn goes down so again once you listen to customers and really take that as a whole hearted guiding light of your strategy, it becomes very easy because giving them an integrated 4G modem which means they work out working if it goes down they're back up and running seamless owe on 4G. It is the mind set shift and there was a comment before that was sort of a concern of the trade-off between listening to your customers and profit and revenue, we see it the other way around that if you really listen to your customers, if you really make fundamental changes to your organisation, to your products, to your services, strategies to address what customers want, then customers will come and the business will take care of itself so we are really pleased including in the ACCAN survey that that's come through. services -sorry that Vodafone is now offering nbn service. Freudian slip there. Vodafone does nbn as well? A lot of people we deal with don't realise that yet as well. Cindy I know you have already spoken a bit and introduced yourself, maybe you want to go on to the next which is to tell us about some developments that your companies has been offering the customer base that is new. That's the retail service providers so these guys.

CINDY NEDOBITY: We focus a lot in my role around end customers. And we talk to end customers every day, every month we probably talk to about 8,000 to understand the experience that they're having with the nbn network. I think two, if I reflect back on the last 12 months and it's been a really big 12 months as we've kind of shifted a focus from the build of the network through to now we have 4 million customers and the management of the experience for them, two things that I'm really proud of, one is the way that we've pretty much I think revolutionised the way we work with our retail service providers to deliver a fundamentally different experience to our customers, and we're engaged and a number of this platform in steering committees where we met, a go through what is the research saying what are the critical pain pinpoints that customers experience, what's the experience that we'll take to address that and in a number of instances we've done things like collocate teams in single locations to ensure we're getting through backlog queues to avoid this ping-pong that you hear between nbn and the retail service providers and that's been a fundamental change shift in term of level of engagement, whether it's the retail service providers, there's been a fundamental shift around really improving that experience and the momentum and energy has been really tremendous in the last year. The second thing I would like to point out and I mentioned it earlier in my presentation, we know that customers that join us on a 50 speed tier is a much more satisfied customer. And we'd heard feedback six, seven, eight months ago from our retailers and end customers that the affordable of that 50 speed tier was wasn't where they would like it to be, we went through massive industrial consultation, with our retail service providers and really changed the way that the customer model looked for customers joining on a 50 or 100 speed tier. And that meant that we were able to take 16% of our customer base joining on a 50 or a 100 and we tripled that to nearly 50% and that's a tremendous impact on the satisfaction and been a really big thing for end customer and our retailers.

DAN LLOYD: I can verify that and from our perspective as one of the most significant new entrants on nbn, the two teams were sitting together for I think it was six months, ensuring that all of our process flows, all of the customer communication, all the technical and other faults and so on were solved in the same room with the same teams and then the sort of bold moves that nbn has made particularly on that pricing for the 50 megabyte service was listening to feedback from RSPs was was a very bold move and I checked our numbers this morning, we're now signing up more than two third of our customers on the 50 megabyte per second and your point to the degree of complaint on 50 and above is fundamentally not just nbn saying, that, that's absolutely our experience.

TERESA CORBIN: If you can afford a faster service you can look forward to less complaints.

DAN LLOYD: But the point on the wholesale pricing is really important because if you look at our pricing plans, we've managed even for non-mobile customers to have a 50 service which is very competitive compared to a 25 and for our mobile customers a bundled service which means you can get 50 for the same price as 25 that commercial model has really shifted that dynamic fundamentally.

TERESA CORBIN: We'll come back to that. Because I do want to ask more About speed.

DAVID JOSS: There's two big things in our world that have changed and they've come from customer feedback. Firstly, traditionally we've bought broadband services through an aggregation model, we've now deployed the technology in data centres all over Australia, we're now going direct to nbn and put up ore own carrier grade voice switches so we're producing our own dial tone as well. We did that for commercial reasons but largely because we felt that when you're buying from an aggregator you get a limited view of the customer experience but now we have a very granular view and we can set expectations very carefully which is very important for us. We're in the process of lighting up nbn across the that market I spoke about before of the seniors who just want a into, we're about to release a new product, which effectively means that using mobile data instead of the nbn those customers will essentially get a modem, they unplug their line from the will wall, put it into the modem and within one minute of being on the box their existing phone and number will be live and we think that's a pretty ground breaking experience for those particular customers who just want a home phone.

TERESA CORBIN: Makes it a lot simpler. How about Optus?

MARK BAYLIS: Our biggest contact driver at Optus is Internet connection issues which relate to speed but it's not always to do with the number number and CVCs the complexity of our homes is completely different. I could walk into my home and have six to seven device all connected.

TERESA CORBIN: We had one person in the 20s at ACCAN. That's a highly connected home.

MARK BAYLIS: I have four kids we're up at 67 I think. Fundamentally, that burden of solving problems is also put on our agents and people because it's quite complex to get to the problem. It could be anything to do with our provisions systems, could be the customers own connection and wi-fi and how they've set it up. We've put a track and trace app in the hands of our customers so they can track it all the way through to activation and be able to set up their modem itself and one in two information is in the hand of our agents so when the order falls out they can fix it before the problem occurs, so we've seen some real improvements to days in activate there. The second one we launched two weeks ago and that's giving our customers and agents access into the home of what their wi-fi is doing, so we can now see what's hanging off the wi-fi inside a house and be able to help our customers say, "You have the right Internet connection but you need to make some tweaks to the devices" the plan is working to the way it should be but we need to tweak it for you. They can do that themselves but importantly our people and our agents again have sol tools that they can have a conversation with a agent to solve.

TERESA CORBIN: Telstra, might find it hard to keep to two.

MICHAEL ACKLAND: I think the guys have covered a lot of changes because I think you hear the issues that all of us are working through, they're all the same issues how do we make sure we have a 4G capability within the modems to get faster walk out working in term of Internet connection and cover over for faults is clearly a big industry trend and has been a really really important step and seen a massive reduction in nbn complaints and calls. The terms of resolving it. I think the wi-fi experience and the track and trace but this concept that Mark you raised which I think is really useful and you'll see a lot pore from us all in term of having those tools where there's a self-serve Cabinet available but that agent can talk you through that and we've had some great success there with even yourself but you can also have the agent log into your device and help you through it so I think there's a lot of those initiative, the other one I wanted to raise is the other thing that we're working through and I think the international roaming example is a great example of this, is issues around affordability and trust and what are the things that undermine affordability and trust in telecommunications once you have the basic service working the next one is am I getting the bill I expected, can afford it, what is happening? Solving thing like international roaming and going into a that sort of automated day pass scenario where you have some certainty is pretty much standard I think. The move towards either significantly larger data inclusions or peace of mind and removing the risk of excess data I think is helping so we're starting now to work through all of those issues around how do we provide complete certainty for customers about what that cost will be. I think it is a really important stance and it's one thing that you can hear it in the way everyone is talking, is it's about how do we give customers that visible, that certainty and that trust that what they bought is what they're going to get and they won't get into any trouble with it because the history of telecommunications and mobile phone contracts, if you go back far enough is not a pretty one on that front.

TERESA CORBIN: We seem to go through up and downs on it. High bills for different reasons.

MICHAEL ACKLAND: How do we get to a stage? I'm not claiming these as a big one and that's something that we should all be working together on because as Dan said if customers like what they're experience, if they trust us they'll come back.

TERESA CORBIN: We're always forward gazing and like new gnomes, like to play around with them so long as we don't get into too much trouble with them and yesterday we heard about Holoporting and 8K video, but just in regards to consumer confidence, what is coming that you see as a new technology that's going to help us build more consumer confidence, what do you see that your company is likely to offer?

MICHAEL ACKLAND: One of the -not a specific technology but in terms of the broad range of technology that I think is going to get much better is around privacy and identity in terms of biometric controls in terms of the way and the more and more ways in which we can make it simpler and easier for people to identify themselves f you look at that repeating information, yes there's absolutely issues around record keeping I know our challenge is that we work off a lot of our front end systems are transactional based system and while records are kept they can be very hard to find at that point but there is also a lot of reidentifying that we're talking to the customer, we think we're talking to, so I think technologies that will change that, I think are going to be incredibly powerful, seen it in term of face recognition and fingerprint and the ability to integrate that into whatever channel you deal with a telco with so that if you are the person you say you are the process is really easy and if you're not that spaces in terms of how the experience for customers will be where I think we're going to see and already are seeing a lot of change.

TERESA CORBIN: How about Optus?

MARK BAYLIS: My thoughts are, certainly agree with Michael but I think on machine learnING and AI is where I think the biggest improvements will come and I think if you said that to customers they'd say, "What are you talking about?" The practical applications in businesses is profound and when you're dealing with staffs of 3 to 4,000 people and there's human errors involve you can start to cut a lot of that out and we're working with a machine learning. You're recording what we're saying in real time but what do you do with that data next. How can you not only take it...

TERESA CORBIN: We're going to sell it! No, no, no.

MARK BAYLIS: Back to privacy, exactly. Not only how can you make it simpler for the agents by taking the notes but how can you take that burden away. You want your people having a connected conversation to solve a problem, not going through systems to do things, I think that's the biggest change.

TERESA CORBIN: Interestingly yesterday Mark Pesce said that AI together with a human was actually a really powerful mix, that AI on its useful so anyway, David...

DAVID JOSS: Given our demographic we have a disproportional call centre focus in our business, certainly that mix of human and AI is something we're very focussed on and starting to get good result on because at the end of the day if you can use it to put data in the hands of the agent use the world is getting more complex, we're certainly finding great results in getting improved first call resolution, and certainly getting better at keeping those calls out of the black hole because what we trust is doing what you say you're going to do and for us that means every interaction has to be tracked, you have to delight your customers by proactively giving improvements they didn't expect.

TERESA CORBIN: More able to do that as a small nimble organisation in some regards too.

DAVID JOSS: We're moving pretty fast, yeah.

DAN LLOYD: It would be remiss not to mention machine to machine and the Internet of things and there are some truly exciting things that are already here but it's very clear it's going to be one of these great technology developments that takes a little bit longer than we thought but the transformation that that's going to drive is probably bigger than we thought so there are a number of things that we're involved in AGL smart electricity metring so you have an electricity meter with a SIM card so automatically sent back to AGL and it then gives you a platform from which you can understand, manage and optimise your energy usage in the home and the potential of that to really expand and start to transform many many aspects of businesses, many aspects of the home, particularly from a Vodafone perspective we have a Vodafone group the number one rated global machine to machine business, 5,000 people working across the word on automotive and logistics energy health care, agriculture, the potential to bring those to Australia and really make a difference is huge.

TERESA CORBIN: I went to the industries IOT impact conference briefly earlier this week, they had a session on energy providers and in New York there's a provider that's been able to locate hot sockets in homes and prevent fires and which is just amazing when you think about that. Using the technology of the utility plus the telco to deliver.

DAVID JOSS: I saw an amazing demonstration of some acoustic technology for water management which through acoustics can tell which of your utilities at home are use diagnose most energy, the most water and by analysing the sound of a washing machine, can get far more information than you can get through any other source on whether actually replaying your washing machine will reduce your energy consumption and water, we're only just beginning to figure it out.

TERESA CORBIN: Good to hear the applications of those things that pro-consumer and help consumer consumers. Cindy? CINDY NEDOBITY: Our focus is on the launch, on continuing to get to 2020 and getting to 8 million customers connected, businesses and premises what you hard me talk about the earlier was the Alphabeta economic research we did and we believe the biggest game changer is getting connectivity to everybody and getting the social and economic benefits by having the roll-out completed so for us that's our focus, we're always got an eye on what's happening with customers, what are the key insights that we're learning, working with our retail service providers in making sure our product continues to evolve.

TERESA CORBIN: I'm going to throw to the audience with some question, that's when it becomes a Chat Pit of Fun, you had some time to think about the answers for these ones but my next question was what you're doing about customer service, you already addressed that. But it would be really great while everyone is preparing their challenging questions from the floor, if you could tell us how you think the best way for a customer to engage with you, we saw that it was going to a shop, or go on social media and Vodafone and so has Optus had some fairly awful experiences, but I guess that's something that every comment has to manage at the moment, so social media platforms but really from your perspective, if a customer wants to get something resolved quickly, what's the best way from their perspective to do it and what are you going to be changing based on all the different things we heard this morning? effort into making sure there are multiple channel for people to contact us, and to ensure that we're driving the best possible and most consistent results across all of them, so if you want to go into a store terrific, we're set up to do that and the results of your survey,000 she's effective. We're very effective and very open on all social media platforms, we have the email addresses, my email address, our CEO's email address, all of the check committee have their addressing on their website and people do contact us and we make sure that those are dealt with as effectively as we possibly can, we I think a few years ago had a mind set of trying to tell customers this is the way you should contact us and not this way, whereas now we're very clear, do it however makes sense for you and we will make sure that we have the most effective machine running across all of those channels to address the concerns so however people want to do it.

DAN LLOYD: The short answer is it shouldn't matter. We collect contacts we don't have a physical distribution model but we collect contacts via social, the call centre, chat, via MPS surveys and customer satisfaction surveys, they go into the one pool. The metrics and the speed doesn't differentiate based on the channel in which it came in. That's really important otherwise you skew behaviour over time, certainly you'll get an instant response on social to say that we're on it but behind the scenes it gets the same priority as what a call will get.

MARK BAYLIS: Some inquiries can't be handle equally on all channel and chat, nearly one in two come to us through chat. If you're trying to resolve a fix line problem that's highly technical, not the right channel. We're working hard to try and triage our customers complains a bit. Making sure that they go to the right channel to get their resolution is something we're working on. If someone has a connect issue that's done versus maybe a billing issue they are quite different and getting somewhat up and running and connected is the priority.

MICHAEL ACKLAND: Any way you want to is -that's exactly... We take around 35 million inbound service calls a year, about 24 million service interactions in the store and about 40 million online and on chocolate chat.

TERESA CORBIN: Are you seeing that go down with the tools where you can do Telstra 24/7?

MICHAEL ACKLAND: Call dropping has been dropping. Last year it was it was around 15% in the year, the year before it was around 15, probably tracking at about 25% down this year so that shift is significant, it's not just self-service, it's also to the point we've talked about before a lot of demand reduction, taking away pain points and they go away but it's still a lot of calls, if you want, this triage point though is a really important one. In term of how you case manage those more complex issues so you get through them. That's what you're seeing when they fall into the black hole, it all goes well until it doesn't and that complex particularly around we put in those specific case managed activities and how do we get that escalation using some really interesting stuff that's we've been working on around the using big data and a bit of machine learn and AI to predict that that customer what has just called in ain't going to be a simple inquiry because we know there's been three faults in the neighbourhood, there's been this, that, they've called twice before, that is starting to have some really big impacts in term of that first call resolution. Getting to root cause but also knowing that there's a lot of inquiries that are really simple, and there's some others where you just want to get them to the right person and at the moment we still have far too many what we call multiagent events which is what you've just talked about, and we're already starting to see with some of that machine learning in term of protecting whether this is a complex or simple problem and chat is very helpful for that is starting to have some really big impacts on getting people to the right person straight away. We work in a pretty complex world having every agent knowing how to solve every project isn't the answer but that that's what we're working on. We love people coming into our stores, it's great 24 million of them come in every year, and they do get resolved more quickly and I'll be honest, I think one of the most escalated service journeys is I start online, I try a bit of chat, I try the call centre a few times and then I turn up into store and so our stores often deal with a lot of relatively frustrated and angry people, who just have not been able to get their issue resolved and the people in the store and it would be the same across in Optus and Vodafone have fantastic people in their retail stores who really care and in so many ways nothing beats surprised by those results. But come to us anyway and don't be afraid to come into a store.

TERESA CORBIN: Who has a question from the floor? I feel rolled over by... I'll try and prioritise a few people who haven't asked question, put it a bit higher so I can see. Try down the very back. I think that's Sue who not from COTA anymore. >> Thank you very much. David I wanted to ask you first of all I wanted to say congratulations for listening to your customers and recognising who they are, what their relate is and what choices they want to make. I want to ask about your new product that's attempting to address that issue that many older people feel just want my phone, I don't want to pay for all the extra data so you've come up with something, well done, what price point does it put it at? Will they be paying more than they were before in the old world for the stand phone they wanted or is it roughly the same, the issues are both around affordability, but the other things you said about complexity and worry and all the rest of it but I wanted to know what's the price point on this new approach?

DAVID JOSS: Great question. The thing that fears the seniors in our society is the experience of change, that includes pricing as much as it does technology, so our approach so this is a match the models effectively. After a seniors discount which they do get, $39.90 including $40 worth of call and $20 plus the calls so it's extremely affordable. We think about 45% of our customers have probably decreased their spend

TERESA CORBIN: Each had a question. Just down the front here.

>> Nbn rep and various other panelists make a comment about how much happier I'd be with my connection which I may or may not get if I selected the 50 megabyte option. I currently struggle on ADSL which used to run about 8 and every time someone does a line fault it gets slower, is this real or marketing hype and one observation, when I do finally decide on the provider for my new nbn connection one deciding thing will be somebody who has a customer service contact which I can call a direct person and does not use a 13 number.

TERESA CORBIN: You want to take that one Cindy? The question was about the speed is it Ian?

>> Any real technical difference between buying a 25 or a 50?

CINDY NEDOBITY: Definitely if you buy a 25 the speed that you'll get is 25 during most times of the day and then there's a different peak speed and we heard earlier today about working with RSPs to make that information more available to customers, the statement of the expectation that we're working to is that pretty much 90% of Australians will be able to access at 25 by the time the build is completed. With 90% being able to access 50 and above. The speed question is a really important one, we've got a campaign that we've recently used to help not just the plan you pick but it's about understanding how many users are in my household, what's my Internet usage like, what about my modem? My in-home environment because all of those factors as well as the CVC, what your retailer is buying from nbn, all of that impacting the experience but there is a different between taking a 25 and a 50 speed tier.

MICHAEL ACKLAND: I think the environment for that has changed quite dramatically so when you do go to the RSP it is to get them to check with your address what the the maximum obtainable speed will be for that line. Do a test if you request it and then we all required to do those tests over time and also make commitments around the evening peak speed as well.

CINDY NEDOBITY: I think there's a requirement now on a number of retailers who will come back to you if for any reason if you speed isn't what you thought it was going to be or where the speed that your purchased should have you performing so I think there's a number of retailers already doing that, monitoring within the first four weeks of activation?

MICHAEL ACKLAND: All of that is to give everyone the confidence that when they go -there is a range of technologies out there, a range of experiences, that will be available at any particular address, and I think the view from the industry and also from the regulator is that we want to it doesn't turn out to be exactly that, those tests, there's remedies as well so that you can either go down to a lower speed tier because that's all that's available or that's all that's coming through but also remedies if that evening speed peak speed is not there.

TERESA CORBIN: Hands up again. I know Marianne has something down here. Sitting behind...

>> A lot of areas they work in are remote community and some of them the only service they have is mobile phone and I had a prepaid mobile phone and we were out in eight days we spent over 200 dollars for Internet access and it's two people doing email and just a few bits and piece, my question is about is there some way we can restructure the costs of the prepaid for those remote areas to give them much more affordable access to Internet.

TERESA CORBIN: She works a lot with indigenous communities who are very dependent on the prepaid products. Who wants to take that one.

MICHAEL ACKLAND: This is an issue, it is a difficult issue to work through, it's not just pricing constructs, it's also the way that it's solder the way some of these products are accessed that we're working through and we are working with a number of groups on how to best solve that and we'd be open to getting some more detailed feedback on the right ways for us to resolve that. We are also open and we're looking at that in term of but there's fortunate issues, we're really hope to have how do we get very targeted around providing options for some of these groups and the prepaid issue in indigenous communities in those areas is one we're aware of. I don't think we have quite the right answer yet.

TERESA CORBIN: That came up at our I believe focus day. Anybody else want to take that one or go back to the audience.

>> I'm Libby McPhee from ICPA NSW branch. My question is to Michael. Do you have a plan for unlimited business plans, soon? I know you've recently put one out for personal accounts but not business?

MICHAEL ACKLAND: For mobile?

>> Yes.

MICHAEL ACKLAND: Peace of mind, we have to call it.

TERESA CORBIN: That's an in-joke, I know you've only started your marketing on this so without being too much of a marketing message...

MICHAEL ACKLAND: There was some concerns with use of the term 'unlimited' in terms of what was unlimited? Yes, we do. Early in the new calendar year we will look to... know if you want to add anything. There's been a lot of discuss with about Sky Muster.

CINDY NEDOBITY: In terms of business, businesses are critical segment, we've stood up as separate business function about six, seven months ago, really focussed on we have done a great job in understanding needs of the the residential segment. There's a huge business opportunity and you can see the presentation that business is critical. You can expect a lot more particularly as we evaluate the right pricing option, the right product set to help businesses prosper.

TERESA CORBIN: Hand up again. We'll just take this one and then that one up the back there and then we'll do Bruce.

>> I want to follow up on your point around sales practices, a huge issue of concern for our lawyers and financial counsellors and not a week that goes by that we don't hear a story from someone who may be in receipt of Centrelink benefits or they're on modest income, they want a mobile phone and come out with four products and three months later they have financial hardship and a few letters they have a debt and a credit report listing that will haunt them and exclude them from mainstream finance for five years. What are you doing to align those incentives for your front-line sales staff to ensure that they're focussed on good customer outcomes and not increasing the profit of your businesses? a part of that problem, as far as we can see we've put in place the policy and procedures that ensure we don't get people into that problem because that's a huge problem for them and it's also a problem for us, we think we've addressed it but if we haven't I'd really love to hear what you're seeing and what more we can do.

TERESA CORBIN: It's across the board. It's definitely a hot topic at the TCP code, meeting at the moment that are finalising that review. David or Mark or Mike?

MARK BAYLIS: We do see the problems come through in term of hardship. Optus is quite strong on their credit policy and we get a lot of complaints that we're too strong sometime, we're trying to find that right balance that you talked about and make sure that people can't get poor services if their credit history isn't in the right place and continuing to use the data that's available to monitor them and make sure that we don't put them in that hardship problem.

MICHAEL ACKLAND: This is a really big issue and it's one that I think we're very engaged with and I think there's a couple of comment on this. One is that the expectation of what's appropriate and what's the right way to do things is changing pretty dramatically and affordability of telecommunications and the cost of telecommunications or the impact it has on your life is going up so we recognise that there's a rising season here and there's as you have pointed out many types the amount people actually getting for lower incomes becoming a bigger and bigger percentage, the need for our vigilance is a getting higher, we do -and work through with many of the groups in the room around how we create that right balance of culture, that right balance of consequence, when the wrong behaviour is exhibited and the wrong out from the customers are given, is happens and I think I wouldn't say that we solve that because I think that the base is moving and the need is moving and the levels of vulnerability are changing and we have to stay ahead of that. And the other one is then how we deal with remedy when people do get into issues and I think this is one where we do need to... The goal posts particularly on remedy and how we deal with people in financial difficulty and financial hardship has other industries have shifted dramatically and we're working to shift but I think there's more to do. As Dan said I think we're all open to listen and have those discussions and hear the detail, but it's not an easy task to fully resolve. There's edge cases and there's others where it's obvious there's a lot of others where people end up in trouble where the need to give them access to services and that affordability isn't quite clear. We're working on both angles. It's a really good point and a big question I think for the industry.

DAVID JOSS: We're less affected in some regards we don't have stores that people walk into. We're religious on our credit policies as well. You do have to pass a credit check and we're also accused of being too tight on that but it's better than better to be safe than sorry. On monitoring our sales data is flagging when there's multiple high value hand sets sold. someone is in hardship. We're religious about how doe do that. We take a fair approach and you need to be fair because of the demographic we have we do have customers who do get into difficult ands they that's something we keep in house, not something we outsource source.

>> Vicki from UTS. I'm really -my question is about accessibility so I'm very interested to hear how you talked about the different channels that people can approach you with which are very wide, but interested in particularly for marginalised communities how you promote that to them and what provisions that -how they can be aware of how the they can connect because I'm guessing that the people that you're hearing from from the same people so expanding how do you expand that or what do you to do in that space?

DAVID JOSS: In terms of promoting the different channels?

TERESA CORBIN: Yes.

DAVID JOSS: Something we could get better at us. For us it's been some rapid changes, it's been about breadth and options, the next phase is how you start targeting channels to the right audience. At the moment we put them up and people come to us as they see fit. We have to get better at targeting the right channel to the right customer at the right time. It's the next step for us. questions.

MARK BAYLIS: It's a big job to be done and we all hold certain access point for our customers to get in touch but in those more remote community there's a lot more to be done for them.

TERESA CORBIN: Just down here, I've got one from Dean. Then we'll go to Bruce.

>> I'm Dean Barton Smith. I have language interpreters and captioning, I'm speaking from a personal perspective and I'm just curious, the Australian population has nearly 5 million Australians have a disability and growing with the ageing population as you know. So telecommunications often entails not just the physical aspect but the central aspects of accessing services that are provided for us. I haven't made a decision on which I use for any my nbn because I have noticed I'm entitled to it but I start to question that I need to make sure I have unrestricted quality access because you might used audio, I usual a visual mean of communication so I would need to do the maximum broadband power of 50 megabytes in my community, wait with my family on Skype and all that. I can't understand why a people with disability had to pay more to get the same access as everyone else who can provide is 25, I can't take that risk. I'm in Sydney, I'm from Melbourne so I like to talk to my daughter and unfortunately it dropped out quite often if I use a landline or a mobile. I wonder from that perspective plus from the product that you whole range of stuff but a question about whether there is organisations consider the accessibility of those features at the forefront of the planning process, not -because I like to have a life steam but I can't because it's not captioned. I only get a portion probably 10% I can only access for captions but I'm made to made to pay the full amount. Do you guys ever think about before releasing a new product to service have we considered how accessible it is when a 20% of your market needs it? Have they ever been at the forefont of planning or when did that come to play?

TERESA CORBIN: We could take it as a comment.

DAVID JOSS: It's a terrific question and my father has been very significantly hearing impaired for the last 40 years so it is an issue that I have very personal experience of. I think the question though was around the affordability of the service, and from an nbn perspective, there's not much more that we can do because we are facing nbn wholesale charges and I did say before nbn has made some bold moves in the right direction, which have enabled us to offer our 50 megabyte per second service at broadly the same cost as a 25 but I think there is a really important question as to whether there's additional moves either on nbn wholesale or potentially on a Government subsidy front because at the moment we are operating margins on an nbn service of literally close to 0%, that we would love to do more but there's not a lot more room for to us move but I fully accept that is a very significant question for a large portion of the community.

TERESA CORBIN: Cindy?

CINDY NEDOBITY: The only thing I'd say is this year has -we've invested significantly in customer experience, and the main insight around the pricing was how do we make the 50 more affordable? There was a promotion called focus on 50 which ran for a number of months and it's rolling off into the bundles but in NSW we saw nbn ensuring a greater level of affordability for the 50 speed tier, a proposition in market. To shop around as well there is a choice of retailers offering different products in market so it's worth understanding what are your range of options from the different retailers. In term of are there more options down the track I'm not able to really comment on that only because I'm not really across that, my main focus is in ensuring whatever the speed tier is you get that you're getting best experience you possibly can.

MARK BAYLIS: It's a hugely important part of the market to us and we do a lot on the customer service side to support the this part of the market but I don't think we do enough around the product side and reflecting on your comment, some of the service you may not be able to use we still charge them. I'll take it back to my product team and have a chat.

MICHAEL ACKLAND: I agree. I hadn't thought about to be honest, we've thought a lot about accessibility. There is work in our design principles around product design, around accessibility, but exactly that point around both affordability and paying for things or having to pay more to get the could all work together on.

TERESA CORBIN: David any comment on that one? No. A question to Bruce and then we'll wrap up.

>> I'm from Western Australia. This affects customer service in the future and it's going to impact all nbn customers on fixed and satellite. Under the noncommercial losses review in 2015, it stated that nbn fixed has an end of life excitement period of five years and satellite seven years I can't find out what that equipment is, nbn is being funded by legislation to replace that equipment, if it's a modem and satellite we're going to be without Internet for two to three weeks because that's how long it takes to post the modem. Is nbn replacing that equipment at end of life or do you not know about it? The figures are 68,000 wireless have already gone past that date and by next year it's 213,000. What's the plan to avoid outages?

TERESA CORBIN: Cindy, any ability to answer that question or take it on notice?

CINDY NEDOBITY: I'll take it on notice. I'd be better equipped to come back with the right answer.

TERESA CORBIN: If we can thank the panel for a fantastic engagement with the audience and...

TERESA CORBIN: Full disclosure, in the spirit of it, thank you very much for your time and I'm sure that if you're going to be around till lunch time that some people might save some questions till then and I know you have some colleagues with you who can also help with that.