

A vibrant red ribbon is tied into a large, multi-looped bow. A red tag is attached to the left side of the bow. The tag has a small hole at the top and contains handwritten text in black ink. The background is plain white.

*A Christmas
Gift to your
customers*

15 December 2009

Dear Paul,

It's Christmas time, and we here at ACCAN, CHOICE and AFCCRA have been putting our heads together to think of some practical ways to improve the lives of communications consumers.

We've come up with a great gift that will keep on giving, and it involves your help.

In an industry comparison, we found a very broad range of fees being charged for simply allowing customers to pay for your services.

We don't accept that these payment admin fees are fair or reflect your costs of doing business in a way not already factored in to your pricing decisions.

It's particularly bad news for your low-income customers – especially if they are also affected by any number of other additional charges, like merchant transaction charges, late payment fees, paper bill fees, direct debit fees, and so on.

So this Christmas, we'd like you to show some goodwill to your customers by abolishing the charges that apply for paying by cash or cash equivalent, namely:

- **\$0.55 fee for paying at the post office**
- **1% surcharge for payments of direct debit from bank accounts**

We look forward to working with you closely in the coming months on this, and many other issues of importance to consumers.

Best wishes for the Season, from the Staff, Board, and members of

