**Day 1, Wednesday 14th September**

9:30-10:00am: Q&A with Sue Chetwin

JULIE McCROSSIN: A round of applause, please.

(APPLAUSE)

I would just personally like to thank you for not mentioning the All Blacks!

(LAUGHTER)

As someone who has suffered for too many years and hopes to live long enough to see a win in your country! Now, ladies and gentlemen, a myriad of issues raised. Who would like to ask a question or make a comment? If you just raise your hand, I will hurtle towards you with my little microphone. It's the brains trust! If you can just introduce yourself. Can I say to people who have arrived after the beginning, in the morning tea, get a lucky number from me because there is a lucky-door prize immediately after the break. I never let it go – I did in 1967 and it was a mistake! Sorry, just introduce yourself?

>> Holly Raiche. First of all, happy to talk about the TIO and the structure, but to what extent to your Commerce Commission have at least some kind of place within it to actually operate like a TIO? It might actually provide a better space for people to have their complaints resolved without having the sort of feedback that people are forced to do when they have sites that are – other than the site that can provide some kind of remedy?

JULIE McCROSSIN: Just before you answer, this is an acronym-rich world. Hands up if this is your first conference? Thank you, we have a number of people to induct into our cult.

(LAUGHTER)

So every acronym I'm just going to say, unpack it, please. What's TIO?

>> Telecommunications Industry Ombudsman, and not everybody here knows about it.

JULIE McCROSSIN: It is not a test! We like new people to come into the cult!

>> Thank you.

SUE CHETWIN: So there is a telecommunications commissioner but he is mainly looking at regulation in the industry and monopoly situations, so it is more a regulatory role. New Zealand, I think, a little bit like Australia, really encourages industry-based disputes resolution, rightly or wrongly, so, that is where I guess we are stuck. The Commission itself has not really taken a very significant role in encouraging disputes resolution through the disputes resolution service.

>> I think my comment is, unless there is a backup with a free service that can actually have the power that the Telecommunications Industry Ombudsman has, which is to force compliance, then it is severely lacking in New Zealand.

SUE CHETWIN: It can force compliance. So very similar to here – so the members agree that they will comply with the rulings. Obviously the consumer has a choice, but the signed-up members agree to the decisions that the disputes resolutions service comes to.

>> Thank you.

>> Thanks, Julie. David Havyatt. In this forum I think I always call myself 'serial pest', so I will stick with it. I worked for a period of time for AAPT when it was under the delightful ownership of Telecom New Zealand, so I have a bit of an understanding of some of these issues, but just to remind you that – to everyone here, that the Telecommunications Industry Ombudsman scheme in Australia came to be in much the same way that your scheme came to be. It was a licence obligation placed upon the initial carriers to come up with a scheme – that was the scheme they came up with. It has not been always rosy, we've had long periods of time of disruption between consumers and industry participants about the outcomes. Most of those have actually been resolved internally, there has not been very little exercise of direction. So I suppose my message is, don't give up and don't think that solutions lay outside of your own action. And if you ever want people to go across to New Zealand and lecture your telcos, there's plenty of people in Australian telcos who could explain why the TIO scheme has been actually quite effective for telcos.

SUE CHETWIN: Yeah, look, thank you for those comments and – and I'm sure, you know, the government is actually looking at the service now and the – and they are trying to do better. But, you know, it's only under threat, I think, of some sort of regulation that they do do anything.

JULIE McCROSSIN: AAPT?

>> Well, actually, that was the name of the company.

JULIE McCROSSIN: We're still up with former – former acronyms that are still used.

>> That was the name of the company but the origins of it came from Australian Associated Press Telecommunications. But it was all just the four letters, AAPT. It wasn't an initialisation when it was registered, that was the actual name.

JULIE McCROSSIN: Tremendous, thank you!

(LAUGHTER)

Questions or comments, guys? Thank you.

>> Thank you. I'm Jonathan Brown from Consumer Action Law Centre. I'm really interested to hear about how New Zealand is working when it comes to getting government change, policy change, regulatory change, because a lot of my personal work is around the language of consumer advocacy and there seems to be a prevailing sense of, we try to use rationality to get change to happen, and miss people's stories, miss making a connection to people's actual, real lives and I'll put it out there, I hate the word 'consumer'. I think it's the most dehumanising term we can possibly use and I come from an organisation that has it in our title so it kills me every day!

JULIE McCROSSIN: What word would you like?

>> Personally I think we need to talk about people in the context of their lives as mums, dads, brothers, colleagues, friends – and stop using this really dehumanising language. And I'm just really keen to hear what's it like in New Zealand – are you guys doing any better on that front and do you have anything you can share in terms of, I guess, success stories in using people's stories to make a change happen at a systemic level?

SUE CHETWIN: That is a big question! I suppose, if I could say anything, there is something to be said about New Zealand being a small country. In that, you know, if you want to speak to the minister of telecommunications, you know, you can basically ring her up! So, you know, there's something to be said for that. But, you know, seriously, we don't have the sort of advocacy that you have in your organisation, or, really, across – well, what I've noted in Australia is the role of advocates and how they are funded. We don't really have that sort of thing in New Zealand. So we have things like the citizens advice bureau that gets a small bit of government funding and is run on a volunteer basis throughout the whole country. We have organisations like ours, which are pretty much self-funding. And there are others that are specific to groups, but we don't have it in a sort of broad sense like you have it. Having said that, you know, we do – we are able to effect change and I think, um, you know, organisations like ours have a great deal of respect. We've got, you know, like a 90% recognition in New Zealand and I have some sympathy with you over the word 'consumer', but, hey, who is going to change a brand like that when you've got the recognition value that we've got? And I think to a certain extent the government relies on that in a way. They can see that organisations like ours are effective, so in some respects, it means that they don't have to take responsibility for, maybe, being in areas where they could be. Having said that, you talk about stories – I mean, the one – our telecommunications minister talked about her mother not being able to get broadband speeds very fast and suddenly the TCF had a code on broadband speeds and what you could expect. So, you know, sometimes those things do happen. But it's more on an ad hoc basis. It's not nearly as organised as what it is in Australia. So in many respects it's what I can learn from you rather than the other way around.

JULIE McCROSSIN: I might just ask this gentleman for an example of a story for advocacy. Do you want to stand up so they can stare at you?!

>> I mean one good example is we at Consumer Action worked with counsellors in Victoria to film a story about the telephone interpreter service, which is – there was a woman, who had an awful family violence situation, and relied on those interpreter services to be able to access financial counselling and consumer law help for a range of issues that came up following the family violence incident. And so we filmed a video of it, sharing her story and our director of policy and campaigns literally took her iPad with that video and shoved it in federal politicians' faces and we haven't quite got success on the funding yet, but that's – I mean, I guess that is the trend of where we're trying to do is if we need to shove an iPad in front of a federal minister's face with a story, we'll do it.

JULIE McCROSSIN: So it is giving an issue of advocacy for better connection a human face?

>> Yeah, that's what we're trying to do.

JULIE McCROSSIN: Thank you very much.

Other questions or comments, ladies and gentlemen? Yes?

>> Hello. Sandra Milligan from ACCAN, formerly from Choice and into education. My question's probably a bit Quixotic.

JULIE McCROSSIN: Can you explain the reference?

>> Don Quixote had bigger plans than he could possibly ever eat...

JULIE McCROSSIN: Give her a round of applause!

(APPLAUSE)

A work of major international literature. Brilliant.

>> We, in the consumer industry, try and reduce costs, but we never get them to the point where everyone can forward them. And we try and increase access, but there's always a digital divide, which is getting bigger and bigger. I just wonder if we've totally given up on the idea that, um, access to broadband might be a citizen's right.

SUE CHETWIN: Look, that is actually a good question – not that the others weren't! We, at Consumer, absolutely believe that it is a right. To be honest, I think the government does as well, and that's why it has committed to the broadband roll-out and the rural broadband initiative. They may not necessarily be altruistic reasons for that – it may well be that, if we're not connected, we're not producing and we're not selling. I do think there is a commitment. Whether that access means knowledge for all of those people, then I think that's a separate question as well. And that's the one I think that, you know, we are now wrestling with – we might have access, but how well do people know how to use that access? I don't want to be a scaremonger, because the interconnected world is a fantastic world, but there are safety issues around being online, particularly for older people, I think, which is also an issue. But I absolutely agree that it should be considered a necessity and a right, like water and electricity.

JULIE McCROSSIN: Yes, thank you.

>> Hello. My name's Frank Zeichner, from the Knowledge Economy Institute here at UTS, but I'm speaking here on behalf of the Internet of Things Alliance Australia. Just as we're grappling with the digital divide and broadband and other things, we have another revolution approaching, which is the Internet of Things, in which connected things – items that you use every day, including, possibly, your clothes – are now appearing. And so, I'm wondering whether there is, one what appreciation there is from consumers about that happening, and if there are concerns being aired now or whether there are some considerations being made in terms of preparing privacy protection advice/guidelines in New Zealand. I mean, it's an issue that we're starting to think about here. I wouldn't say it's well-progressed, but we understand it's an issue. But what's happening over there?

SUE CHETWIN: Yeah. Not really an area that I have any particular expertise, but of course it's happening in New Zealand, and there is quite a lot of discussion around privacy, and around consumer rights. And the Internet of Things, particularly in the electricity industry – there's been a lot of discussion there. Interestingly enough, in the climate change for New Zealand, how we become more renewable by shifting people's electricity usage to different times of the night through having smart appliances and all of that sort of thing – the Internet of Things is definitely, you know, being discussed... But as a way of assisting New Zealand's economy – obviously not the downsides, but the flipsides around privacy and public access...

JULIE McCROSSIN: Frank, can you come out with me for a second? Just 'cause I want people to stare at you. You'd be amazed how it helps at a conference, for people to see you speaking. Can you give me an example that makes the Internet of Things comprehensible and its implications?

>> Just imagine – today, people connect via a mobile phone or a telephone, so these are appliances that you use. What's happening now is that things – devices of all sorts, including meters that are in your home or your car or, um, your fridge, or a whole lot of devices – are now becoming automatically connected when they're turned on. So that means the manufacturer knows information about how it's being used, possibly knows how you – what you do in terms of turning the lights on or off or whether you're home or not. There's a whole lot of implications.

JULIE McCROSSIN: What are the advantages to the consumer?

>> Well, there are a whole lot of efficiencies that can be gained by understanding how you use things. There's also insights into what other people are doing. You can share – there's a far greater ability to use the facilities that you have that will tell you how to do things better. Whether you're – I mean, I think the "fridge is full" thing is a bit simplistic, because you can just look in the fridge, I suppose. But if you could imagine you could do it in, um, if you were looking after many, many properties, you would then know, without having to go and visit them, about the condition of the place, if you're a landlord, for example. So there's a whole lot of great services that can come out of it. But there are secondary effects that people won't understand. And if they do, they probably will say it's great, but as we've already seen this behaviour today where people will very readily sign off on a contract for an application on a mobile phone without reading it, because they're too incomprehensible to read, that will get more complicated as more and more things are connected, and for which there aren't any evident contracts. They're just...there. And connected.

JULIE McCROSSIN: Thank you so much. Thank you. I've got time for one more quickie, if I could put it that way. I'll come to this gentleman up here. Please introduce yourself.

>> Sorry, Laurie Patton from Internet Australia – some of you might have known it as ISOC-AU. We've just recently decided, at board level, that access to the internet is a basic right. I tried for "human right" – we're working towards that. Two things – firstly, just to make the observation, those of you who know of us and have seen what we've been doing the last couple of years, we are now starting to cop it fairly big time from certain, um, organisations in Canberra that don't like what we're doing, so we need your support, because basically, I actually got into trouble because I described the National Broadband Network as "crap" recently. Um, the Internet of Things is a really interesting thing, and we are actually a member of the Internet of Things Alliance, as is ACCAN. It's a really good thing, but I think, in the context of this conference, the thing that we should be aware of is that it actually has a whole lot of threats as well as advantages. It gives whoever is monitoring our data a massive amount of information about what we are doing. And I'll give you one story which I pitched to my friends in the television industry – there'll be a cop show one day and the body will be found dead in an alleyway at 9:00. They'll check the mobile phone. They'll work out that it was David Havyatt, they'll go to his house, and they'll say he was at home minding the dog, and they'll ask, "How come your garage door opened at 8:31 and closed at 8:32 and opened again at 10:00 and closed again at 10:01."

JULIE McCROSSIN: I'd get another story, because I feel that was good law enforcement.

(LAUGHTER)

I'm so sorry, I have to stick to time because I've got other people. Would you agree our Kiwi friend has been tremendously interesting? She's with us for two days, so people will be able to talk to her directly. Please give her a warm round of applause.

(APPLAUSE)