JULIE McCROSSIN: Ladies and gentlemen, I just quick announcement and then I'm inviting our fearless leader Teresa Corbin to facility our last session before lunch but as you do go out to lunch, on the left hand side there's a table with a whole range of free materials from ACCAN and from sponsors and from other organisations and it will be cleared after lunch, so please take the opportunity to have a look and see if there's anything that you would like to take. Now it give me great pleasure to hand over to fearless leader Teresa Corbin. TERESA CORBIN: Thank you Julie and thank you Wayne for that presentation. If I can invite our panel to come up, Russel Barnes, Jeremy Way, David Joss and Jock Graham. I'll start by saying in the past we had a panel that basically had the major telcos having a debate usually about customer service and complaints but this year because we've had their CEOs rock up and senior executives give presentations we thought it was a great opportunity to show case some of the things that the smaller telcos are doing and you can really see even by the presentation from our Vocus CEO earlier that there's a lot of variation in how the different providers see the industry and how, what their positions might be on different issues and you can see how ACCAN has an interesting time discussing and debating these issues between the various providers and understanding what drives them, so hopefully this panel will give you an idea of some of the things that drive some of the very small providers but some that are doing some really innovative work. The first question is just a very easy one because we want each of these guys to introduce themselves and tell us about the consumer ways that they are seeking to offer services to and how their provision of service is difficult to other providers, maybe we'll start down this end.

JOCK GRAHAM: My name is Jock Graham, I'm from Gundagai NSW and basically I'm what you call a wireless Internet service provider, so essentially that is a fixed wireless service that we provide for farms, villages, basically small communities, that's our niche so our customer base is one that has been in the past quite hard to serve with fast broadband, unlimited services that you might get in the city and that's what we aim to deliver, undeliver limited data, fast broadband to areas underserved by other fixed ground based services, so that's basically what we do, we cover an area around Gundagai from about 150 kilometre radius and extend our next based on community need.

JEREMY WAY: I'm from Jeenee Mobile. We started about eight years ago now. We were born from disability. We started with a belief that anyone, with any capability deserved the right of digital inclusion and we saw the benefits of providing digital inclusion to people who live with disabilities and we decided to start our version of a telco from that. In 2015 we were forced due to commercial needs and requirements to take the business private and we started -established it as a social enterprise at that point. We've also been forced to focus less on disability and broaden our approach again driven by the commercial necessity of trying to keep the lights turned on, we support not only disability, that's our passion, but we have a very broad base of customers predominantly family, we provide accessible solutions to families from anyone with kids from, saying, getting their first phone from about I suppose 10 years of age all the way up through to families that are also providing support services to ageing and elderly parents to help them live more independently in their own homes, that whey do.

RUSSELL BARNES: Better Life Mobile was started six years ago by two blokes who had not the fainted idea what they were getting into. We knew that customers of telcos were beg treated really badly. Really marginalised low income people, and my mobile service I was getting was better than theirs, they just didn't have regular mobile, being ripped off all the time, distantly demonstrated, and what was obvious that when there was things like overruns for data, get a bill unexpected bill for a couple of hundreds bucks, that's really annoying for someone who has a bit of an income, like getting a parking between or speeding fine but if you're a low income earner, and you get an extra bill for $200 and you're a single parent, that's catastrophic. That was happening to a lot of people that we saw a lot of time so we went along and approached a provider, I happened to be able to knock on the door of Optus because I knew someone in my rotary club involved there and we said, "We want to start selling plans to customers look after them and these will be homeless people." We want homeless people to be our customer, they were pretty bewildered by this idea that you want to sell anything to them on a low income. They gave us a chance and we got a couple of hundred SIMs off them and we've kept going now for six years, changed from Optus to Telstra, Telstra wholesaler's provide and been able to provide a service for a lot of people that we're pretty proud of.

DAVID JOSS: My name is David Joss. We're a regional focussed business with about 150 staff spread across Maria across to Bendigo in central Victoria, I like to tell people I'm the first and last person to ever do the Bendigo to Maria commute, I don't recommend it. We're a bit different. We're a for profit business but we're owned by 35 NSW councils which means that any profits that we do distribute back to our shareholders is a genuine community investment because they typically take those dividend payments and invest it back into community good. For $2 investment each they've got back nearly $16 million over 17 years so we're quite proud of so very much for purpose around community. In terms of the consumer we talk to, we have about 100,000 customers now but about 48% of them are over 65 years old and regionally based mostly so we have a strong skew towards senior and the needs of seniors as well and 48% are over 65, 23% are over 75, so we certainly have a speciality in dealing with the elderly in this sector.

TERESA CORBIN: Interesting observation from me, I think that is we often get a bit of a criticism from some industry to say that all we ever do is focus on special interest groups and it's fascinating that we argue back and say, "If we focus on those most in need then the rest of the community benefits." It's fascinating to me that all of these telcos have businesses focussed initially on special interest but then have managed to broaden it out to be a much bigger business, so maybe David you can tell us a bit about something exciting that you've done for your customer base in the last couple of years.

DAVID JOSS: The new innovation we've called next home phone. Next home phone has been something that we've created to address the need that some people just want a phone. Even in an nbn world and they just want to make a phone call, I know it's shocking. I saw some stats where one of the companies referenced 43% of people still want a home phone. I would say 40 to 50% of seniors just want a home phone. I stood in nbn forums when the roll-out was starting where people, elderly would stand up and say, "I'm scared. I'm not going to open the box." You send them a modem and they don't want it. All they want is the certainty they've always had with the phone they've always had and the phone number for many year, we've invented a product called next home phone which is a little box that goes out and effectively the way it works is they put a diversion code in, plug it into our little modem, doesn't have the nbn connected to it and in a minute they're live with their old number as well as the phone in the bedroom or the shed and that's a point of different in terms of how the they experience works and we're starting to get some traction too.

TERESA CORBIN: Going against the trend.

JEREMY WAY: Everyone is talking about higher band width needs. It's been fascinating to get to the market because the message is very different from anyone else's.

RUSSEL BARNES: Something we did last week that we're pretty pleased with ask that we put everyone on to lower price plans. Prices are going down in the industry.

TERESA CORBIN: You actually put the price down?

RUSSEL BARNES: Because our provider put the price down and we automatically put people on the same plans when the price goes down, we automatically transfer them on to the lower price. Thousands of people got a notice says you don't have to pay as much for your phone plan. It's part of our policy and that makes a lot of people happy. We're still in business, we run a sustainable business. No use running a business that will go broke. We pay our staff and we manage but we just have a policy of trying to give our customers are important and if we can give them a better price we pass it on.

TERESA CORBIN: This is why you became the people's champion.

RUSSEL BARNES: It's great to acknowledge. Jeremy?

JEREMY WAY: Whilst we're born from disability, I'm also a parent and my eldest son has just started driving.

TERESA CORBIN: Commiserations.

JEREMY WAY: Scares the hell out of me. We looked around at the market place and talked to a lot of people who had the same issue and we've come up with a product and our product is called Jeenee co-pilot. It fits into your little OD2 port.

TERESA CORBIN: It's bigger than a box of matches.

JEREMY WAY: That's got a GPS receiver, an accelerometer in it and the idea is that it syncs to an app and it will report on all the bad things that drivers...

TERESA CORBIN: We need this for our partners!

JEREMY WAY: It reports on harsh cornering, harsh braking, harsh acceleration, allows you to set geofencing so your team driver can only drive within a certain period, you can set curfew, it will send alerts to your phone so you have an enlightened conversation with your early teen driver about what they're doing to make them safer.

TERESA CORBIN: Can they unplug/plug it themselves?

JEREMY WAY: They can and if they do it sends you an alert.

TERESA CORBIN: Talk to us and tell us something about what you're doing?

JOCK GRAHAM: Our focus is pretty rural. We have points of infrastructure and we've been trailing narrow band IOT devices so trying to track where cattle or sheep are in the paddock and use the broadband poles as a gateway for that service. It's early days yet but it's one of those exciting things that can improve productivity for farmers.

TERESA CORBIN: So Jeremy already told us about technology that he thinks is going to be a game changer for Jeenee. What about negligent that you think might be a game changer for increase consumer confidence. Can you think of anything there that anybody wants to chip in and help. This is one thing we're really struggling with?

DAVID JOSS: I'll be a bit boring.

TERESA CORBIN: You're not going back to voice only.

DAVID JOSS: No. The market has gone through disruption, still, if you have a legacy broadband base you're feeling participant and you're investing less into the customer experience. That's the reality. There's some fundamental things that have shifted. One thing is about voice, why is that we can port a mobile service within minutes that sometimes can take days if not weeks to port a VOIP service. Consumers are being forced on a VOIP service for voice but it's not regulated. No real can controls f you're with a backyard vendor can be hard to get you off the service and keep that number. The major guys do it well. But I still will never understand why a PSDN to VOIP service can take weeks to enable.

TERESA CORBIN: We've been hearing this feedback as well. It's something we've been raising in fact we've written to the ACMA about this issue because we think it impedes competition.

DAVID JOSS: It does. It's terrible for the consumer as well. People lose numbers if they wait too long in a certain area, people who rely on their phone, don't have their phone for a week and as a seniors provider the percentage of call higher with us and that's an issue for them.

TERESA CORBIN: Interestingly because we sit on a committee the 000 committee it's interesting overall calls to 000 are increasing mostly for ambulances so I'm sure we can all draw our own conclusions as to why that is happening and older population mental health issues, all sorts of things like that.

DAVID JOSS: That it is boring but there needs to be controls around so we can ache make that experience better. It's not all about data. We have a healthy nbn broadband business as well but we're very conscious of how people use that broadband service as well or some people want to make a call.

TERESA CORBIN: Anybody else want to think about other technology or maybe that one that doesn't exist yet, perhaps some more spectrum would be a good thing.

JOCK GRAHAM: Sometimes it's not technology that improves it, but just the communication with the customer. We're a small base so it's a lot easier for to us communicate and effectively we don't really have complaints because we talk to them regularly, so it's harder on a bigger scale but I think there can be something taken out of the corner store approach.

TERESA CORBIN: That's an interesting point you raise. (APPLAUSE)

TERESA CORBIN: You got a clap from Julie there. I'm sure there was more people clapping in their minds in the audience. That's something that a lot of people raise with us, that the small providers have the able to up the bar on customer service because they have more agility and they have a personal relationship and every single customer counts because one customer down actually affects the bottom line in a big way.

JEREMY WAY: That absolutely matters to us. It costs a lot of money to acquire a customer these days. It costs a lot less to retaken that customer and we pride ourselves on our degree of customer service. I'll be controversial here because as a small provider what we have noticed over the last several years when we're not Robinson Crusoe, in the mobile space prices have dropped, margins are razor thing but the level of regulation has skyrocketed recently and that is at a significant cost to a small provider. There has to be a balances act, we pride ourselves on the level of customer service that we provide to our customers, our level of complaints are miniscule, the number of complaints we have to the TIO are miniscule yet the costs of maintaining the new regulation, the record keeping rules, the TIO it is at times almost prohibitive and my fear is that with the falling margins, falling prices, increasing regulation is that we'll end up with centralisation, with a small guys being squeezed out and that will end up with less competition.

The I might bring Russell in here, we had a conversation about this too. Often we are confronted with the issue when we're in a committee arguing for more consumer protection that we might squeeze people out because of increased regulation, and this particularly is an issue for us in consumer perhaps credit management or complaint handling, interested to hear what your views on regulation and perhaps the intelligence over the last two years.

RUSSEL BARNES: It's true. There has been an increase. It doesn't seem to worry us that much to tell the truth because we're really customer focussed. We have to comply with all the regulations and so forth but we don't run into a lot of trouble because we go out of our way to avoid it. We don't get too many unhappy customers like the others here, if a customer is not happy we do everything we to make them happier again and we certainly comply with all the regulations that we're required to. If it becomes more onerous and also being a small business like all small businesses you tend to work harder perhaps than a straight employee, we do a lot of extra time and we do a bit of compliance in our time.

TERESA CORBIN: The other thing that's difficult in those sorts of forums where we find ourselves talking to the bigger telcos they will often present an issue and say the smaller telcos can't do but they're not really

>> The small telcos are too busy to be there. I don't know if find that happens a bit.

DAVID JOSS: They don't get a seat at the table most times. We're not invited even when the Federal Government do their round tables there's no representation of the market at all.

TERESA CORBIN: We often find ourselves in the situation of coming to you directly and saying what do you think about this. That's not the same as what we were told by a difficult larger provider who may have a larger provider perspective.

DAVID JOSS: The regulatory issues is fascinating because they have got a one-size-fits-all approach and if you starting to getting scale it's one thing but if your niche and very focussed it's another thing and the level of regulation is a very expensive cost item now, we're at the point now where we have 1.5 employees full-time just doing regulatory and compliance stuff. It's a barrier to entry for new entrants which I think affects choice and will squeeze some guys out if they're not careful. If you're subscale, you're buying layer three which means you don't get a look in at the service you're buying, you're buying from someone who is continuing that service at levels you can't see so you can't control the experience that you're being regulated against.

TERESA CORBIN: This is talking about speed in particular.

DAVID JOSS: For example we've now gone direct to nbn because we have enough scale to do that. Before that we were buying from an aggregator and you can't hand on heart imply or enforce the regulatory regime to put in place knowing that you're doing the right thing because you can't see how that service is being contended by your provider.

RUSSEL BARNES: I want to come on. The barriers to entry are pretty significant. There's three. One is there's a fair bit of technology involved in having a business of this sort running efficiently, I've got an IT background so I have able to do that myself and build a plat farm but if you don't have that you some serious costs to pay for. The second one is getting any of the providers to threat you seriously. We were lucky to have a contact at Optus and after three years experience we were a bit more credible and could approach Telstra and they've us favourable treatment because our mission -we don't meet their -starting to meet their requirements for being big enough to have a whole contract but that's a fluke, but the other big barrier is getting customers. We've got really good deal, always have, don't charge anyone for anything, don't have any extra fees, if you lose your SIM f you're a day late in paying your bill we don't send you a $10 penalty for it, yet it's really hard to get people to change to us. I think there's a market problem because people want to stick with the big well throne telcos and even though they treat them badly and have done for some years like the bank, everyone still banks with the big four so unless you have a big budget for marketing to get people to come across to you, it's really quite a challenge.

TERESA CORBIN: How do you do your marketing now?

RUSSEL BARNES: It's all word of mouth. Digital. It's word of mouth. We have happy customers, we go through them a lot but you can't afford the big budgets that are required to do any broad scale marketing of any sort.

TERESA CORBIN: Maybe look on this side if there's any other comments on these issues

JOCK GRAHAM: I can only second that, word of mouth is the best marketing you can possibly do. It reiterates what you're doing is the right thing and keeps expanding what you're doing.

JEREMY WAY: I'd agree with that because happy customers keep your complaints level down.

TERESA CORBIN: Coming back to that issue of customer protection and trying to strike a balance, there has been discussion which we frowned on about having a code called the telecommunications consumer protection code light, TCP code light which horrified us, really when we talk to customers they think there should be a bear minimum cost to entry into the mart place so like it's interesting that you guys who are providing really important services tale that present that this is a difficulty for you so for us it would be good to find a balance and to find a solution that goes forward that doesn't harm consumers in the long run particularly vulnerable consumers when you're already looking after those but the bigger ones may not necessarily without the rules.

DAVID JOSS: The lens we're all looking through is we inherently do the right thing from the start and the codes are typically set up or aimed at those who may not come where that intent at the start.

JEREMY WAY: The industry suffers from its legacy. There used to be a lot of cowboys in this industry. We could all name them, they're all gone. There's very few cowboys left now and the ones there are just trying to do the right thing, we all carve out our niches, try to serve our customers to the best of our ability and try to do it well, so that's all that we have to say on it really.

JOCK GRAHAM: On the price point, really, I kind of think that rural areas have suffered from poor services so I mean they are willing to pay more for a service that works and is consistent, reliable, unlimited services, so their issue isn't with price, it is just with the service, so if you can get the service out there, then there's a lot more movement on the price because they're happy with it, they'll pay more.

TERESA CORBIN: That's interesting that also the issue comes up that you don't drive many complaints but the reality is that no matter what way you look at it, even with complaints going down we still have one of the most complained industries that we're working in so of course the broad brush will always apply because everyone looks at the big sticker shock, and so I'll be interested to hear what you think about the overall approach to complaints in the industry and how we can change the culture and whether you guys can play a role there.

DAVID JOSS: Complaints will come down. We have to remember that every broadband service in Australia is migrating to something new and that's really what drives the complaints. We don't get complaints on the mobile side. You don't really get service complaint, they're on the broadband migration and VOIP as well so associated with that, that would be 90% of what we handle, so what we do around that is take that feedback very seriously that we get through complaint handling, we do things within the business such as every time we have a transactional measure to say was that experience the customer just had when they touched a service centre good and we have a relationship measure. Every time someone hangs up the phone, if we have their email address they get an online survey, they complete that immediately, it's a happy sad indifferent face, a comment. That goes back through the message board and the whole company can view that real time and we run measurements on that and look to improve it every day.

RUSSEL BARNES: Complaints arise out of the way you treat your customers if you start off with a customer orientation from the start then you will get less complaints because they get to hear from the way the call centre staff deal with them that if they've a problem they can ring up and get some help with it. They don't need to complain, just need to approach us and ask for help. The people know what they're talking about, they're unscripted, the calls time is unlimited so they're free to really help people and that's what they do. Regulation and these things is important but the orientation towards your customers is probably the key thing, if you start try to keep happy customers and think of what are their interests you'll get a loss less complaint, if you're thinking of profitability, commissions, growing your market, those sort of drives you'll get a lot of unhappy customers.

JOCK GRAHAM: Just on that, I think a lot of complaints are born out of the fact that you can ring and get help from a call centre but it's the people on the ground, so I think most people want whatever the issue is Soled there and then and the reality is that it might take a week or two for a technician to even been in the area, there's a distinct lack of people in the ground to assist the people taking the call. That's really the primary purpose that I've seen in the rural areas.

TERESA CORBIN: One thing we found is that people will accept sometimes when things are going to take a bit longer so long as it's explained to them and they know what is going to happen and when it doesn't happen or if they think it's not going to happen from the service provider's perspective communicating that again to the customer, there's a lot of patience out there before people do get to the point of complaining, but anyway Jeremy?

JEREMY WAY: As far as complaints go, I mirror, everyone here has local call centres which help, our call centre is the same, we're unscripted our consultants are empowered to solve the problem, and they're untimed as well so they spend as much time as they need to with customers. There are certain elements being a small provider that we have no control over. We have no Craig Thomson over the network, we have no control over the data feed times that we get from our network provider, our customers will complain to us that we don't cut them off exactly at 100% of spend, well we'd love to. We would dearly love to be able to do that but our network provider gives us a lag. It is up to 48 hours from the time that the customer uses the data to the time that we are provided that information. And we have to act on it. This drives heaps of complaints. We go back our network provider Optus, we say, "What are you doing about it?" They shrug their hands. Tough.

TERESA CORBIN: But their customers get it in real time?

JEREMY WAY: Exactly but we end up wearing the increase in complaints, the TIO complaints that stem from that. We have no control over it.

TERESA CORBIN: Maybe we should look at regulation of that.

JEREMY WAY: I would love that to happen.

TERESA CORBIN: The things that come up in these sort of panels? We might throw to audience for questions.

JULIE McCROSSIN: I want to move to Gundagai, it's as simple as that!

>> I'm from QUT in Brisbane. My question is for David. I'm quite interesting in your co-opt of 35 councils that all came together, it seems to me as a really great model for regional and rural Australia to get some interest and capacity and money locally and to build digital capacity in the regions. Do you think it's something that can be replicated and how did you do it in the first place?

DAVID JOSS: It could be replicated. It needs broader support than just local councils, the reality is in the world of rate capping they won't put their hand in their pocket and give me a lot of capital all the time. They put in $2 each. The rest of the business was started up a from a Federal Government grant. We were born out of George Street of the privatisation of Telstra with networking of funds, I haven't seen too many assets survive beyond us but we're still going strong from our $4 opinion 7 million but that was born from a council that said to make this thing work. What they then do is they were our initial marketing tool so the roll we wanted them to play was to engage their communities and their citizens so say if you want to grow regional community jobs, a better deal for regional areas although pricing is nationalised now it wasn't back then, come together and go down this path and shift your business, the money you're already spending elsewhere and put it through this business and you'll get an outcome back. They got that, it has worked.

TERESA CORBIN: Any other questions?

>> I'm Bridget from Consumer Action Law Centre. I just wanted to ask for your thoughts on the regulation question, because the telecommunications industry is far less regulated than other essential services so it's an industry dominated code for the most part other than a complaints handling standard as far as consumer protection regulation. What is your response to how the fact that there is still a culture that incentivises sales of products that people don't need, there's no requirement to do true form checks to see if a person can actually afford the product with their income versus expenses, so it's really not as strong as other sectors so what's your response to that?

DAVID JOSS: It feels reasonably strong. That's probably where is the starting point. I think everyone up here at the moment, we look at it through the lens of doing the right thing generally speaking so we're at the entry level of the market. The biggest issue our customers have is not broadband speeds, it's affordability so we deliberately do not push products beyond what they do. We don't offer them things they don't need because they can't afford them. If we did trick them do that the reality is that it just come back later as something they didn't want. And a debt that we'll wipe off ultimately. Yes regulation can fix that. But our reason for doing in the purpose is the bigger driver for us and the challenger in the end of the market generally speaking but we are less than 10% of the market.

TERESA CORBIN: No-one else wanted to comment on that? So sorry, I'm treading on people now.

RUSSEL BARNES: The regulation would be wonderful if we could regulate the retail experience because we get plenty of people who go and want to buy new phone or something and come away with a two year plan that they didn't realise they'd signed up for or my elderly neighbour went somewhere to great a new phone and ended up with a new phone number and people just don't understand what they're getting into and they can be a bit misled too, be lovely to see some regulation at the retail level at the point where the customer is very often uninformed and unsophisticated is dealing with a complex product and they can easily be persuaded to do something they didn't intend. If we have this things called the critical information summary, are you thinking something more than that?

RUSSEL BARNES: Absolutely. Even that is quite complicated. We know a bit about megabits and megabytes but a lot of people are not technically oriented and it's a complete history. I can't remember when anyone ask for the critical information summary.

TERESA CORBIN: Does anyone want to say something about that?

JEREMY WAY: As far as regulation goes and credit checking customers, we don't do outbound sales, we don't do hand sets on contracts, we don't incentivise our satisfy to make sales. We are there to solve problems, we do provide hand sets but they are the lower end of town, sub$200, have to be purchased in advance, the fact is that we cannot as a business fund 24 month contracts with $2,000 hand sets we can't do it and our customers can't afford it and to David's point if we were to sell one of our customers a product that they couldn't afford it would end up in a TIO complaint and if there was an outstanding debt we'd end up wearing it, it doesn't make sense for us to do that sort of thing. The big guys who can afford to have multi-retail presence points of presence actually have to have a return on their investment so this is where it's necessary but if you're offering some of our plans, our cheapest plan is $9.90 in market.

TERESA CORBIN: Is that a month?

JEREMY WAY: That's a month. We do sell 12 months plans. But those 12 months plans are paid monthly in advance. If we were to ask our customers for a detailed breakdown of their expenses to ensure they could afford $9.90 a month we'd have no customer, we have to strike a balance between it.

TERESA CORBIN: It's a good example of how it affects you.

JOCK GRAHAM: We have a pretty small product base so we're not offering them many products so to think that we're going to sell them something that they don't need when we're just providing the essentials, it's not really an issue for us.

JULIE McCROSSIN: One quick thing they're filming this for others not here and the reproduction of the sound is not top of the mike. If you can't hear your own voice, you're not loud enough. Down the big guys, it's an all male panel, given this is the future and the from present, are there any female small providers? Has anyone ever met one?

JOCK GRAHAM: There's a small provider group that Country Tell, Lynda Summers is a big driver of that. It's not a big community.

JULIE McCROSSIN: Is it about high-tech or is it about small business, a lot of women run small businesses so it's a digital divide with gender, Teresa?

TERESA CORBIN: I have a little game. Every year I go to the Comms day conference and I go twice a year and if I get over 10 counting the nun of women in the room, there's about 400 people, it's a good day. It's a very male dominated industry and there are some great initiatives that are changing that, females in ICT ask one I can think of but that is changing and the next generation is definitely different and they're definitely not because the type of service providers out there is so diverse now that providers and all sorts of other things that are being offered using the technology, Internet of things is bringing out all sorts of great initiatives this will change but we're still shifting.

JULIE McCROSSIN: If we were in Singapore or China would it be the same, I don't know if anyone on the panel knows, is it an Australian thing or an international thing?

TERESA CORBIN: I think it is still very much an international thing.

DAVID JOSS: It is changing, you go to the awards the mix is starting to change.

TERESA CORBIN: I'm getting over ten more now.

DAVID JOSS: In our business we're 71% female in our business which is something we're proud of and that's good in a regional area. We do find that the management roles are still male dominant but the next tier of management is 80% female. Actively we're pry trying to promote those guys to gain up. It's a long burn but something we're working at. It's starting to happen across the industry generally.

TERESA CORBIN: I think it is too but it's the next generation that are coming up.

JULIE McCROSSIN: I was hoping that all women are not like me who buy a new car and it doesn't shut up. They tell you everything. Want to ask a question?

>> I'm Sarah. I have a question for Jeremy with regards to your Jeenee Mobile tool. I have children who are very nearly driving too so I feel your fear in that aspect. Unfortunately we've seen this tool used in abuse cases, so I was wondering whether you have any procedures to deal with abuse or whether you vet the customers before you distribute these?

JEREMY WAY: There are very different types of installations you can do, there's all sorts of GPS tracking devices that are available out there that can be hidden. This device really can't be hidden. It's fairly obvious when it's plugged in because it sits proud of the port that it sits in and it flashes.

TERESA CORBIN: Quite often they let it known that it's there so it's not always necessarily needing to be hidden. They'll let them know that it's there and they'd better not take it out because there will be consequences.

TERESA CORBIN: Maybe a conversation needs to be had there. This is an issue that has been getting for some time now. Quite a bit of focus on it. ACCAN funded a grant program many years back with women's legal service, and since then it's grown as a massive issue and it's not just women either of course either, maybe there's an offline conversation between Wiznet and Jeenee Mobile.

JEREMY WAY: We've covered off the privacy issues, a left people immediately reach for the "you have to treat them like adults, you shouldn't be tracking your kids, it's helicopter parenting." We look at it from the perspective of it's not so much about preventing kids from doing things, it's about having an active conversation, if you look at the statistics of accidents and deaths that occur, the safest point that a driver is, a young driver is when they're learning the most dangerous day is the day after they get their Ps because there's no-one next to them. This is -we work under the premise that behaviour that is monitored the changed, that's why red-light cameras and speed cams as work if we know that we're monitors we change our behaviour. There's all sorts of really nasty stuff that happens on the roads with young drivers and that's which we kid this. We would have all seen the cases recently of people that were filming themselves playing chicken and having head-on accidents and killing each other. This is what this is about.

TERESA CORBIN: I want to know its price.

JEREMY WAY: The price of it? The price of it, we're struggling with the hardware at the moment. It costs $300. The monthly charge is $19.90.

>> Do you think that the ALDI mobile they have issued the same and the monthly plan $25 unlimited to the 14 countries and even I'm shifting to Optus to this one, maybe today and that's someone told me that Dodo also have the plan that they're charging $5 something monthly, how they can manage this you know?

TERESA CORBIN: Is this for ringing from Australia to other countries or sit when you travel to other countries?

>> No, in Australia, if you want to speak to overseas, you can speak to 14 countries unlimited and even here the local call and the mobile calls unlimited.

TERESA CORBIN: Maybe people want to make a comment about the issue of bundling and international calling?

JEREMY WAY: It really depends on the wholesale rate you get from your provider as to what you can provide. We are not in a position to provide unlimited national calls we have to pay for that. I can tell you that the Dodo $5 plan there is absolutely no margin left in that for them to be doing anything all. That plan is built on people overspending, absolutely must be.

>> I was surprised, because I'm going for the ALDI plan because my cousin has taken this, this is very good and he has got the same number so I also want the same number.

TERESA CORBIN: The trick is always to look at the little hash tag or the little star and follow that down to the bottom of the somewhere and read the fine print because it could well be that this is limited more than you think.

JEREMY WAY: We all try to provide the most cost-effective plans in the market for our customers in such a way that we're not ripping them off.

TERESA CORBIN: Southern Phone, do you rely on the copper landline network for your customers and with your older generation, repair timings, that's something I'd like to ask about.

DAVID JOSS: We do it on a fixed wireless so a lot of our customers still have PSD and fixed services and most likely will. Other than that we're an nbn and mobile provider as well. In terms of priority assistance and in field, support, in field support we found very restrictive or prohibitive. It's quite expensive to get national coverage across all of regional Australia and there's a propensity not to be able to afford it for customers as well. We'll charm them $200 for a callout. Typically in high-needs cases, we engage a local vendor on a one-off basis and they do that for us, typically we wear that most times because those customers are the ones who are most vulnerable and aren't able to fund it themselves, we do that to help them out. Priority assistance, it's quite difficult to take on, and I think us along with I would say 90% of the retail market we recommend Telstra for that, it's quite difficult from a resale perspective.

TERESA CORBIN: Telstra's giggling just then, did you think of that?

>> Does everybody know what priority assistance is? Anybody not know. It's where you have a medical condition or maybe it's permanent or it may well be -I know, I'm sorry Julie -it may be only for a limited period of time or it could be a disability, then you can put on a list to ensure your repair or our connection happens in a priority fashion so you're put further up the list. But that's just for fixed lines only nor landlines.

DAVID JOSS: The relevance is shifting.

>> Yes, indeed.

JULIE McCROSSIN: Anyone else want to comment on that before we go to my next question from my friend from WA?

>> Do you offer any?

JOCK GRAHAM: We're fixed broadband services.

TERESA CORBIN: Really the question is purely for Southern Phone.

>> What size of land holding, some of the farmers you're working with, are you planning to expand to other areas, are you open to other people wanting to replicate what you're doing and people helping with that if you can't do it.

JOCK GRAHAM: We obviously work in southern NSW, quite a hilly landscape, the land holding aren't quite as large as northern NSW but your typical farm is 2,000 acres, and you probably servicing between five to 10 people off every communication pole so not a high dense area but more dense than somewhere in a platter region or Queensland way. We have a second service in Queensland, currently at the moment, that's run by another partner in the business, and definitely always look at new areas to facilitate the same arrangement. It really isn't something that's technically hard to understand but it's just about being able to progress it with, you know, the infrastructure in place in the areas that you want to and the drive me hind it. Always been promoting what this is to be a solution for every rural area because it effectively is. You could grow dramatically with a bit of Government support or with communities that get behind it in different areas.

JULIE McCROSSIN: We're just at the time.

TERESA CORBIN: Maybe one last question for everybody before we seen off. What's the best way for your customers to engage with you and give you feedback, do you do that all online or what happens?

JOCK GRAHAM: From our point of view, you'd like to hear it, you can't always be on the phone with everyone but there's obviously Facebook, Twitter, emails, and then obviously word of mouth so in our small environment that we work in, that work, in a larger scale, that's obviously a bit harder to facility.

JEREMY WAY: We love hearing our customers directly and a lot of our customers provide us direction feedback via our contact centre. We welcome email communication, we obviously have all the social networks as well but predominantly it's over the phone, I answer emails directly to customers as well every single day.

RUSSEL BARNES: We like to hear from our customers, we get a lot of phone calls from them. We keep in touch with them with messages usually some sort of positive message if we can so they know that we're there and readily contactable by phone mostly.

DAVID JOSS: Any they want to. We have chat, our customers have a high propensity to call, they do ring a lot. My email address is on the website. If they use that it is there. Because we have seniors, and we're going by cancels that will ring their MP. I have close personal relationships with a couple of MPs.

JULIE McCROSSIN: A round of (APPLAUSE) to Teresa and the panel but I also want to know the footwear of the small providers, they've all got either elasticised boots or tremendously comfortable walking shoe, it is definitely different from a larger providers foot wear. Before I send you off to lunch we have a prize for one of our people, want to come forward?

TERESA CORBIN: We have a follow-through from last night with our awards, Jeenee Mobile weren't able to come so perhaps if you can come down we'll give you your award.

JULIE McCROSSIN: Jeenee Mobile is getting an award and it involves a photo opportunity. As that's happening. A champion for accessibility. Could I just remind you during the lunch break if you could take any of the handouts you want, and I might ask you to do a clap and invite you to go for lunch. We start again at 1:15 so we have a 45-minute lunch for an earlier conclusion. Thank you.

(Lunch break)