

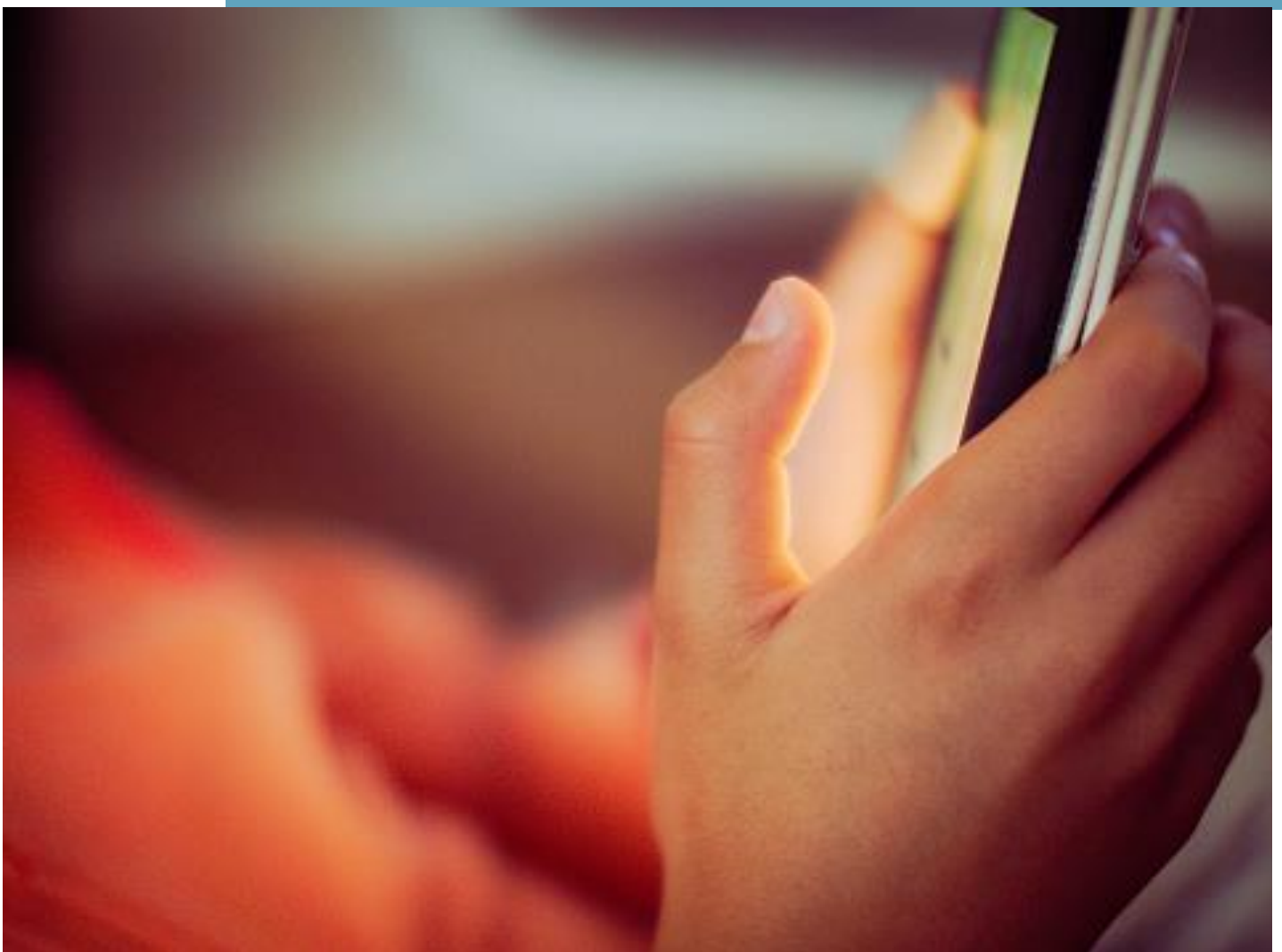


Mobile third party billing

Consumer experiences and expectations

Prepared for Australian Communications Consumer
Action Network (ACCAN)

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Contact address: Level 13, 168 Walker St

NORTH SYDNEY
NSW 2060

Office phone: (02) 9900 5180

Email: stuart.clark@ipsos.com

Authors: Stuart Clark
Hannah Wood
Kathrina Phan

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1 Executive summary

This research has been commissioned by the Australian Communications Consumer Action Network (ACCAN) in order to provide a better understanding of Mobile Premium Services (MPS) and Direct Carrier Billing (DCB) practices and their effect on consumers. The objectives of the research are to:

- Identify the incidence of unexpected charges via MPS and DCB and other third party charges that cannot be distinguished as MPS or DCB (including the product or service subscribed to, cost, whether the cost was on-going or a one off, etc.).
- Understand consumer experiences when requesting recourse and/or refund of unexpected third party charges (did they dispute the charges, ease of dispute process, etc.).
- Understand consumer expectations for recourse and/or refund of unexpected third party charges.
- Measure consumer awareness that third party charges can be added to mobile device bills (can they recognise the charges, etc.).
- Gauge consumer preferences on the practice (how third party content practices should work in terms of purchase, billing and recourse).

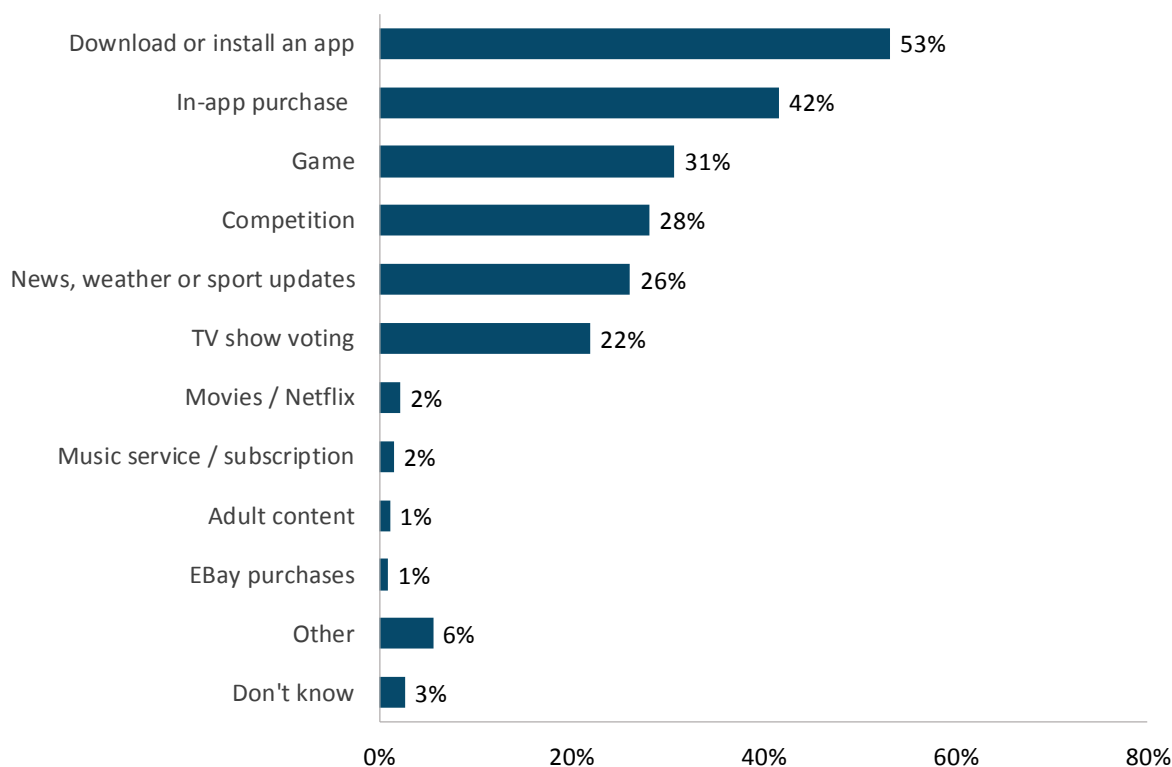
In order to meet these objectives, a representative survey was conducted online with n=2,032 people responsible for paying mobile phone bills on the Telstra, Optus and/or Vodafone networks. Fieldwork was conducted between the 5th and 18th of April 2017.

Key findings

Awareness and use of third party billing

Awareness of third party billing is mixed. Half (51%) of account holders are aware that they can make third party purchases via their mobile phone accounts. Those under the age of 34 are more likely than older people to be aware of third party billing.

Just over a quarter of account holders who are aware of third party purchasing have made an intentional purchase in the past six months. Intentional third party purchases are dominated by apps and gaming: the most commonly reported third party purchases are downloading and installing apps (53%), in-app purchases (42%), and games (31%). Competitions, news, weather or sport updates, and TV show voting are also used on at least 20% of mobile services where purchases have been made. Minor variations between post-paid and pre-paid services here can be found in 5.1.3).

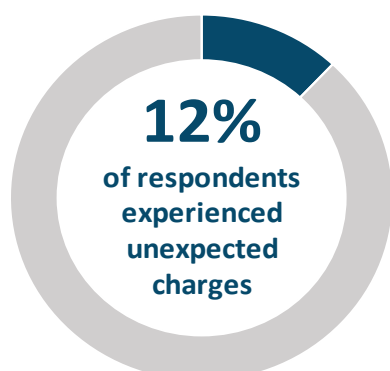


Q3. What were the products or services that you paid for via your mobile account(s) in the last 6 months? (Base: Mobile services that have paid for third party purchases within the last six months n=487)

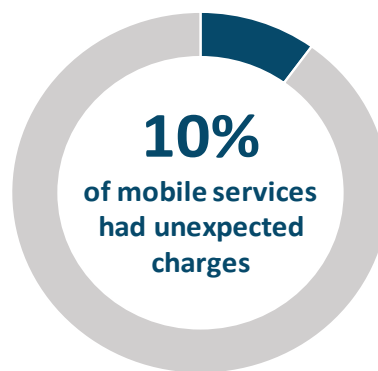
There is variation in the frequency with which account holders make intentional third party purchases. A relatively large proportion had used the service only once (21%) or twice (22%) in the past six months, with 49% making at least three purchases. Competitions and TV show voting are more likely than other services to have been used at least six times in past six months.

Incidence of unexpected charges

Participants were asked whether they had experienced unexpected third party charges on their mobile accounts in the past six months. Overall, 12% of participants, pre-paid and post-paid customers combined, had experienced unexpected third party charges. However, some participants have multiple services (59% of post-paid account holders and 47% of pre-paid account holders said they were responsible for more than one service). It is therefore more accurate to measure the incidence of unexpected charges among services rather than participants. One in 10 services (10%) have had unexpected charges applied to them in the past six months.



Base: Total sample n=2,018

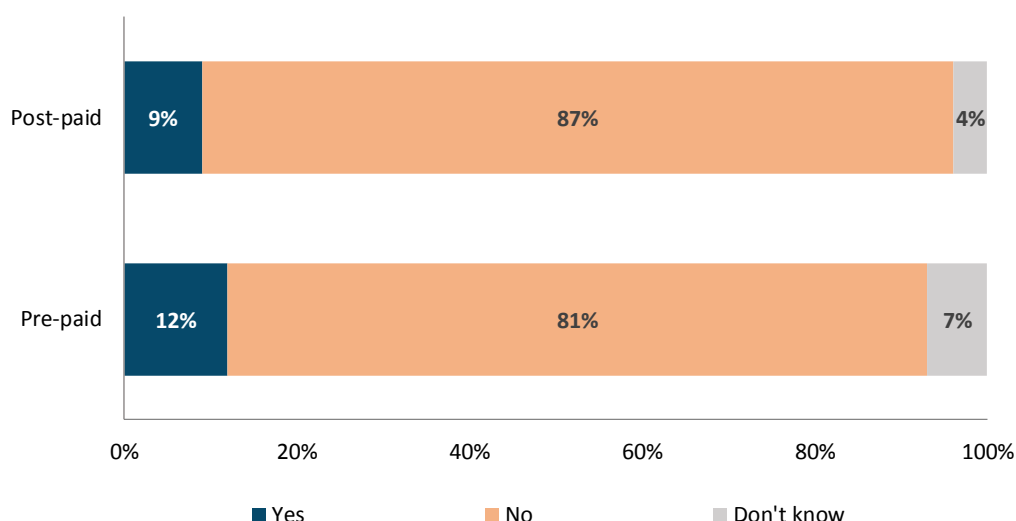


Base: Total mobile services n=3,225

The study took into consideration the fact that respondents may be responsible for paying the bills of multiple mobile service accounts. Looking at the figure for *mobile services* rather than the figure for the number of *people* is a more accurate representation of the incidence within the population.

Post-paid customers tend to rely on their bill to indicate how many unexpected third party charges they incurred. For pre-paid customers, who don't receive a bill and so aren't issued with an itemised list of charges, most become aware of unexpected charges via the confirmation SMS for any given charge.

Based on these measures of unexpected charges, a higher proportion of pre-paid services appear to have received unexpected charges than post-paid services over a six-month period. One in ten post-paid services (9%) incurred unexpected charges, and 12% of pre-paid services received confirmation SMS messages for a charge they weren't aware of.



Q5. In the last six months, have you found unexpected charges on your mobile account from companies other than [insert service provider]? (Base: Post-paid mobile services n=2,320)

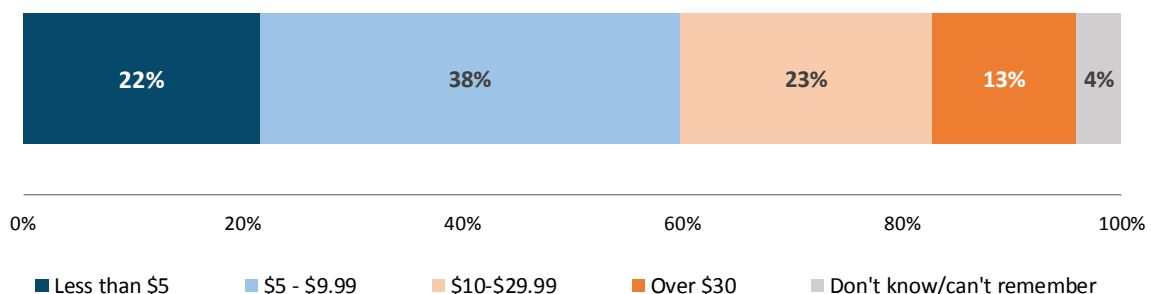
Q7. In the last six months, have you received an SMS text message from a company other than [insert service providers] asking you to confirm a purchase that you didn't know you'd made on your pre-paid service(s)? (Base: Pre-paid mobile services n=905)

Pre-paid services also appear to have received a larger number of unexpected charges, as measured by confirmation SMS, over a six-month period. Of post-paid services that have had an unexpected third party charge applied, 62% have had one or two in the past six months. The remainder, (38%) have had at least three unexpected charges applied (27% have had 3-9 unexpected charges, while 11% have had 10 or more). In contrast, 21% of pre-paid services which have experienced unexpected charges received more than 10 SMS messages asking them to confirm a purchase that the account holder was unaware had been made. Just under half (44%) indicated they have had one or two SMS messages about unexpected purchases, with 35% receiving between three and nine messages.

Experiences with unexpected charges

Among the 12% of respondents who have experienced unexpected charges, a quarter (25%) of charges were derived from downloading or installing an app, with 22% having charges derived from games. Unexpected charges from in-app purchases had been experienced by a fifth (19%), competitions by 12%, news, weather or sport updates by 8% and TV show voting by 6%. Notably, almost a fifth of respondents (18%) said that they could not remember or did not know what product or service it was that they were unexpectedly charged for.

Over a third of the unexpected charges were for \$10 or more (36%) – more than one in ten unexpected charges were over \$30 (13%). The remaining unexpected charges were mostly for \$9.99 or less with 22% being less than \$5 (see figure below).

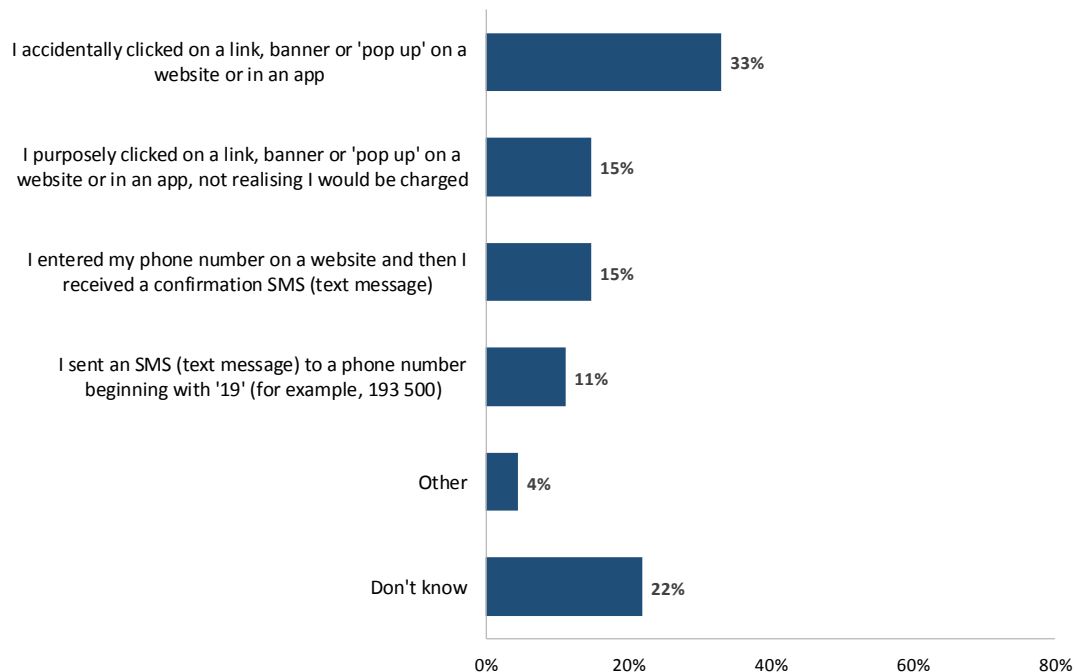


Q19. What was the value of the unexpected charge? If the charge was an ongoing subscription, please select the amount you were charged each time. (Base: Mobile account holders who have experienced unexpected charges n=251)

Reasons and consent for unexpected charges

Participants who had received at least one unexpected charge in the past six months were asked to think about the instance that they remembered most clearly. This was done in order to understand specific experiences relating to activities around unexpected charges.

Perceptions varied in relation to how the unexpected charges had come about. More than one in five (22%) were unsure about how the charge had come about. A third (33%) believed that they had accidentally clicked on a link online, while 15% had purposely clicked on a link not realising they would be charged. A quarter (26%) had entered their phone number on a website or sent an SMS to a 19 phone number.

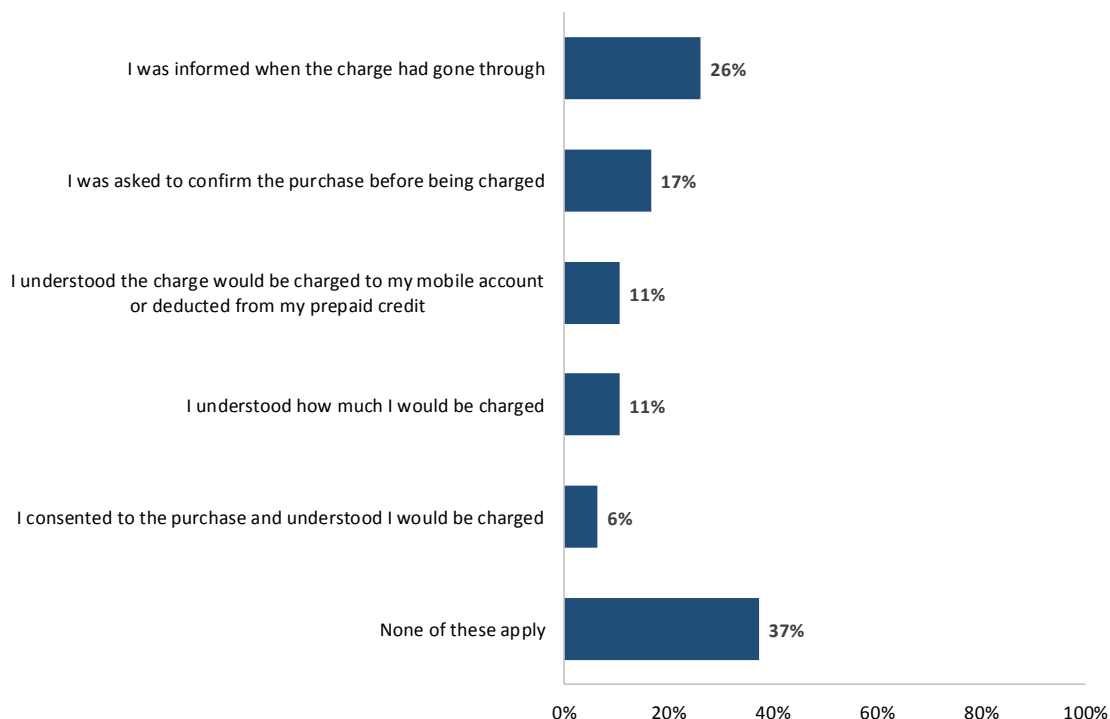


Q13. Thinking back to how this charge came about, how do you think this product or service was purchased? (Base: Mobile account holders who have experienced unexpected charges n=251)

When presented with different scenarios relating to the provision of consent and understanding of the unexpected charge, 37% selected *None of these apply* indicating that they:

- were not informed when the charge had gone through;
- were not asked to confirm the charge;
- did not understand they would be charged, nor the amount; and
- did not consent to the purchase.

Furthermore, only a quarter (26%) were informed when the charge was processed. However, counter to this, 17% indicated that they were asked to confirm the purchase before being charged, with 11% understanding that the charge would be deducted from their account and 11% that they understood how much they would be charged. One in 20 (6%) indicated that they felt that they consented to the purchase.



Q14. And do any of the following statements apply to the purchase? (Base: Mobile account holders who have experienced unexpected charges n=251)

These findings indicate a high level of confusion in relation to the third party billing process, and that account holders' knowledge of what they are being charged and why is incomplete in many cases. Post-paid account holders (48%) were more likely than pre-paid account holders (20%) to indicate that none of the above applied to them. This suggests that post-paid account holders tend to be less informed in relation to unexpected charges.

Becoming aware of unexpected charges

The majority of post-paid account holders (70%) first noticed the unexpected charge on their bill. Just over a quarter (27%) realised when they received a text message notifying them of the charge or asking them to confirm a purchase.

Pre-paid mobile account holders' experiences differed to those of post-paid account holders due to the nature of the service types. Two thirds of those on pre-paid accounts (66%) first became aware of their unexpected charge via SMS. Importantly, 28% of prepaid account holders realised they had incurred an unexpected third party charge due to their credit being used up more quickly than usual.

Of those who received a confirmation SMS regarding the unexpected charge (77%) attempted to prevent the charge from being processed by replying 'STOP' to the text message(s). However, seven in ten of these people (71%) indicated that despite replying 'STOP', the charge had been added to their bills.

One-off and ongoing charges

Participants reported a mix of one-off and ongoing unexpected charges (i.e. subscriptions). More than half of unexpected charges experienced by account holders were one-off charges (54%), compared to 39% which were ongoing charges. Eight percent (8%) indicated that they were unsure whether the charge was one-off or ongoing.

In many cases, it appears that account holders are unaware that charges will be ongoing when the first charge is incurred. Most pre-paid account holders (70%) said that they knew the charge was ongoing based on the first text message they received. Post-paid customers, on the other hand, most often realised that charges were ongoing based after seeing the charge on their bill once (32%) or multiple times (41%). Only 24% of post-paid customers realised that the charge was ongoing after receiving a text message.

Disputing unexpected charges

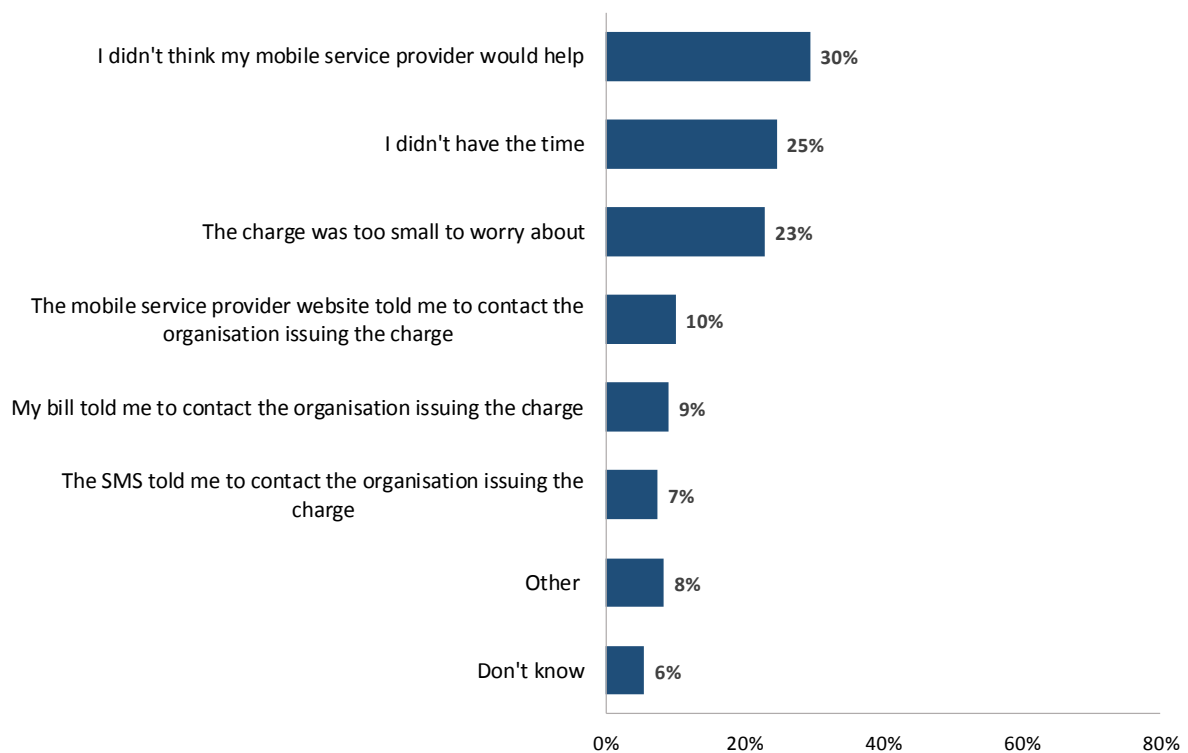
In most instances, account holders see their mobile service provider as the primary party to approach when they want to dispute a charge.

Among those who had not experienced an unexpected charge, the vast majority (89%) indicated that they would contact their mobile service provider in the first instance if they incurred an unexpected charge. Just 9% preferred to go to the third party issuing the charge, with 1% going to the Telecommunications Industry Ombudsman. However, many would not bother to challenge smaller unexpected charges. Indeed, more than a third (36%) indicated that they would be unlikely to dispute an unexpected charge of \$1, with 17% unlikely to challenge a charge of \$5. Account holders under the age of 24 and those from Culturally and Linguistically Diverse (CALD) backgrounds are less likely than others to dispute unexpected charges. They may, therefore, be more vulnerable to overpaying than others.

The responses of those who had experienced an unexpected charge showed that, in reality, a quarter (26%) did not contact anyone about the charge. Of particular note is the fact that smaller unexpected third party charges often go unchallenged. Among those whose unexpected charge was less than \$5, one in four (24%) chose not to contact anyone to query or challenge it.

Half of those experiencing an unexpected charge (52%) chose to contact their mobile service provider, with 15% contacting the third party issuing in the charge. More than one in 20 contacted their state's fair trading body (7%) or the Telecommunications Industry Ombudsman (6%). The majority of those contacting their state's fair trading body (83%) or the Telecommunications Industry Ombudsman (75%) contacted them in the first instance, rather than as a result of experiencing difficulties while resolving the charge with their mobile service provider or the third party.

Lack of confidence in service mobile providers to resolve unexpected charges was the leading reason for not contacting them. Among the 48% who decided not to contact their mobile service providers, 30% indicated that they didn't think the mobile service provider would be helpful. The perceived triviality of small unexpected charges also came to the fore, with 25% indicating that they did not have time to challenge the charge and 23% indicating that the charge was too small to worry about.



Q25. Why did you decide not to contact your mobile service provider? (Base: Mobile account holders who did not contact their own service provider regarding their unexpected charge n=77)

The reasons for not contacting the third party issuing the charge differed slightly from those for not contacting the mobile service provider. One in five (20%) indicated they thought the third party wouldn't help, with not having time (19%) and the charge being too small to worry about (17%) also being factors.

However, the leading reason for not contacting the third party was that they couldn't find the contact details for the organisation, with almost a quarter (23%) indicating that this was the case. This stands out, as 9% of those who didn't contact their mobile service provider indicated that the mobile service provider had instructed them to contact the third party on their bill and 7% via a text message (see figure above).

More than half (58%) of the participants who contacted an organisation regarding their unexpected charge did so immediately, although a third waited until they saw the charge recur (33%). Eight percent (8%) indicated that they were unsure how many times the charge had recurred before they challenged it.

The disputes process and refunds

Overall, the majority of disputes ended in positive outcomes for account holders. Three quarters (76%) of those who contacted someone regarding the charge and had the charge removed (or were in the process) felt that the disputes process was easy. Two thirds (66%) were able to have the charge removed or refunded, with those on pre-paid accounts (88%) more likely than those on post-paid (53%) to be successful in this regard.

However, a quarter of those who contacted someone (24%) found the process difficult, with 5% indicating it was very difficult. Access to information and assistance were the main reasons the disputes process was seen as being difficult. Of the 20 participants who felt the process was difficult, 13 found their mobile service provider unhelpful and six found the third party unhelpful. Four were unable to get through to the party charging them, while two indicated that they couldn't find information on who had charged them.

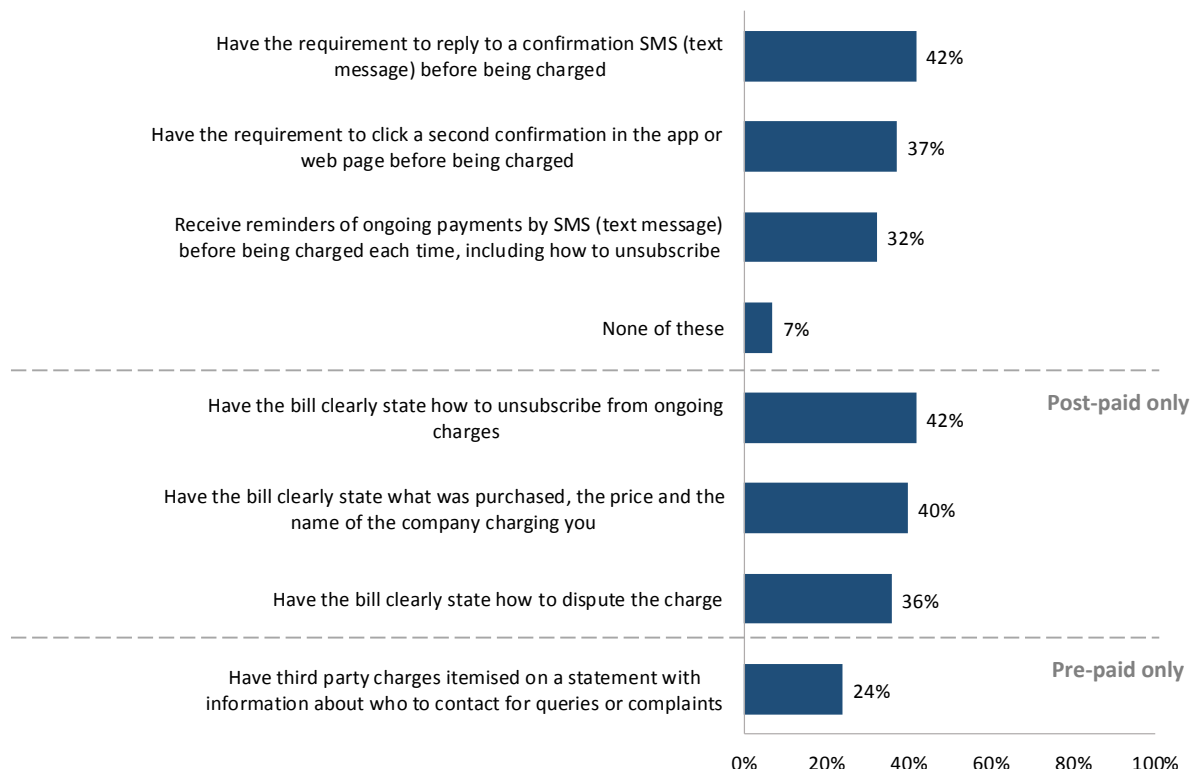
Six in ten of those who have experienced unexpected charges (62%) said that their preference is to be able to resolve these charges through their mobile service provider. Just over a quarter (27%) indicated they would prefer to contact the third party company issuing the charge.

Managing third party purchases

Those who have experienced unexpected charges

Participants were provided with options relating to potential ways in which consumers could receive information or opt into third party charges (see figure below). The options provided for 'controls to be placed on third party purchases' received similar levels of support across all mobile account holders who had experienced unexpected charges.

Of those who have experienced an unexpected charge, almost forty percent (37%) said that they would like to confirm third party purchases via a second click opt-in. Four in ten (42%) would like the requirement to reply to a SMS before being charged. Around 40% with post-paid accounts were also supportive of having bills clearly state information about the charge. A quarter (24%) of pre-paid customers supported itemised statements outlining who to contact for queries or complaints.



Q33. In future, would you like to see any of the following controls placed on third party charges? (Base: Mobile account holders who have experienced unexpected charges n=251, Post-paid mobile accounts who have experienced unexpected charges n=164 and Pre-paid mobile account holders who have experienced unexpected charges n=87)

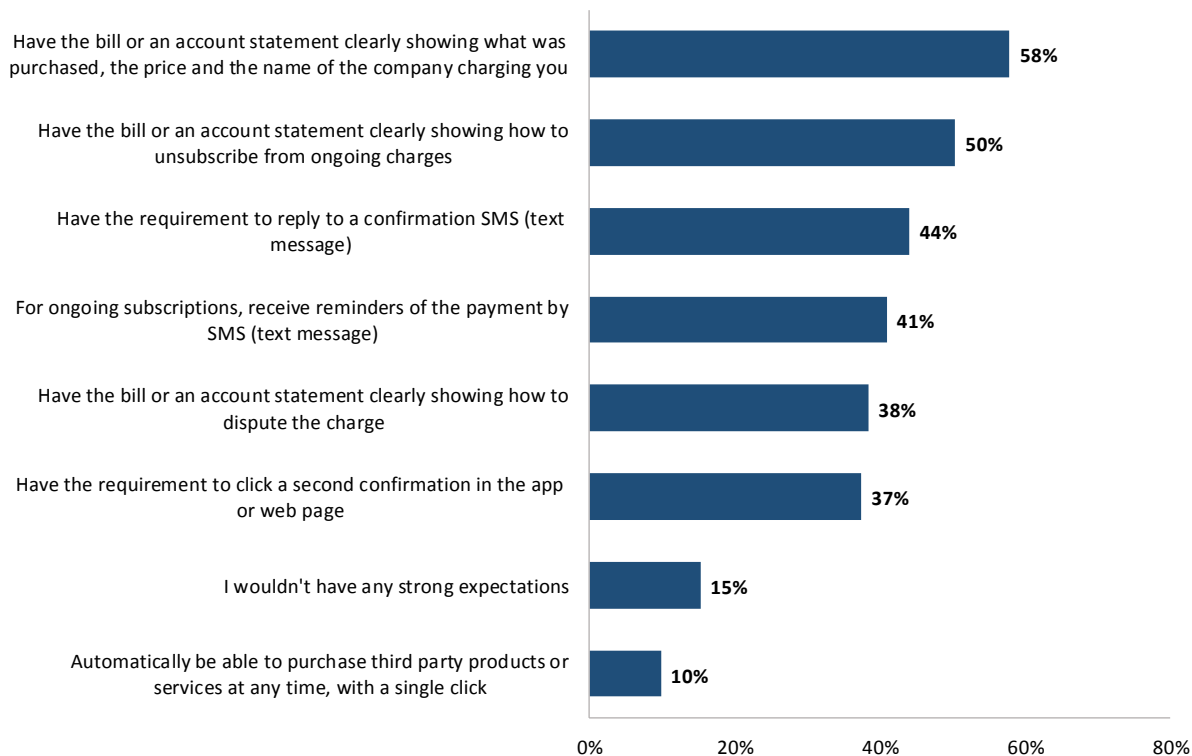
Support was similar for third party purchasing to be a facility which account holders have to opt into. Four in 10 (40%) felt that third party billing should not be automatically available. This suggests a considerable proportion are concerned about the automatic availability of third party purchases.

Those who have not experienced unexpected charges

Mobile account holders who had not experienced unexpected charges were also asked about their preferences on the management of third party charges. They were generally supportive of clear information on bills and second-click opt-ins.

Some of the most popular options selected here were in relation to information provision. More than half of account holders said that they wanted their bill or account statement to clearly state the purchase, price and name of third party company (58%) or show how to unsubscribe from ongoing charges (50%). A further 38% said they wanted the bill to clearly show how to dispute a charge.

Support was low for the ability to automatically make third party purchases with a single click (10%). This compares to 37% who had a preference for a second-click confirmation.



Q36. If you decided to pay for these good or services on your **mobile account(s)**, which of the following payment confirmation options would you like to have access to? (Base: Mobile account holders who have not experienced an unexpected charge n=1,767)

Most participants (58%) who had not experienced an unexpected third party charge indicated that they are unlikely to use their mobile account to make third party purchases. A quarter (26%) indicated that they are likely to.

2 Conclusions

Six key conclusions based on the research findings are outlined below, along with supporting findings for each.

Conclusion 1: There is confusion in relation to third party billing for those who have experienced unexpected charges

Among those who have experienced unexpected charges from third parties, there is some confusion about what they have been charged for and why.

- 37% were unable to say they had been informed of, had consented to or had understood that they were being charged;
- 22% did not know how the charge came about; and
- 18% said that they could not remember or did not know what product or service it was that they were unexpectedly charged for.

Conclusion 2: Small unexpected charges often go unchallenged

The evidence shows that unexpected charges under \$5 tend to go unchallenged by account holders. Among those whose unexpected charge was less than \$5, one in four (42%) chose not to contact anyone to query or challenge it. Additionally, more than a third (36%) of those who had not experienced unexpected charges indicated that they would be unlikely to dispute an unexpected charge of \$1, with 17% unlikely to challenge an unexpected charge of \$5.

Conclusion 3: Mobile service providers are the preferred party for dispute resolution

Mobile service providers are the preferred organisation to contact, both for those who have experienced unexpected charges and those who haven't. Most account holders will contact their mobile service provider in the first instance.

- Of those who had experienced an unexpected charge, 70% contacted their mobile service provider and 97% of these people did so before contacting anyone else. Over sixty percent of this group (62%) maintained they would prefer this in future.
- Of those who haven't had an unexpected charge, 89% also said they would contact their mobile service provider first.

Conclusion 4: There are barriers to seeking assistance with unexpected charges

There are a number of existing barriers to seeking assistance on unexpected charges. These include:

- A lack of information at the time the unexpected charge is incurred
 - 70% of post-paid account holders first noticed the unexpected charge on their bill.
 - 28% of prepaid account holders realised they had incurred an unexpected third party charge due to their credit being used up more quickly than usual
- A perceived lack of support from mobile service providers and third party organisations
 - Over a quarter of those who have experienced an unexpected charge (26%) chose not to contact anyone about this charge. Of those who didn't contact their mobile service provider, 30% said it was because they didn't think they would help. Among those who didn't contact the third party issuing the unexpected charge, 20% said they didn't think they would help.
- The perceived time associated with the process for disputing charges
 - Of those who didn't contact their mobile service provider, 25% said they didn't have any time. Among those who didn't contact the third party issuing the unexpected charge, 19% said they didn't have time.
- Difficulty for some in finding information about third parties issuing unexpected charges
 - Almost a quarter of those who did not contact the third party organisation (23%) said that this was because they could not find the contact details.

Conclusion 5: Younger account holders are at a higher risk of having an unexpected charge

Younger account holders are at a higher risk of unexpected charges.

- Younger mobile account holders, particularly those aged 16-24, are more likely than others to have found unexpected charges on their accounts (18% found post-paid unexpected charges and 26% found pre-paid charges).
- Those aged 16-24 are also least likely to dispute charges of any amount.
- However, they generally have lower expectations in regard to safeguards for payment confirmation options.

Conclusion 6: Stronger safeguards around third party purchases are desired

There is an appetite for stronger controls around purchases of third party services.

- Approximately four in ten of those who have experienced an unexpected charge would like the double opt-in option, either by replying to a SMS before being charged (42%) or having to click on a second confirmation in the app or on the web page (37%).
- 40% also said that while they would like the option of being able to activate third party purchases, they didn't want to be able to automatically accept these purchases.
- Among those who had not experienced an unexpected charge, support for the ability to automatically make third party purchases with a single click was low (10%). This compares to 37% who had a preference for a second-click confirmation.

Conclusion 7: Pre-paid account holders are impacted more by third party billing than post-paid account holders

Prepaid customers are both more likely to have experienced unexpected third-party charges and experience them more often.

- One in ten post-paid services (9%) incurred unexpected charges, and 12% of pre-paid services received confirmation SMS messages for a charge they weren't aware of.
- Of post-paid services that have had an unexpected third party charge applied, 62% have had one or two in the past six months. The remainder, (38%) have had more than three unexpected charges applied (with 11% having more than 40).
- Just under half (44%) of pre-paid services that have experienced unexpected charges received one or two SMS messages about unexpected purchases, with 35% receiving between three and nine messages in the past six months. A fifth (21%) have received more than 10 SMS messages of this type in the past six months.

3 Background and objectives

Mobile Premium Services (MPS) and Direct Carrier Billing (DCB) services allow mobile phone users to access content such as games, songs, media and subscriptions including Spotify, iTunes etc. Both appear on mobile phone bills under third-party charges.

Mobile premium services provide information and entertainment services that are delivered to a consumer's mobile phone and cost more than standard SMS (text message) or MMS (multimedia message). Premium services include mobile ringtones, mobile wallpapers, online games, chat services, SMS voting/competitions, horoscopes, age-restricted content, news, sports and weather updates, music and video clips.

Direct carrier billing is a service that allows consumers to make content purchases (for example, apps, games and entertainment) on a mobile device or network-connected tablet without the need to enter bank details. It is also known as 'premium direct billing', 'direct operator billing' or 'direct account billing'. There are two types of content purchases – those that involve a one-off content charge (non-subscription), such as to download a game, or those that charge on an ongoing basis (subscription), such as to receive daily horoscopes.

The Australian Communications Consumer Action Network (ACCAN) is concerned about the transparency of these charges due to the emergence of anecdotal evidence of consumers being subscribed to paid services or incurring charges when consent has not been given explicitly. This research has been commissioned in order to provide a better understanding of MPS and DCB billing practices and their effect on consumers. This will help to inform discourse and policy in relation to the necessity of regulation in this area (DCB services are not currently regulated).

Objectives

Specifically, this research aimed to:

- Identify the incidence of unexpected charges via MPS and DCB and other third party charges that cannot be distinguished as MPS or DCB (including the product or service subscribed to, cost, whether the cost was on-going or a one off, etc.).
- Understand consumer experiences when requesting recourse and/or refund of unexpected third party charges (did they dispute the charges, ease of dispute process, etc.).
- Understand consumer expectations for recourse and/or refund of unexpected third party charges.
- Measure consumer awareness that third party charges can be added to mobile device bills (can they recognise the charges, etc.).
- Gauge consumer preferences on the practice (how third party content practices should work in terms of purchase, billing and recourse).

4 Methodology

4.1 Research design

A quantitative survey was conducted online with n=2,032 people responsible for paying mobile phone bills on the Telstra, Optus and/or Vodafone networks. Fieldwork was conducted between 5 and 18 April 2017. The sample was representative of the Australian population by age, gender, and location (state and regional/metropolitan location) based on Census data from the Australian Bureau of Statistics. All were aged 16 years and over.

4.1.1 Questionnaire design

The questionnaire was split into two parts: Part A dealt with those who were aware of third party billing and **had** experienced an unexpected charge from a third party organisation; Part B surveyed those who were or were not aware of third party billing, and **had not** experienced an unexpected charge from a third party organisation.

Challenges faced during questionnaire design

A number of challenges arose during the questionnaire design phase of the project. These are detailed below.

- It was anticipated that consumers could have difficulty recognising the types of services the questionnaire referred to, given that there is little regulation on third party purchases and low levels of knowledge on the topic. Questionnaire wording was therefore designed to best allow respondents to correctly interpret the questions and understand the types of charges that they were being asked about (see 4.1.2 Sample characteristics for information on excluded cases).
- The questionnaire was designed to accommodate account holders who were responsible for multiple mobile services (for example, someone may pay the bills for a number of services, but may not be the main user for all) and accurately capture this data.
- It was identified that there are differences between the ways in which pre-paid and post-paid account holders can become aware of unexpected charges and the types of controls that can be implemented for each. The questionnaire was also designed to accommodate these differences.
- It was also important to ensure that incident relating to both Mobile Premium Services (MPS) from Direct Carrier Billing (DCB) were captured by the survey.

4.1.2 Sample characteristics

The total sample size for analysis was n=2,018 respondents, which equated to n=3,225 mobile services. See below for further explanation.

Qualifying mobile service

Only mobile phone services provided by Telstra, Optus and Vodafone were included in this study. Services with other providers were screened out. As such, throughout the findings, where 'mobile account holders' or 'mobile phone owners' is used, this refers only to customers of Telstra, Optus and Vodafone.

Excluded cases

A total of n=2,032 interviews were completed. However, upon verification of responses from respondents who indicated that they had experienced unexpected charges, n=14 were identified as false positives for the purpose of this study based on respondents' descriptions of the unexpected charges they experienced. These cases have therefore been excluded from analysis, resulting in the final sample size of n=2,018. Excluded cases included unexpected charges deriving from: 'data roaming'; 'late payments'; 'data usage'; 'phone calls'; and 'internet charges'.

Respondents responsible for multiple mobile accounts

Where respondents are responsible for paying the bills for multiple mobile accounts, the nature of the questionnaire required responses for each of these mobile services.

Consequently, the total base size for mobile phone users in the study is n=2,018, while the total base size for individual mobile services is n=3,225. Where a respondent had multiple services, only mobile services with Telstra, Optus and/or Vodafone were included in analysis (a total of n=3,389 mobile services belonged to the sample of n=2,018; however, n=3,225 of these are with Telstra, Optus or Vodafone).

Throughout the report, some questions have been analysed and presented by proportion of total mobile services rather than mobile account holders. This is indicated in the main text and in base statements on charts.

Table 1: Sample structure, by respondents

| | | Quota (n=) | Achieved (n=) |
|--------------------------------------------------|-----------------------|----------------|----------------|
| Gender | Male | 980 | 1000 |
| | Female | 1,020 | 1,032 |
| Age | 16-24 | 330 | 332 |
| | 25-34 | 342 | 350 |
| | 35-49 | 526 | 539 |
| | 50+ | 802 | 811 |
| State/territory | New South Wales | 640 | 638 |
| | Victoria | 500 | 513 |
| | Queensland | 400 | 406 |
| | Western Australia | 200 | 205 |
| | South Australia | 160 | 164 |
| | Tasmania | 40 | 41 |
| | ACT | 40 | 45 |
| | Northern Territory | 20 | 20 |
| Experience unexpected charges | Yes (Survey Part A) | - | 265 |
| | No (Survey Part B) | - | 1,767 |
| Number of mobile accounts responsible for | One service | - | 1,091 |
| | More than one service | - | 927 |
| TOTAL | | n=2,000 | n=2,032 |

Table 2: Sample structure, by mobile service

| | | Achieved (n=) |
|--------------------------------|-----------|----------------|
| Pre-paid or post-paid | Pre-paid | 905 |
| | Post-paid | 2,320 |
| Mobile service provider | Telstra | 1,494 |
| | Optus | 850 |
| | Vodafone | 555 |
| TOTAL | | n=3,225 |

4.2 Analysis and reporting of differences

Analysis of survey data was carried out using SPSS and Q data analysis software (software packages used for statistical analyses in social research).

Significance testing was undertaken by testing the proportion of respondents from a particular group who gave a particular response, against the proportion of all other respondents who gave that same response. Two-sided t-tests for numerical data were used, with a significance level (α) of 0.05. The False Discovery Rate was applied to minimise type one errors (false positives) in multiple comparisons.

Statistically significant differences are annotated in the following ways throughout the report:

- Significant differences between sub-groups of respondents are labelled in the charts with arrows ($\uparrow\downarrow$) to illustrate whether the difference is higher or lower than the average.
- Only instances where significant differences were detected are mentioned in the report.

The data was analysed by the following demographic groups:

- Gender
- Age
 - 16-24
 - 25-34
 - 35-49
 - 50+
- Number of mobile services responsible for
 - One service
 - Two services
 - Three or more services
- Pre-paid or post-paid service
- Experienced an unexpected charge
- Mobile service provider of unexpected charge
 - Telstra
 - Optus
 - Vodafone
- Highest level of education
 - Did not complete secondary school
 - Completed secondary school
 - Certificate/TAFE
 - University
- Household income

- Household composition (including households with and without children aged 0-17)
- Culturally and linguistically diverse
- Location
 - State/Territory
 - Metro or regional

5 Findings

5.1 Awareness and use of third party billing

- Half of account holders are aware that third party services can be purchased via mobile accounts.
- In particular, younger mobile account holders (those aged 16-34) were found to be more likely to know about and have used third party billing in the past, especially when purchasing games. Even among those who have not previously used third party billing, younger age groups were more likely to say they would do so.
- Just over a quarter (28%) have made an intentional third party purchase in the past six months. This proportion is similar for both pre-paid and post-paid accounts.
- App-related downloads, installations and in-app purchases are the most common uses of intentional third party purchases.

5.1.1 Awareness of third party billing

Half of the survey respondents (51%) were aware that they have the option of using their mobile accounts to pay for third party goods or services.

Figure 1: Awareness of third party billing



Q1. Did you know you can use your mobile account to pay for goods or services from companies other than [insert service provider]? (such as in-app purchases, games, TV show voting, competitions, horoscopes, weather updates, etc.)? (Base: Total sample n=2,018)

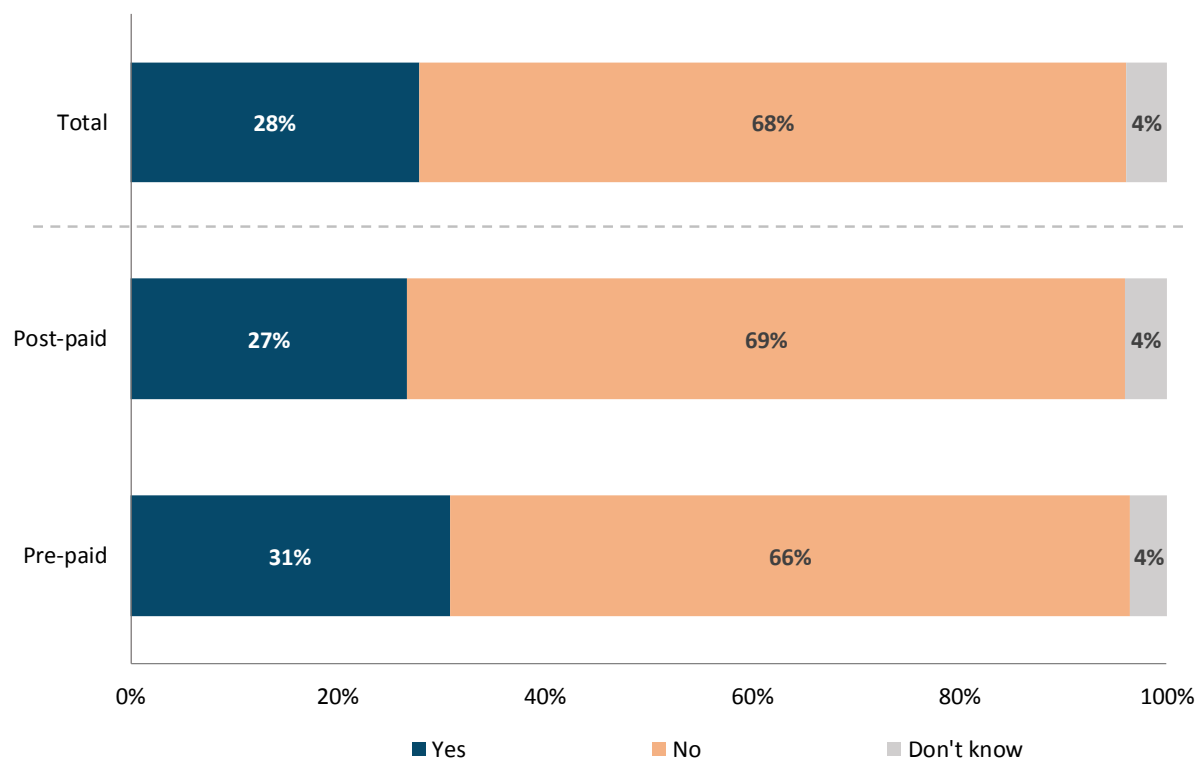
As might be expected, the younger age groups (16-24 and 25-34 years old) were more likely than others to be aware of third party billing as a feature on their mobile accounts. Six in ten in each of these age groups indicated that they knew about this feature (60% and 59% respectively). Conversely, 43% of those aged 50 and over were aware of third party billing.

Mobile phone users in regional locations were also slightly more likely than those in metropolitan areas to know about third party billing (57% in comparison to 49% of respondents in metropolitan areas).

5.1.2 Incidence of third party purchases

Those who knew about third party billing (see 5.1.1) were asked whether they had used third party billing within the last six months and if so, for which of their mobile services they used this service on. Among the mobile services of which this cohort was responsible for, over one quarter (28%) have used third party billing. This proportion is slightly higher among pre-paid services (31%) than post-paid services (27%), however this is not statistically significant.

Figure 2: Incidence of third party billing purchases, within the last six months



Q2. In the last six months, have you chosen to use your [service provider] mobile account to pay for goods or services from other companies (such as in-app purchases, games, TV show voting, competitions, horoscopes, weather updates, etc.)?
(Base: Mobile services belonging to those who indicated that they knew what third party purchases were n=1,712)

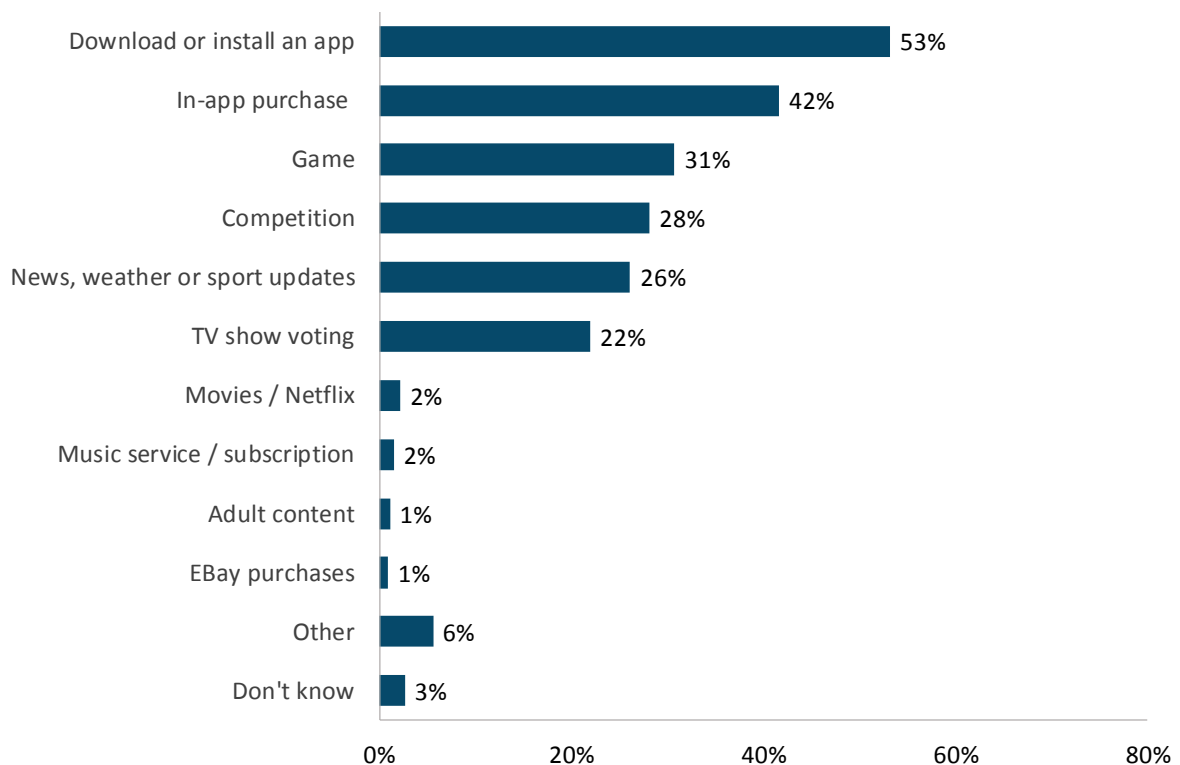
In comparison to other age groups, younger mobile account holders were more likely to have chosen to use third party billing within the last six months (45% of those aged 16-24 and 36% of those aged 25-34 said they had done so).

5.1.3 Types of products and services purchased

The most common types of intentional third party purchases are centred around the download, installation and updates of apps and games. Specifically, downloading and installing apps (53%), in-app purchases (42%), and games (31%) are the most common purchases. A quarter of services (26%) have been used to purchase news, weather or sport updates, with slightly fewer (22%) used for TV show voting.

Third party billing is used on a small proportion of services for accessing other content, including Netflix (2%), music (2%) or adult content (1%).

Figure 3: Types of products and services intentionally purchased using third party billing, within the last six months



Q3. What were the products or services that you paid for via your mobile account(s) in the last 6 months? (Base: Mobile services that have paid for third party purchases within the last six months n=487)

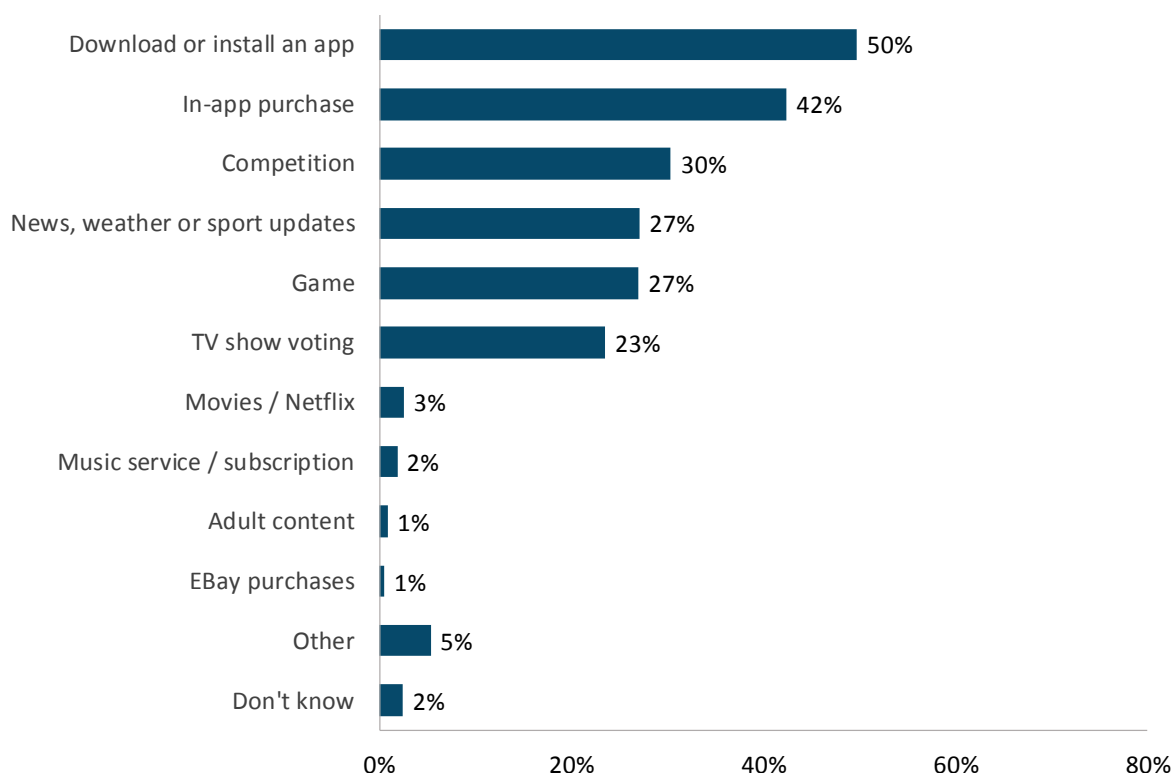
No significant differences were observed between pre-paid and post-paid services in regard to the type of intentional third party purchase that was made.

Those aged 16-24 were most likely to intentionally purchase games on their mobile accounts (45% in comparison to the average of 31%), while those aged 50+ were least likely (14%).

Post-paid services

The most popular third party purchases made by post-paid services did not vary significantly from those in the overall findings: app downloads and in-app purchases were the most common (50% and 42% relatively). Similar to the overall findings, competition voting (30%), news, weather or sports updates (27%) and games (27%) were almost equal after app-related purchases and downloads.

Figure 4: Types of products and services intentionally purchased using third party billing, within the last six months (post-paid services)

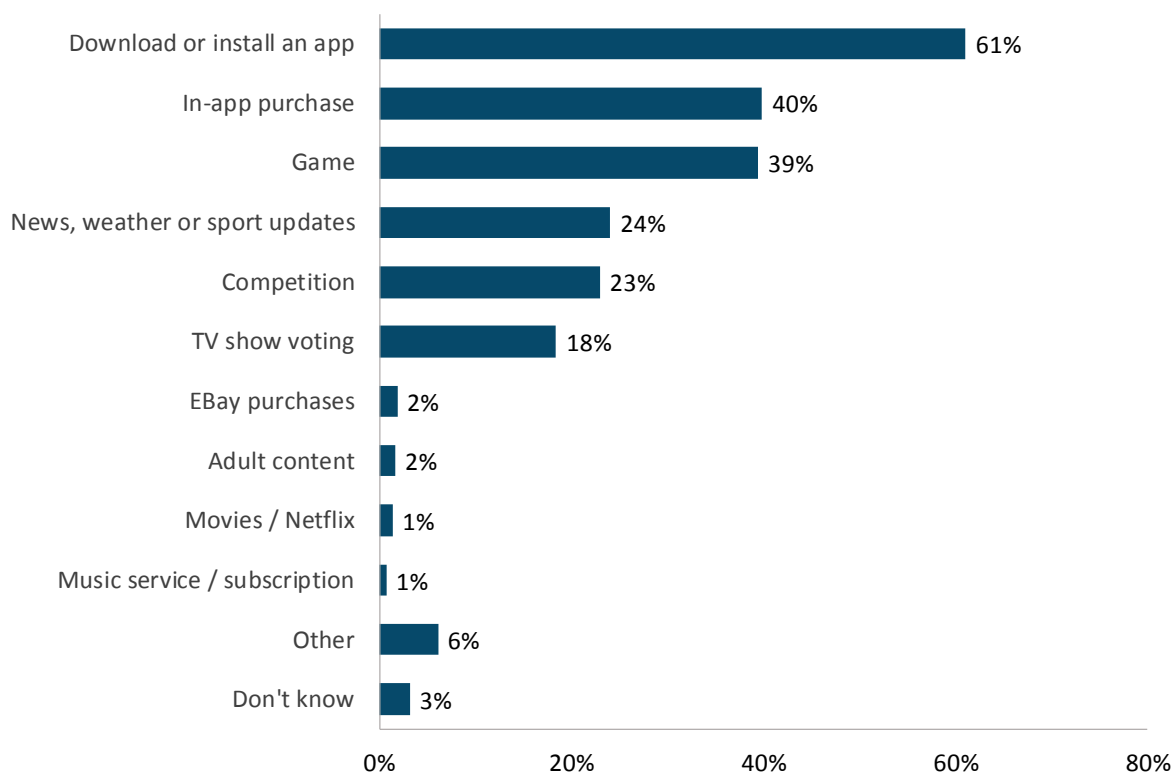


Q3. What were the products or services that you paid for via your mobile account(s) in the last 6 months? (Base: Post-paid mobile services that have paid for third party purchases within the last six months n=333)

Pre-paid services

Pre-paid services differed slightly from post-paid services. While the download of apps and in-app purchases were again, most common, over 61% of pre-paid services used third party billing for the download of apps – this is significantly higher than the 50% of post-paid services. The purchase of games was also more common with pre-paid customers (39% in comparison to 27% of post-paid). Proportions of other products and services purchased were more or less, similar.

Figure 5: Types of products and services intentionally purchased using third party billing, within the last six months (pre-paid services)



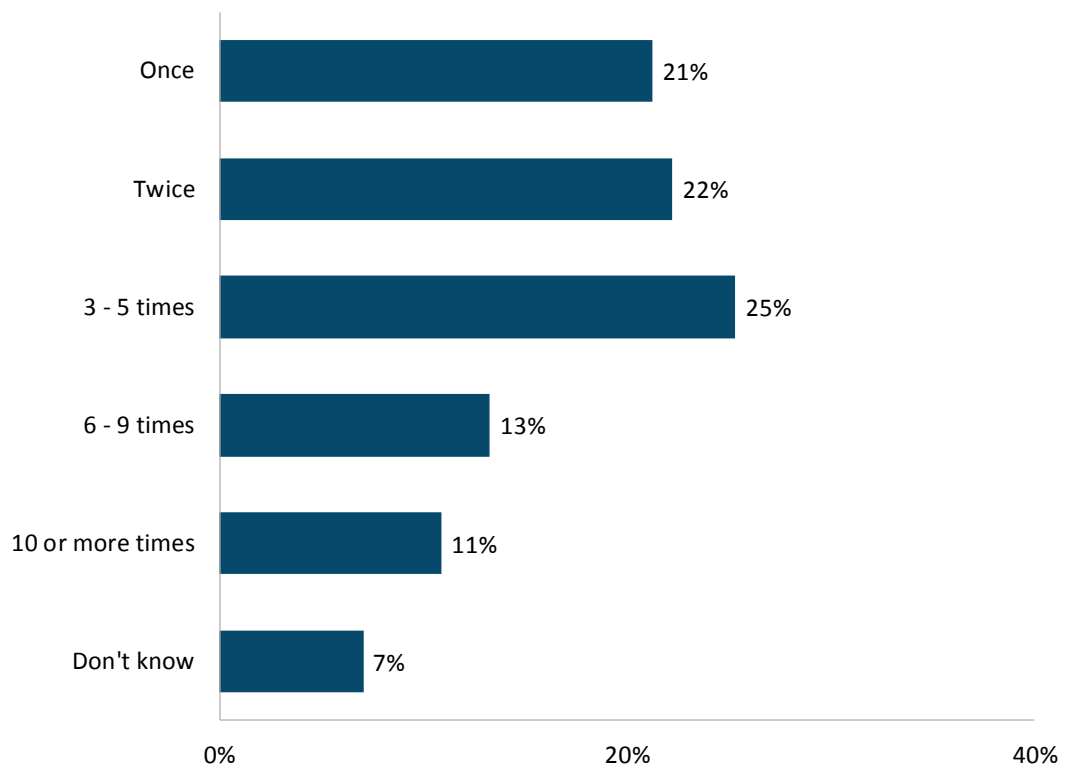
Q3. What were the products or services that you paid for via your mobile account(s) in the last 6 months? (Base: Pre-paid mobile services that have paid for third party purchases within the last six months n=154)

5.1.4 Frequency of third party purchases

There is variation in the frequency with which account holders make third party purchases.

Among the mobile services belonging to people who made an intentional third party purchase within the last six months, almost half (49%) have had these purchases made on them *three or more times* (see Figure 6). However, a relatively large proportion had used the service only once (21%) or twice (22%).

Figure 6: Frequency of third party purchases



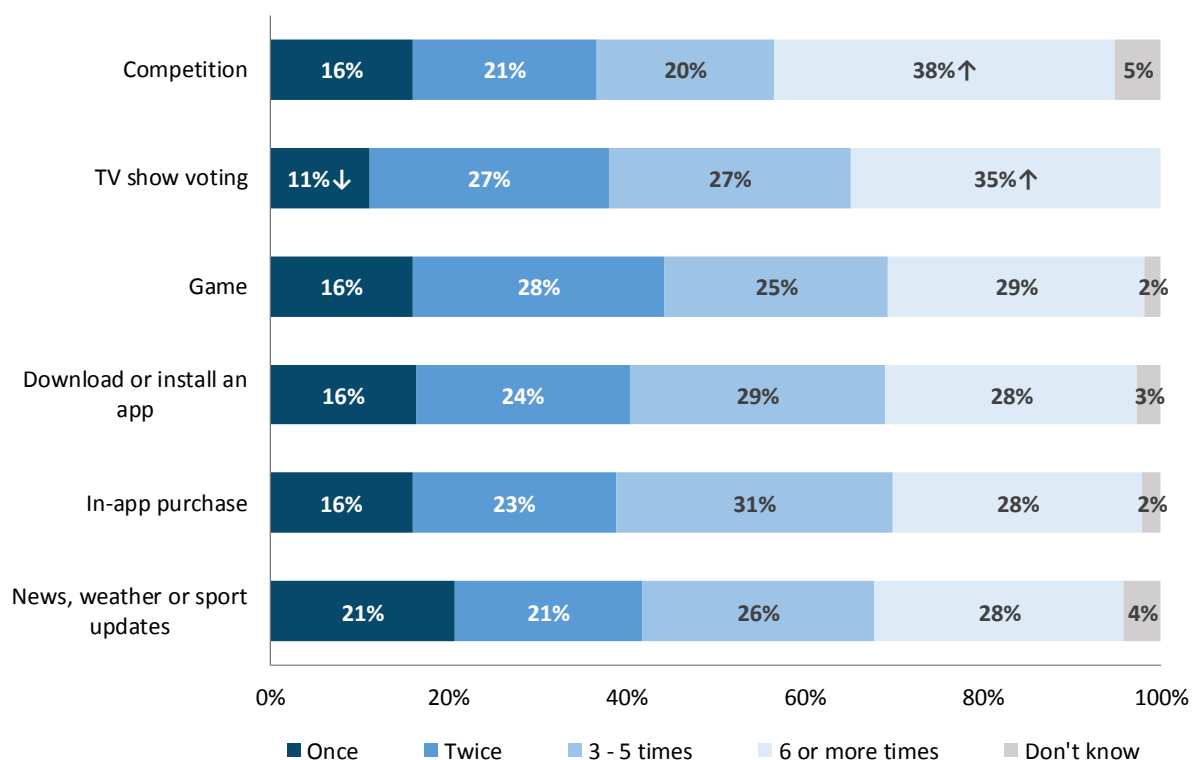
Q4. In the last six months, how many times have you chosen to pay for one of these products or services? (Base: Mobile services that have paid for third party purchases within the last six months n=487)

Households with children aged 0-17 were more likely than adult only households to say they had used third party billing twice in the last six months (30% in comparison to 18% of adult households).

Frequency of third party purchases, by type of service or good purchased

Looking more specifically at the purchase frequency of different products and services using third party billing, competitions and TV show voting are significantly more likely to have been intentionally purchased six or more times in the last six months (38% and 35% respectively). Further, participants who had paid for TV show voting were more likely to have done so more than once (see Figure 7).

Figure 7: Frequency of different types of third party purchases



Q3. What were the products or services that you paid for via your mobile account(s) in the last 6 months? (Base: Mobile services that have paid for third party purchases within the last six months n=487)

Q4. In the last six months, how many times have you chosen to pay for one of these products or services? (Base: Mobile services that have paid for third party purchases within the last six months n=487)

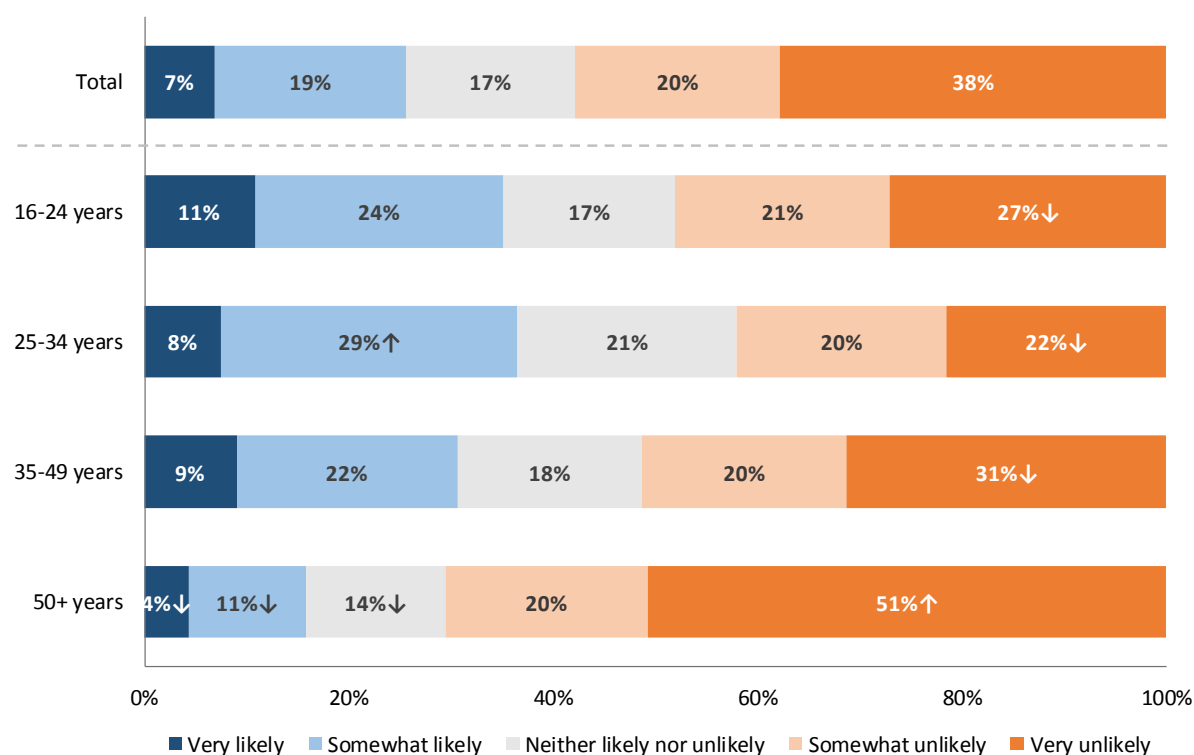
5.1.5 Propensity for the use of third party billing

Participants who had not experienced unexpected charges (including those who were not previously aware of the ability to add third party purchases to billing) were asked how likely they would be to use their mobile accounts to pay for third party purchases, if this were available.

Over half of these mobile account holders (58%) said they would be *somewhat* or *very unlikely* to use their mobile accounts to pay for third party goods and services.

As can be seen in Figure 8 below, likelihood to use third party billing has an inverse relationship with the age of the mobile account holder – this is most apparent with those aged 50 and over.

Figure 8: Likelihood of purchasing good and services through mobile account(s)



Q35. How likely or unlikely would you be to use your **mobile account(s)** to pay for goods and services from other companies? (Base: Mobile phone users who have not experienced an unexpected charge n=1,767)

Culturally and linguistically diverse (CALD) mobile phone users were more likely to say they would use their mobile accounts to intentionally purchase goods or services from other companies (41% said they would be *very likely* or *somewhat likely* compared with 23% of non-CALD phone users who said the same).

Households with children aged 0-17 were also more likely to say they would pay for goods and services using their mobile accounts than adult only households (34% said they would be *very likely* or *somewhat likely*, in comparison to 23%).

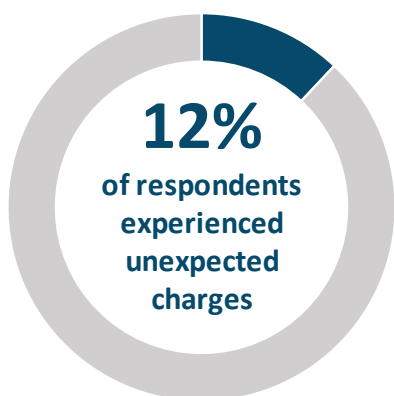
5.2 Incidence of unexpected charges

- Mobile account holders of post-paid mobile services were asked whether they had found any unexpected charges from third party organisations within the last six months. Those with pre-paid mobile services were asked whether they had received any text messages asking them to confirm a purchase they did not know they had made.
- The incidence rate for these unexpected charges was relatively high.
- Younger mobile account holders and households with young children appear to be at the highest risk of experiencing these charges.
- The frequency of these unexpected charges was found to be quite high among those who had experienced them – almost 40% of post-paid account holders found *three or more* unexpected charges, while 21% of pre-paid account holders have received *ten or more* unsolicited text messages asking to confirm unknown purchases, within the last six months.

5.2.1 Overall incidence

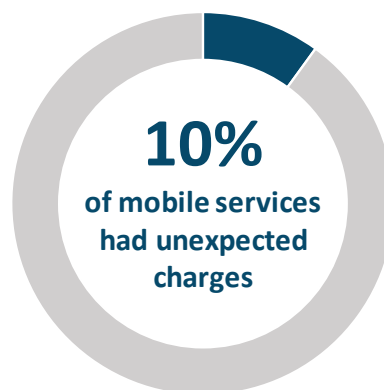
Overall, 12% of respondents said that they had experienced unexpected charges on their mobile service accounts (n=251/2,018) (Figure 10).

Figure 10: Incidence of unexpected charges, by respondent



Base: Total sample n=2,018

Figure 9: Incidence of unexpected charges, by mobile service



Base: Total mobile services n=3,225

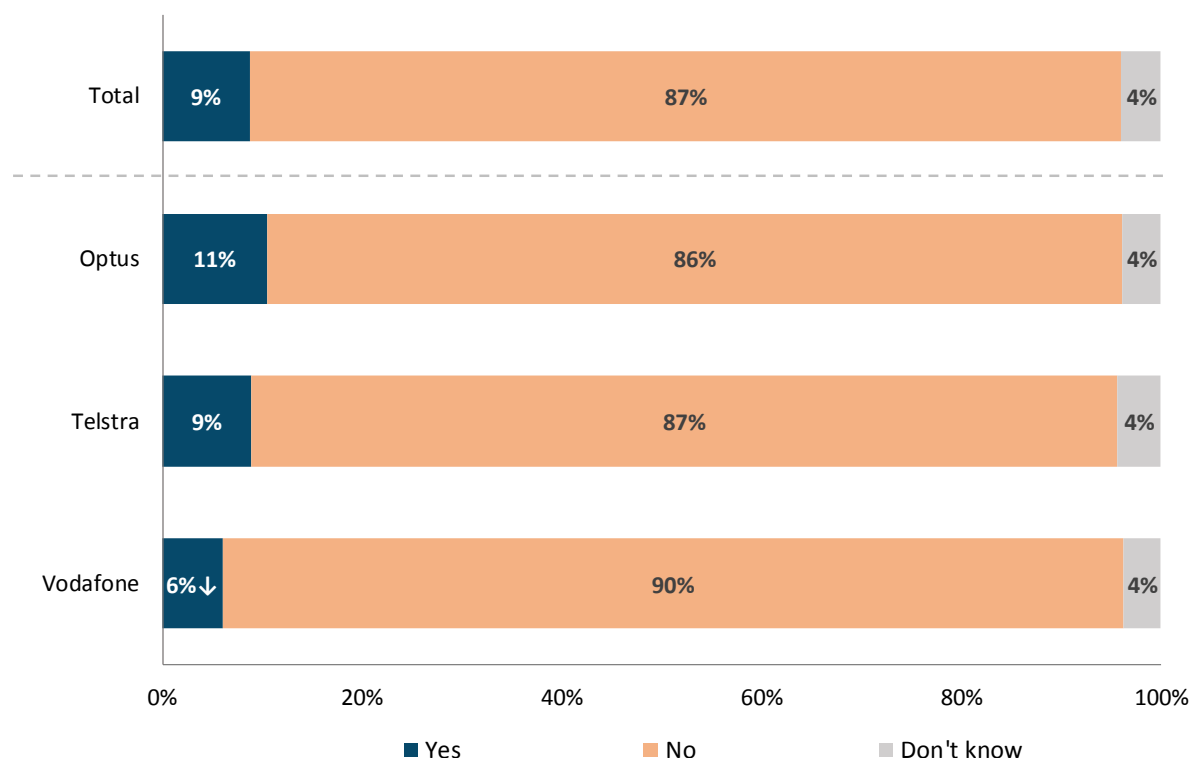
As outlined previously in the Methodology section (see 4.1.2 Sample characteristics), the study took into consideration the fact that respondents may be responsible for paying the bills of multiple mobile service accounts. Looking at the figure for *mobile services* rather than the figure for the number of *people* is a more accurate representation of the incidence within the population.

On a mobile service basis, 10% of the mobile services belonging to respondents had unexpected charges billed to the accounts (n=327/3,225) (Figure 9).

5.2.2 Post-paid mobile services

Of the post-paid mobile services surveyed, just under one in ten (9%) have previously had an unexpected charge(s) on the account (see Figure 11).

Figure 11: Post-paid unexpected charges



Q5. In the last six months, have you found unexpected charges on your mobile account from companies other than [insert service provider]? (Base: Post-paid mobile services n=2,320)

Females were slightly more likely than males to say they had found an unexpected charge on their post-paid mobile accounts (10% in comparison to 8%).

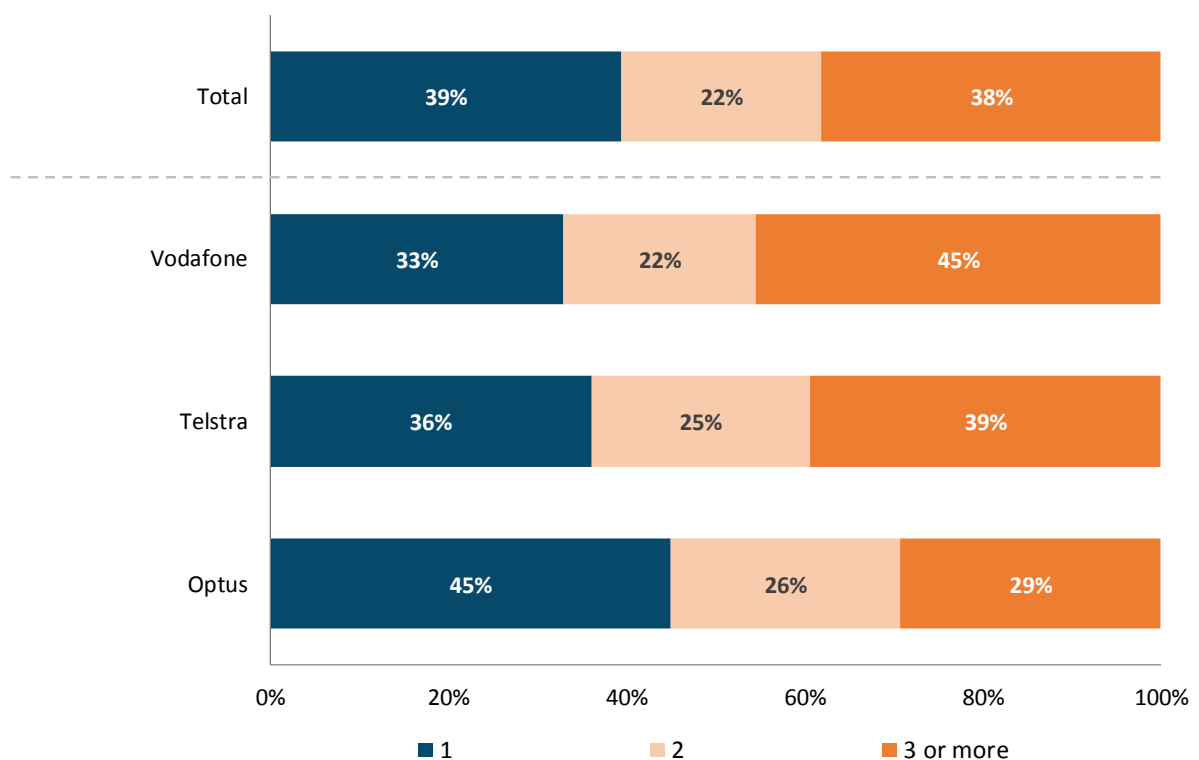
Younger mobile account owners were more likely to have found unexpected charges on their post-paid mobile accounts than others. Those aged 16-24 were twice as likely than the average to experience unexpected charges (18%), while 16% of 25-34 year olds also reported experiencing these charges. Respondents over the age of 50 were least likely to have reported finding unexpected charges (4%).

Households with children aged 0-17 were more likely than adult only households to say they had found unexpected charges on their post-paid mobile service (11% in comparison to 8%). Of the different household compositions, people who live alone were most likely to report finding unexpected charges on their post-paid mobile accounts (14% in comparison to the total of 9%) while couples living alone were the least likely group to say the same (6%).

At a total level, 38% of post-paid services surveyed have had three or more unexpected charges on the account within the last six months (27% have had 3-9 unexpected charges, while 11% have had 10 or more).

Despite post-paid Vodafone customers being the smallest proportion of customers to experience unexpected charges in comparison to those with other mobile service providers (6%, see Figure 11), almost half of these customers (45%) reported discovery of *three or more* unexpected charges (see Figure 12). Conversely, over a tenth of Optus post-paid mobile services (11%) carried similar charges, yet nearly half of these mobile services had only *one* unexpected charge (Figure 11 and Figure 12).

Figure 12: Number of unexpected charges found on post-paid mobile services

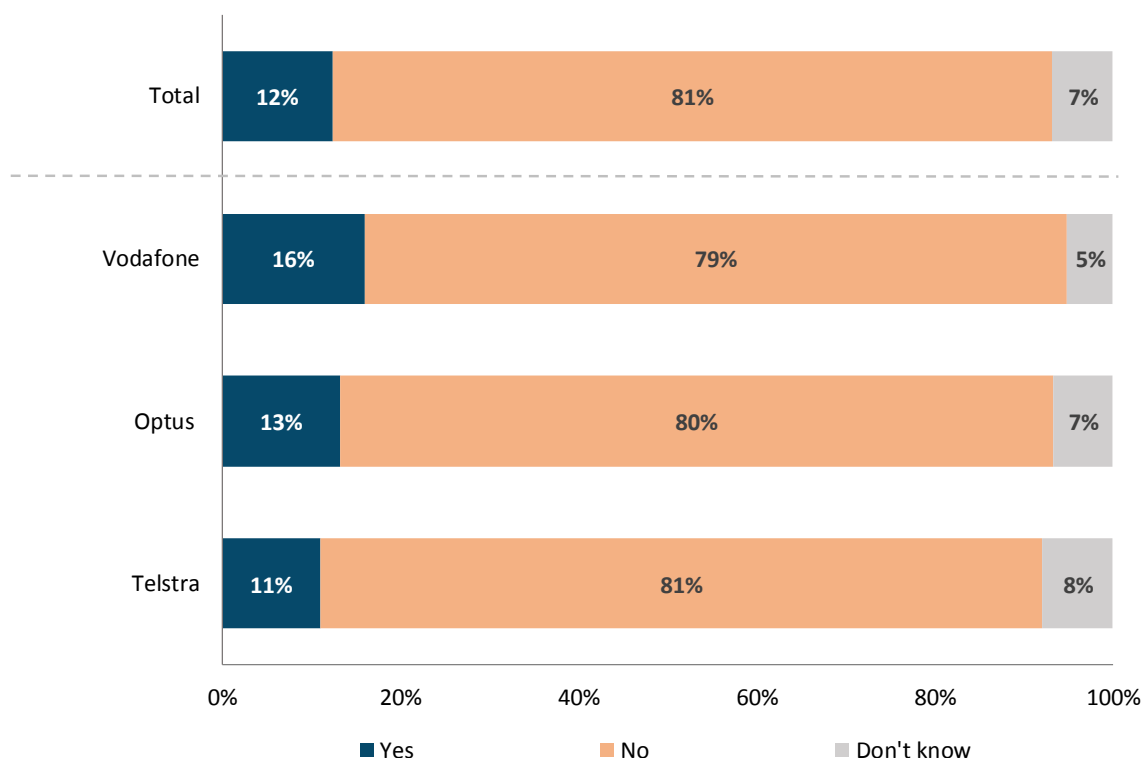


Q6. And in the last six months, how many unexpected charges have you found on your mobile account(s) from companies other than [insert service provider(s)]? (Base: Post-paid mobile services that have had unexpected charges n=210)

5.2.3 Pre-paid mobile services

Among the pre-paid mobile services surveyed, 12% reported receiving SMS text messages that asked them to confirm purchases the mobile owner didn't know they had made (see Figure 13).

Figure 13: Pre-paid unexpected charges (determined by receipt of confirmation SMS messages)



Q7. In the last six months, have you received an SMS text message from a company other than [insert service providers] asking you to confirm a purchase that you didn't know you'd made on your pre-paid service(s)? (Base: Pre-paid mobile services n=905)

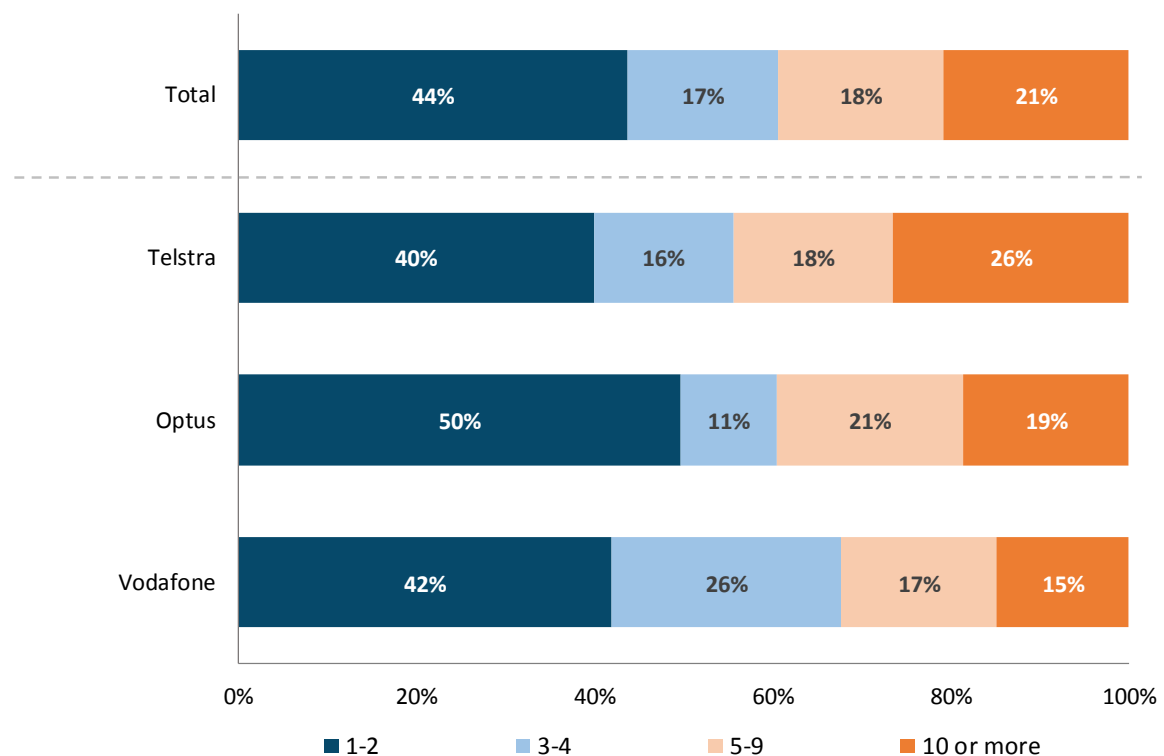
There were no significant differences between Telstra, Optus and Vodafone for pre-paid unexpected charges however Vodafone had a slightly higher proportion of people saying they had received these SMS text messages.

Similar to post-paid mobile services, a higher proportion of younger mobile account holders said they had received these SMS messages in comparison to the total. Almost half of those who said they received these text messages were aged 16-34 (46%; 26% were aged 16-24 and 21% were 25-34).

Again, among the different household composition types, people who live alone were most likely to report receiving these SMS messages on their pre-paid mobile accounts (23% in comparison to the average total of 12%).

Of the pre-paid mobile account holders who reported previously receiving these text messages, over a fifth (21%) said they had received *ten or more* messages within the last six months. Almost half (44%) said they had only found one or two of these messages. Some respondents (11%) reported receiving upwards of 40 text messages. The majority of the 11% of participants who received 40 text messages or more were Telstra and/or Optus customers (although no significant differences were observed).

Figure 14: Number of SMS messages asking to confirm unknown purchases on pre-paid mobile services



Q8. And in the last 6 months, how many SMS text messages have you received asking you to confirm a purchase that you didn't know you had made on your pre-paid service(s)? (Base: Pre-paid mobile services that have had unexpected charges n=117)

No significant differences between demographic groups were observed here.

5.3 Experiences with unexpected charges

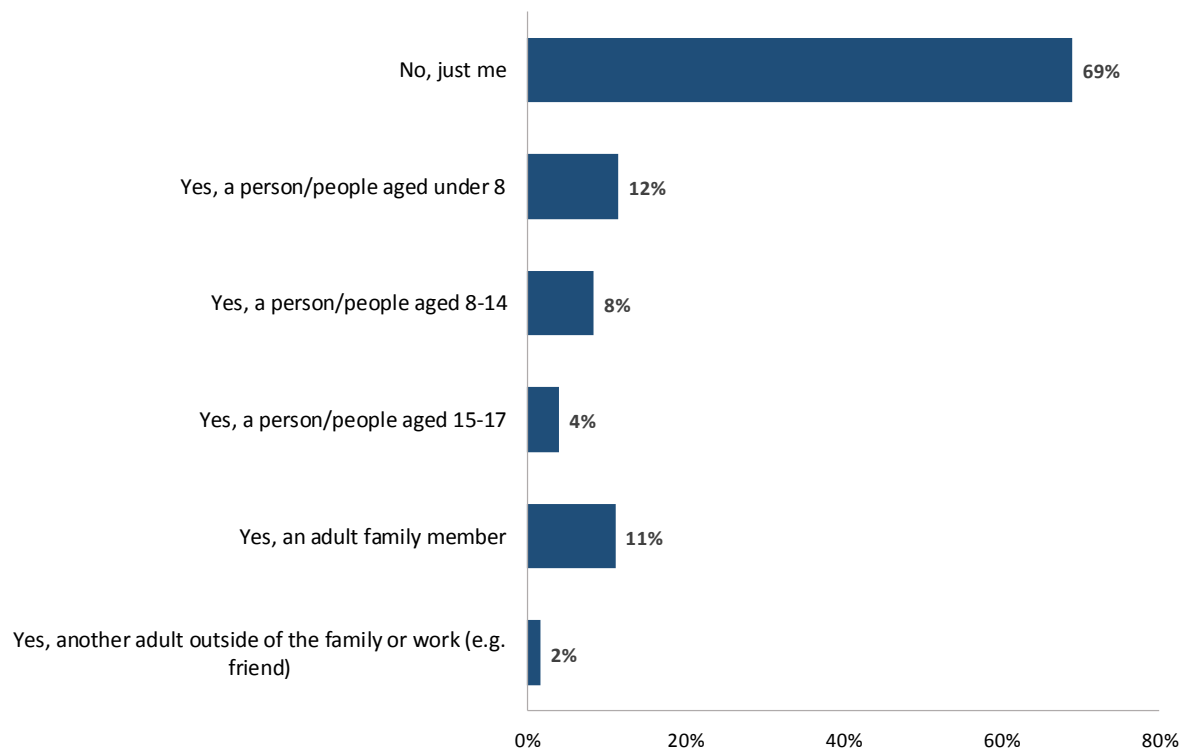
- Mobile account holders who had experienced unexpected charges were asked to respond in relation to a single charge which they remembered most clearly, within the last six months. The following section of the report refers only to this incident; the figures are based on each respondent's single, best remembered unexpected charge that was experienced.
- The most common types of products or services for which respondents were unexpectedly charged for were in relation to the download or installation of apps, in-app purchases and/or games. Over a third of respondents had charges worth \$10 and over, 13% had a charge worth over \$30.
- A third of respondents (33%) suspected their unexpected charge came about after they accidentally clicked on a link, banner or 'pop up' on a website or in an app. A fifth (22%) did not know how their charge may have come about at all.
- Almost forty percent (37%) did not provide consent, nor understand that they would be charged.
- Post-paid account holders tended to become aware of charges after noticing them on their bills, while those on a pre-paid services usually became aware after receiving SMS texts or after noticing their credit was being used up unusually quickly.
- Although 77% of people replied 'STOP' to the confirmation SMS they received, most of these people were charged regardless.
- Almost 40% of people experienced an ongoing charge.

5.3.1 Primary users of mobile devices

In order to account for cases where an unexpected charge was tied to a mobile device that belonged to a minor or was used often by a minor rather than the survey participant, participants were asked about the usage of the device. The charts below (Figure 15 and Figure 16 **Error! Reference source not found.**) provide a snapshot of mobile device usage by others for those who have experienced unexpected charges.

While over two thirds of mobile account holders who have experienced an unexpected charge (69%) said that they are the sole users of the mobile device, just under a quarter (24%) indicated that someone aged under 18 also use the device.

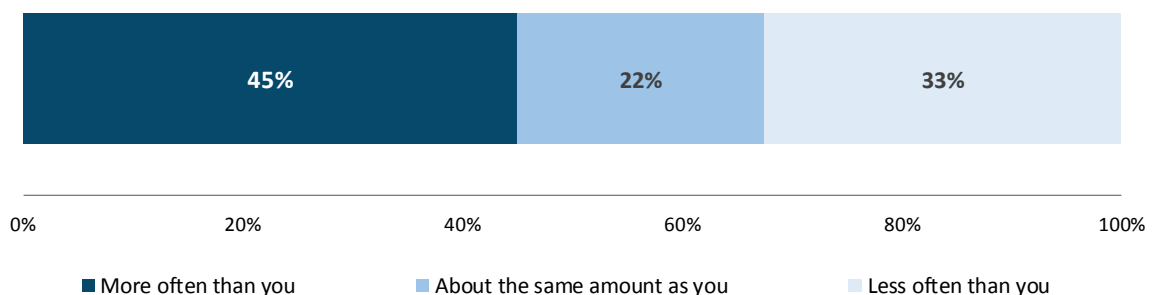
Figure 15: Use of mobile by others



Q11. Does anyone else use the device on which you were unexpectedly charged for a product or service? (Base: Mobile account holders who have experienced unexpected charges n=251)

Of those who were referencing a device that is used by others, it is notable that almost half (45%) of this group said that others using the mobile device used it *more often than the respondent*. This suggests that 14% of services on which unexpected charges have been experienced (i.e. 45% of the 31% who share their phone with others) were used mainly by a person other than the account holder.

Figure 16: Proportion of mobile use by others



Q12. Do others accessing the device use it... (Base: Mobile account holders who have someone other than themselves accessing the phone n=78)

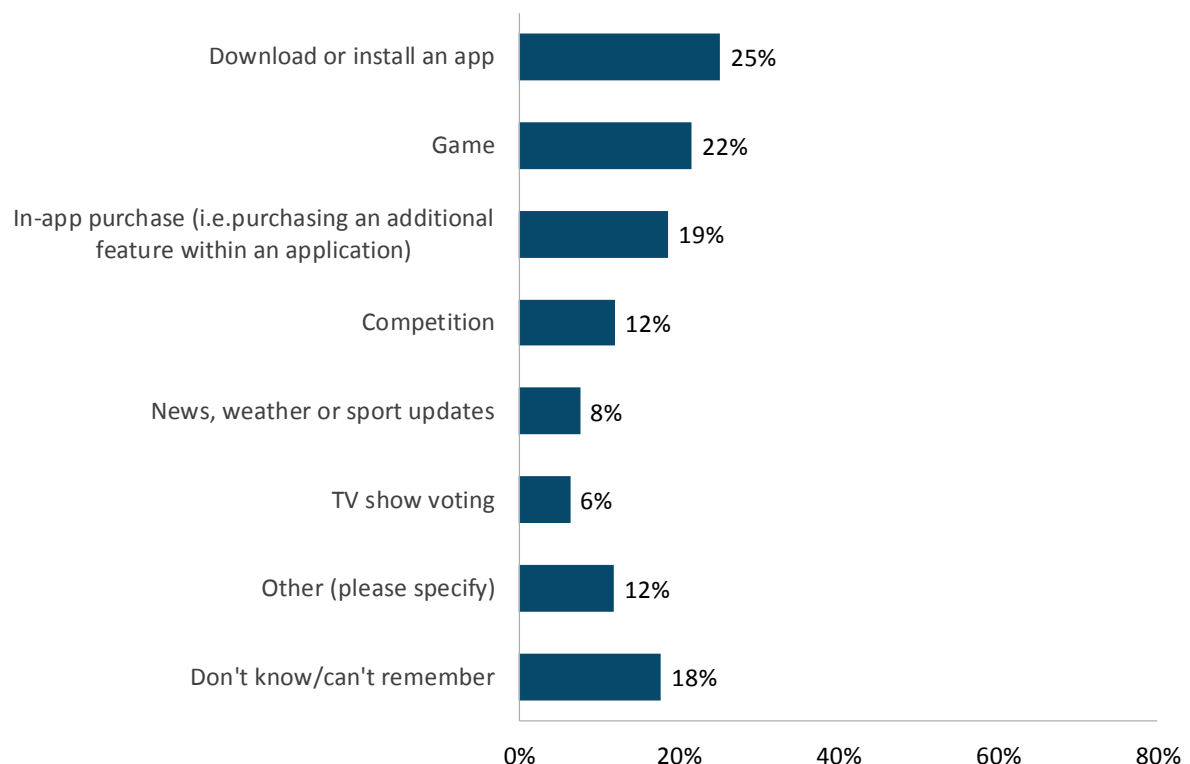
5.3.2 Types of charges

Many unexpected charges were derived from a downloaded or installed app (25%) or game (22%). In-app purchases also accounted for up to a fifth of the unexpected charges (19%), while competitions accounted for 12%, news, weather or sport updates accounted for 8% and TV show voting made up 6% of the charges.

It is notable that almost a fifth of respondents (18%) said that they could not remember or did not know what product or service it was that they were unexpectedly charged for.

'Other' types of products and services listed by respondents included: 'premium messaging'; 'premium'; 'tattoo newsletter (from Facebook)'; 'streaming movies'; as well as other miscellaneous products such as 'cream and lotion' and 'cookbooks'.

Figure 17: Type of product or service that the unexpected charge related to



Q10. What was the product or service that you were unexpectedly charged for? (Base: Mobile account holders who have experienced unexpected charges. Note that n=5 were not asked this question as they did not know what third party billing was and n=5 were not asked this question as they did not recall making a third party purchase. n=241)

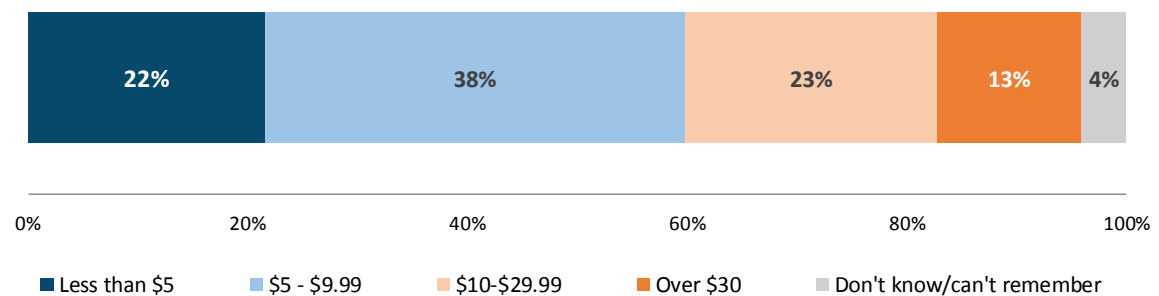
No significant differences between demographic groups were observed here.

5.3.3 Value of charges

During the previous six months, over a third of the unexpected charges were for \$10 or more (36%) – more than one in ten unexpected charges were over \$30 (13%).

The remaining charges were mostly for \$9.99 or less with just over a fifth being less than \$5 (22%).

Figure 18: Value of unexpected charges



Q19. What was the value of the unexpected charge? If the charge was an ongoing subscription, please select the amount you were charged each time. (Base: Mobile account holders who have experienced unexpected charges n=251)

No significant differences were found between mobile service providers or pre-paid and post-paid accounts, or other demographic groups.

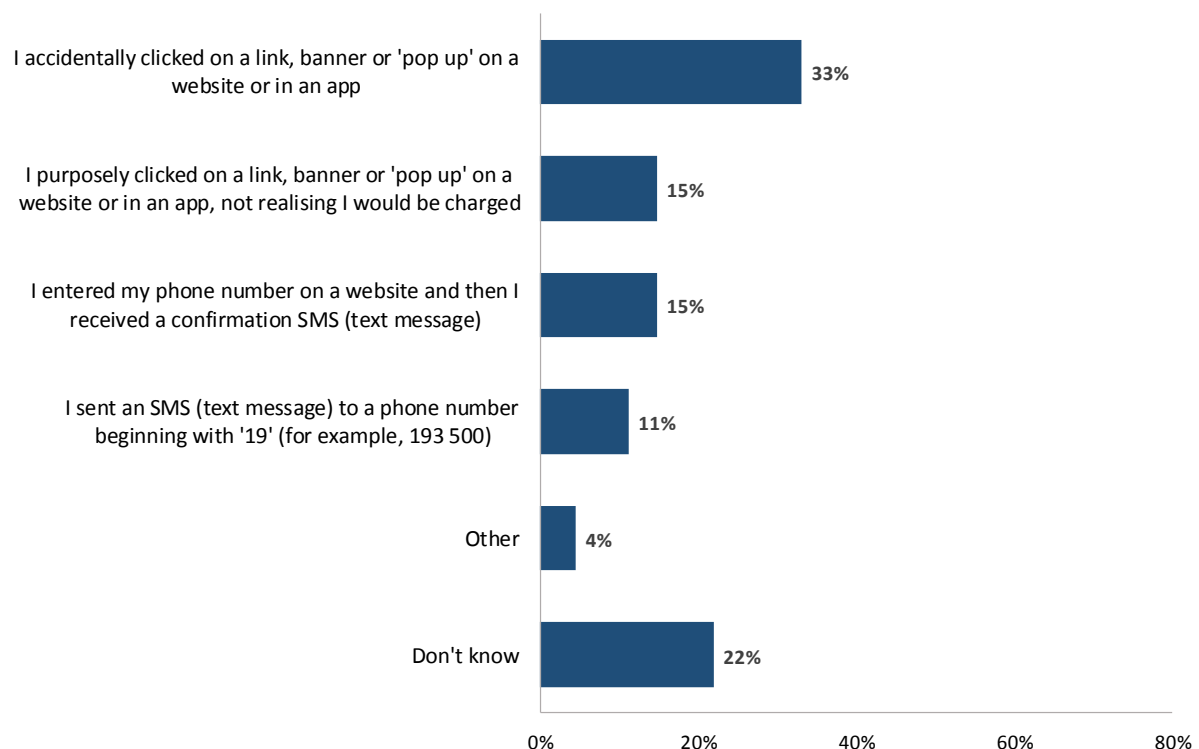
5.3.4 Perceived reasons for charges

Mobile account holders were asked how they thought their unexpected charges may have come about.

A third of participants (33%) attribute the charges to accidentally clicking on a link, banner or 'pop up' on a website or in an app (see Figure 19). An additional 22% of those who have experienced unexpected charges, do not know how the charges came about. This indicates that a large proportion of participants who have experienced an unexpected charge, have done so *while having little to no active or intended involvement*.

'Other' reasons described include incidents where children ("my son/daughter/grandson") have accidentally clicked on a link and recollections of receiving unsolicited text messages (from Mobigames, for example). One participant said they had been prematurely charged for a service which they had requested to begin in the subsequent month.

Figure 19: Perceived reasons for unexpected charges



Q13. Thinking back to how this charge came about, how do you think this product or service was purchased? (Base: Mobile account holders who have experienced unexpected charges n=251)

Additionally, when looking at perceived reasons for unexpected charges (Figure 19) in combination with the value of unexpected charges (Figure 18), it was observed that for *over half of the charges over \$30 (51%)*, participants said that they *did not know* how these came about.

5.3.5 Consent and understanding of charges

Overall, it is evident that there had been a general lack of understanding and consent given in relation to the unexpected charges experienced.

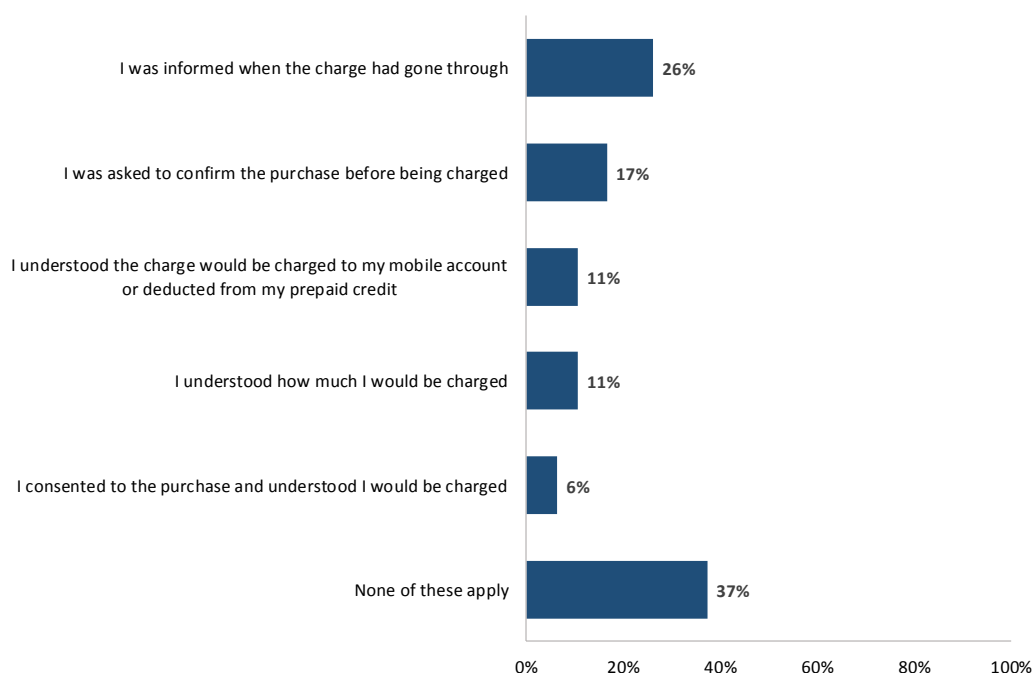
When presented with different scenarios relating to the provision of consent and understanding of the charge, 37% of respondents who have been unexpectedly charged selected *None of these apply* indicating that they:

- were not informed when the charge had gone through;
- were not asked to confirm the charge;
- did not understand they would be charged, nor the amount; and
- did not consent to the purchase (see Figure 20).

Among those experiencing unexpected charges, only a quarter (26%) were informed when the charge was processed. One in 10 (11%) said that they understood the charge would be applied to their mobile account or deducted from their credit and a further 11% said they understood how much they would be charged.

It is evident from the data that there are some participants who were confused in their understanding or consent of the charges. Seventeen percent (17%) said that they were asked to confirm the purchase before being charged while 6% said that they had consented to the purchase and understood the charge. This raises the prospect that these participants confirmed purchases without fully understanding that they would be charged.

Figure 20: Consent and understanding of the charge



Q14. And do any of the following statements apply to the purchase? (Base: Mobile account holders who have experienced unexpected charges n=251)

Post-paid mobile account holders were considerably more likely to have selected *None of these apply* than pre-paid account holders (48% selected *None of these apply* in contrast to only 20% of pre-paid account holders). Pre-paid account holders on the other hand, were more likely to say that they understood how much they would be charged (20% said this in comparison to 6% of post-paid account holders). A higher proportion of pre-paid customers also said that they were asked to confirm the purchase before being charged (27% in comparison to 12% of post-paid customers); however, this finding was not statistically significant.

Two-thirds of those aged 50 and over (66%) selected *None of these apply*. This was a significantly higher proportion than any other age group, suggesting that older mobile phone users are at a higher risk of receiving an unexpected charge while lacking an understanding of the charge and without providing consent (see Table 3).

Table 3: Consent and understanding of the charge, by age group

| | Age group | | | |
|--------------------------------------------------------------------------------------------------|-----------|-------|-------|------|
| | 16-24 | 25-34 | 35-49 | 50+ |
| I was informed when the charge had gone through | 35% | 26% | 26% | 10% |
| I was asked to confirm the purchase before being charged | 20% | 19% | 13% | 12% |
| I understood the charge would be charged to my mobile account or deducted from my prepaid credit | 14% | 10% | 10% | 7% |
| I understood how much I would be charged | 19% | 13% | 4% | 5% |
| I consented to the purchase and understood I would be charged | 13% | 5% | 4% | 0% |
| None of these apply | 16%↓ | 31% | 50% | 66%↑ |
| n | 70 | 72 | 68 | 41 |

Q14. And do any of the following statements apply to the purchase? (Base: Mobile account holders who have experienced unexpected charges n=251)

CALD respondents were more likely to feel they understood how much they would be charged, with almost a quarter (23%) saying they did, in comparison to only 7% of non-CALD respondents.

In regard to differing education qualifications, respondents who have been to secondary school only were least likely to select *None of these apply* (19% in comparison to the average of 38%).

5.3.6 Becoming aware of charges

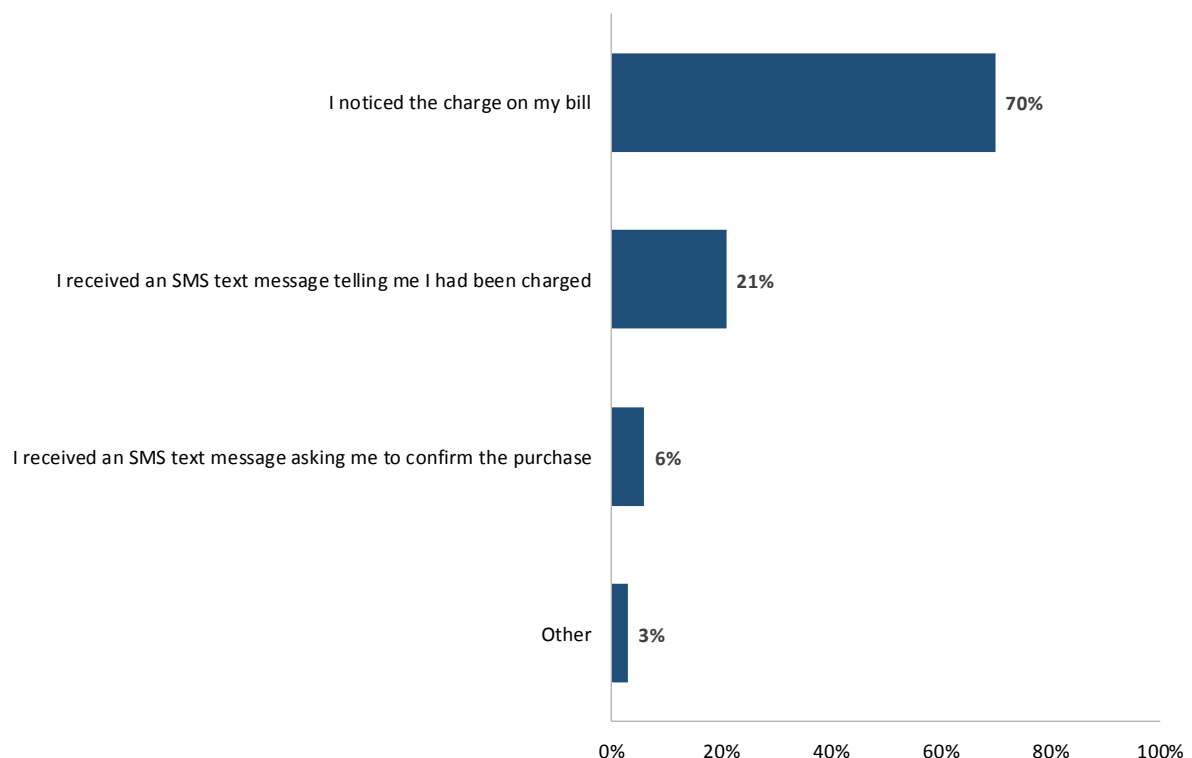
When looking at pre-paid and post-paid mobile account holders who have experienced unexpected charges *as a single group*, CALD respondents were almost half as likely to have first become aware of the charge because they noticed it on their bill (27% in comparison to 52% of non-CALD mobile account holders). This is not due to CALD respondents being more likely to use prepaid services (47% of CALD participants used prepaid accounts).

A small proportion of account holders answered 'other' and said that a Telstra staff member had been in contact with them to notify them of the charge. One participant mentioned that Telstra had directly called them to tell them to contact the third party organisation.

Post-paid account holders

The majority of post-paid account holders (70%) first noticed the unexpected charge on their bill. Twenty-seven percent received a text message notifying them of the charge or asking them to confirm a purchase.

Figure 21: How phone users first became aware of the unexpected charge (post-paid)



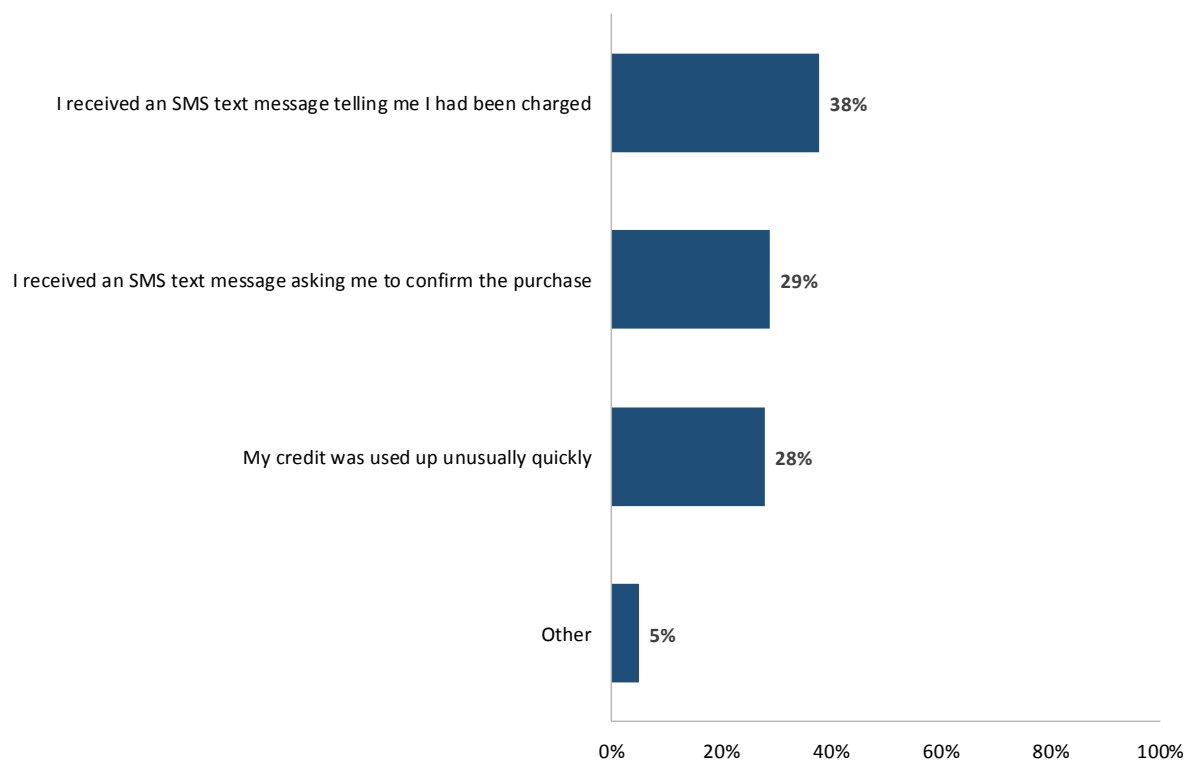
Q15. How did you first become aware of this charge? (Base: Post-paid mobile account holders who have experienced unexpected charges n=164)

No significant differences were found between mobile service providers or pre-paid and post-paid accounts, or other demographic groups.

Pre-paid account holders

Pre-paid mobile account holders' experiences differed to those of post-paid account holders due to the nature of the service types. Two thirds of those on pre-paid accounts (67%) first became aware of their unexpected charge via SMS. However, of note is the fact that 28% of participants did not realise they were being charged until they noted that their credit was being used unexpectedly quickly.

Figure 22: How phone users first became aware of the charge (pre-paid)



Q15. How did you first become aware of this charge? (Base: Pre-paid mobile account holders who have experienced unexpected charges n=87)

5.3.7 Replying 'STOP' to confirmation SMSs

Most mobile account holders who had received a confirmation SMS regarding the unexpected charge (77%) attempted to prevent the charge from being processed by replying 'STOP' to the text message(s). However, seven in ten of these people (71%) indicated that despite replying 'STOP', the charge had been added their bills.

Figure 23: Replying 'STOP'



Q20. Did you reply 'STOP' to the confirmation SMS? (Base: Mobile account holders who first became aware of charges via SMS n=103)

Q21. And was the charge added to your bill after you replied 'STOP'? (Base: Mobile account holders who replied 'STOP' to the confirmation SMS n=79)

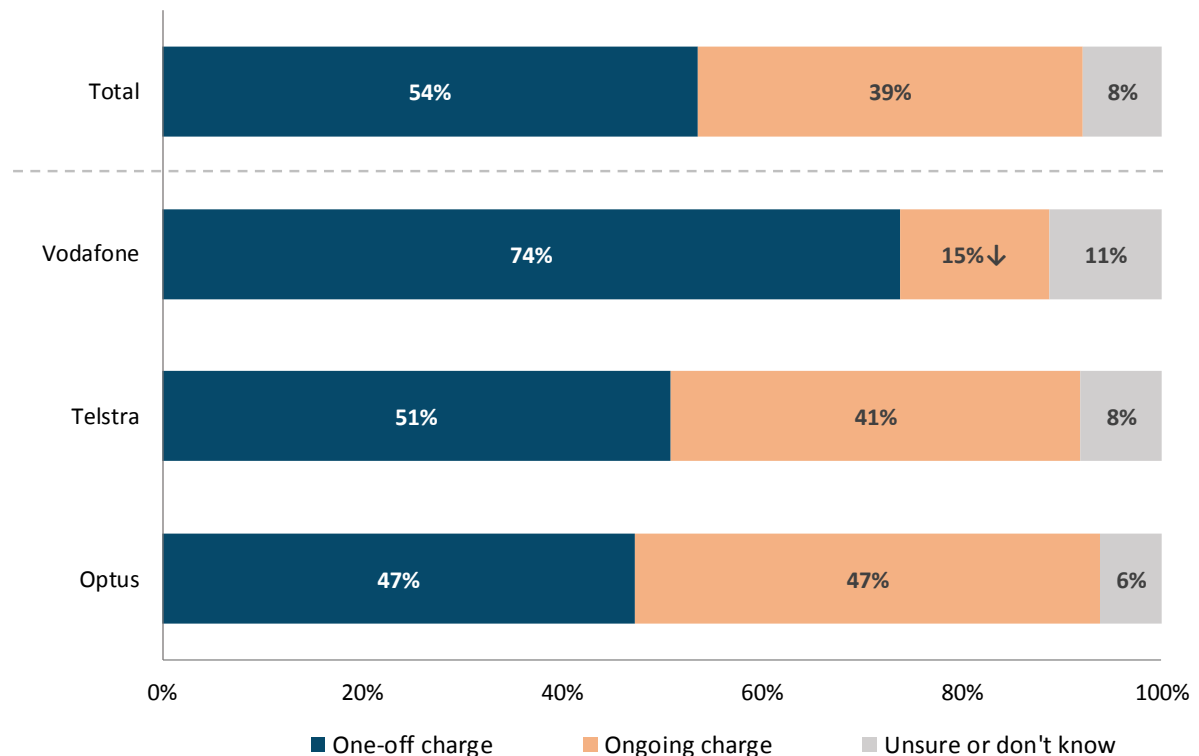
No significant differences were observed between demographic groups here.

5.3.8 One-off and ongoing charges

Participants were asked about whether the unexpected charge had been an ongoing charge or a one-off. 'Ongoing' charges refer to subscription charges or charges that occurred more than once.

Almost forty percent of the unexpected charges referenced (39%) were ongoing and 54% one-off.

Figure 24: One-off and ongoing charges



Q16. Was it a one-off charge, or an ongoing charge? (Base: Mobile account holders who have experienced unexpected charges n=251)

Telstra and Optus customers were more likely to experience ongoing charges (see Figure 24).

No significant differences were observed between demographic groups here.

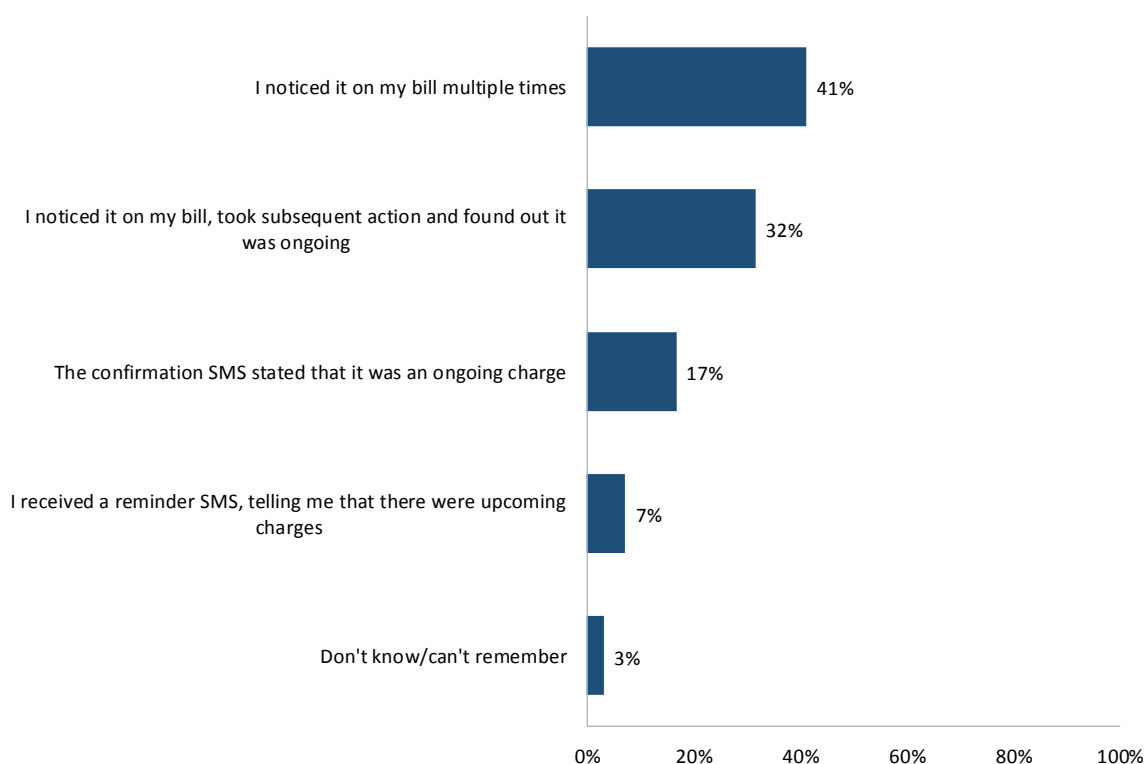
5.3.8.1 Becoming aware of ongoing charges – Post-paid account holders

Post-paid account holders who said they had experienced ongoing unexpected charges were asked when they became aware of the fact that the charges were ongoing.

Almost three quarters of these respondents (73%) found out about ongoing charges after noticing the charge on their bills. Forty-one percent became aware of these ongoing charges only after noticing them on their bills multiple times, implying such charges had been processed and paid a number of times before account holders became aware that they were in fact, ongoing. Another third of respondents (32%) had to take subsequent action that resulted in confirmation that these charges were ongoing.

A quarter of these participants were notified of the fact that charges would be ongoing via SMS; 17% said they received a confirmation SMS stating this while 7% received a reminder SMS with this information.

Figure 25: When respondents became aware of ongoing charges



Q17. And when did it become clear to you that it would be an ongoing charge? (Base: Post-paid mobile account holders who had ongoing unexpected charges n=67)

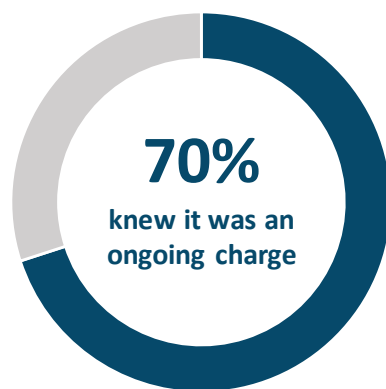
No significant differences were observed between demographic groups.

5.3.8.2 Becoming aware of ongoing charges – Pre-paid account holders

Pre-paid mobile account holders who had received ongoing unexpected charges were asked whether they knew from the initial SMS that these charges would be ongoing.

Most of these pre-paid account holders (70%) indicated that they knew from the first SMS received that the charges would be ongoing. This is a higher proportion than post-paid customers, many of whom relied on their bill to find out about ongoing charges (only 17% of this group knew from the confirmation SMS – see Figure 25).

Figure 26: Awareness of ongoing charges among pre-paid customers



Q18. And was it clear to you when you received the first SMS that it would be an ongoing charge? (Base: Pre-paid mobile account holders who had ongoing unexpected charges n=29)

No significant differences were observed between demographic groups.

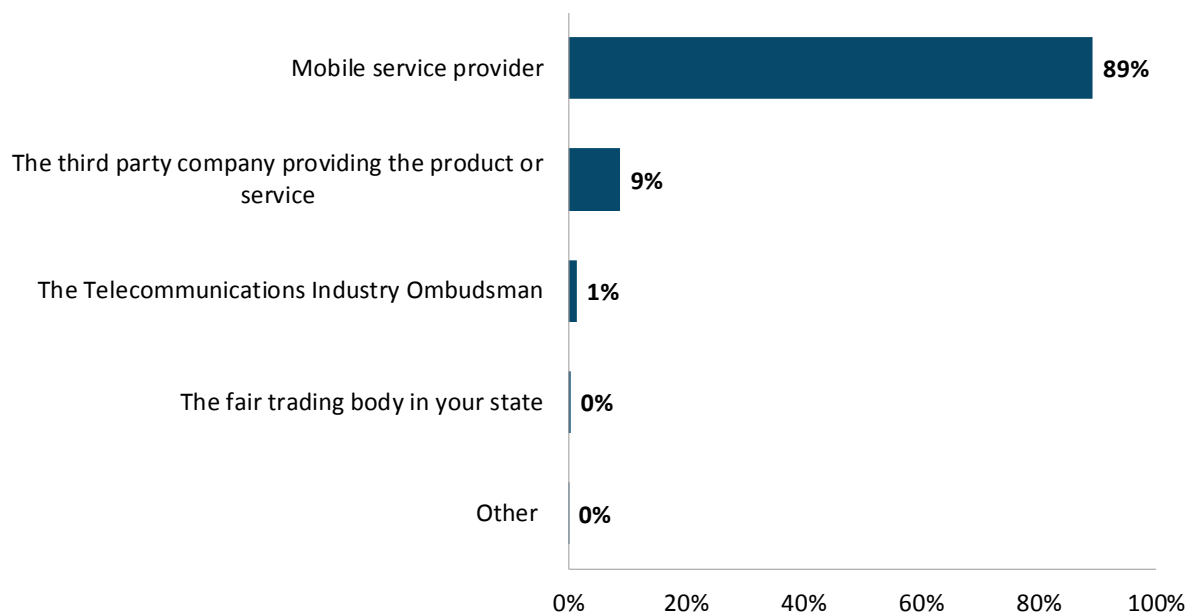
5.4 Disputing unexpected charges

- Mobile service providers are very clearly seen as the first port of call, both by mobile account holders who have not experienced an unexpected charge and those who have. For those who did contact their mobile service provider, 97% turned to their mobile service provider first. Six in ten (62%) of those who have experienced an unexpected charge said they would still prefer to contact their mobile service provider in future.
- 26% of respondents who experienced an unexpected charge chose not to contact anyone about this charge. This cohort attributed this to a lack of confidence that the organisation would help, and a lack of time and/or effort. Similarly, those who did contact an organisation and who found the dispute process to be difficult, said it was for similar reasons – the organisation was unhelpful and the process was time consuming.
- As might be expected, respondents indicated that they would be more likely to challenge higher value charges. With charges of \$1, only 51% said they would be likely to dispute this. In particular, younger respondents were least likely to dispute a charge of *any* amount.
- Two thirds of those who had their charge refunded and had contacted an organisation, said that this was the reason they were successful in their dispute.

5.4.1 Preferred points of contact (those not experiencing unexpected charges)

Mobile account holders who *had not experienced unexpected charges* were asked who they would contact *first* if they did find an unexpected charge on their account. The vast majority selected their mobile service provider (89%). Just 9% preferred to go to the third party issuing the charge, with 1% going to the Telecommunications Industry Ombudsman.

Figure 27: First contact to dispute an unexpected charge



Q38. Who would you *first* contact, to dispute an expected charge on your mobile account bill? (Base: Mobile account holders who would be likely or very likely to dispute an unexpected charge between \$1 and \$30 n=1,690)

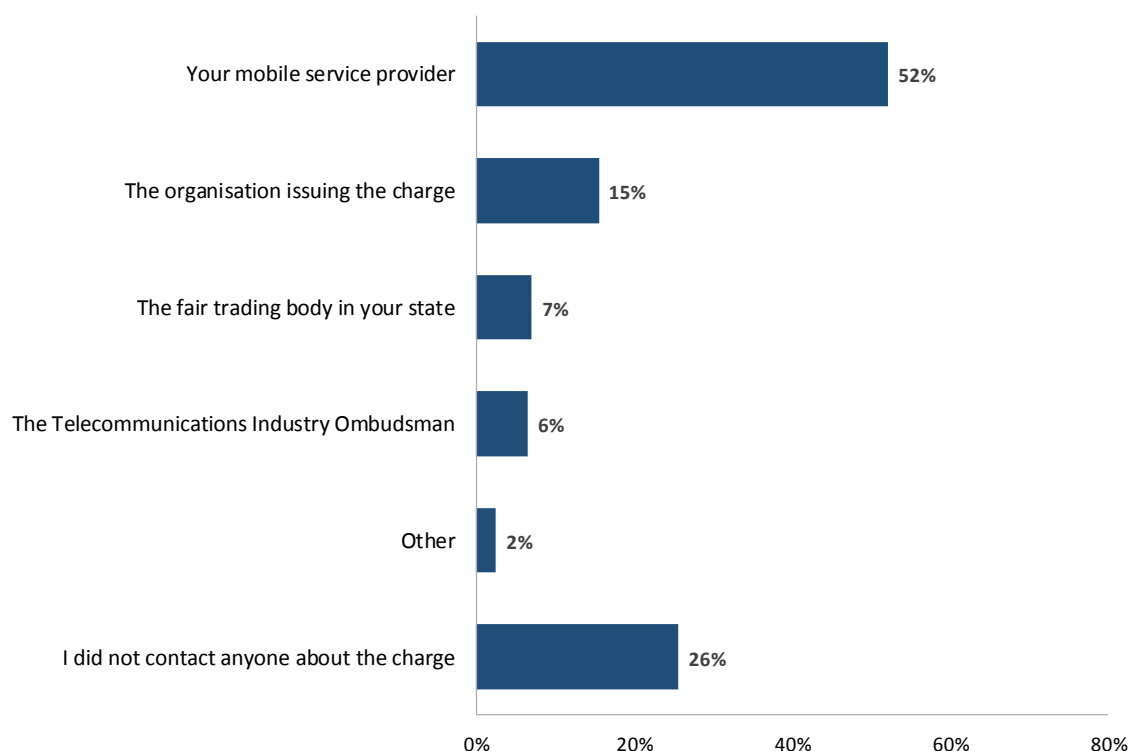
No significant differences were found between demographic groups.

5.4.2 Contacting an organisation for dispute of charges

Half (52%) of those who experienced an unexpected charge and contacted an organisation chose to contact their mobile service provider. More than one in 20 contacted their state's fair trading body (7%) or the Telecommunications Industry Ombudsman (6%).

A quarter of account holders who had experienced unexpected charges (26%) did not contact anyone about the charge. See Figure 30 for reasons as to why respondents did not contact their mobile service provider.

Figure 28: Organisations contacted



Q23. Did you contact any of the following organisations about the charge? (Base: Mobile account holders who have experienced unexpected charges n=251)

Mobile account holders who had an unexpected charge of less than \$5 were most likely to choose not to contact anyone about the charge (42% of these participants chose not to contact anyone in comparison to only 17% of those with a charge of \$5-\$9.99 and 14% of those with a charge of over \$30 who didn't contact an organisation).

No significant differences were noted between demographic groups in relation to this question.

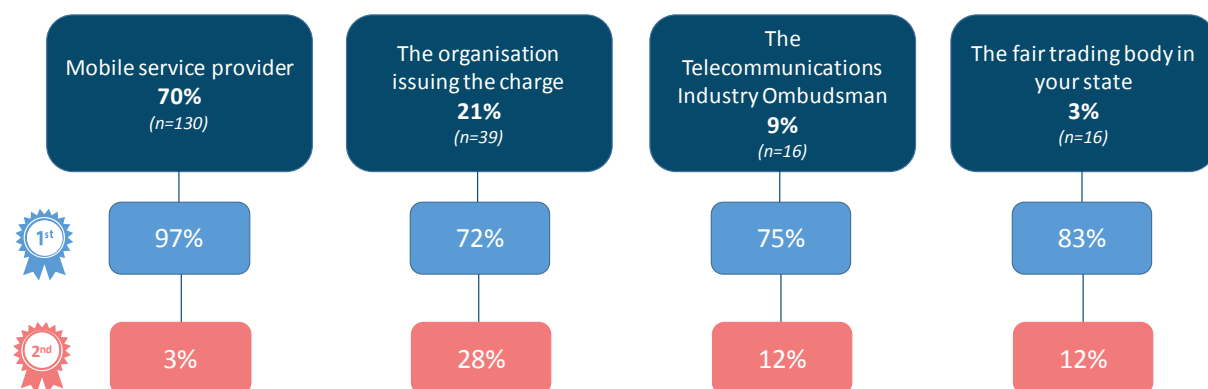
5.4.3 Order of organisations contacted

Of the respondents who chose to contact mobile service providers, mobile service providers were almost always the *first point of contact* (97% chose to contact them first).

Participants who chose to contact the third party organisation issuing the charge often also chose to contact the third party first (72% of those contacting the third party, contacted them first while the remaining 28% contacted them second).

Similarly, the small group of respondents who chose to contact the Telecommunications Industry Ombudsman or the state fair trading body generally chose to contact these organisations first. That is, 12/16 people who contacted the Telecommunications Industry Ombudsman did so first before contacting another organisation, and 15/18 of those who contacted the state fair trading body did the same.

Figure 29: Order of organisations contacted



Q24. Please indicate the order in which you contacted these organisations, with 1 being the organisation you contacted first (Base: Mobile account holders who contacted an organisation in regard to their unexpected charge n=186)

5.4.4 Reasons for not contacting mobile service providers

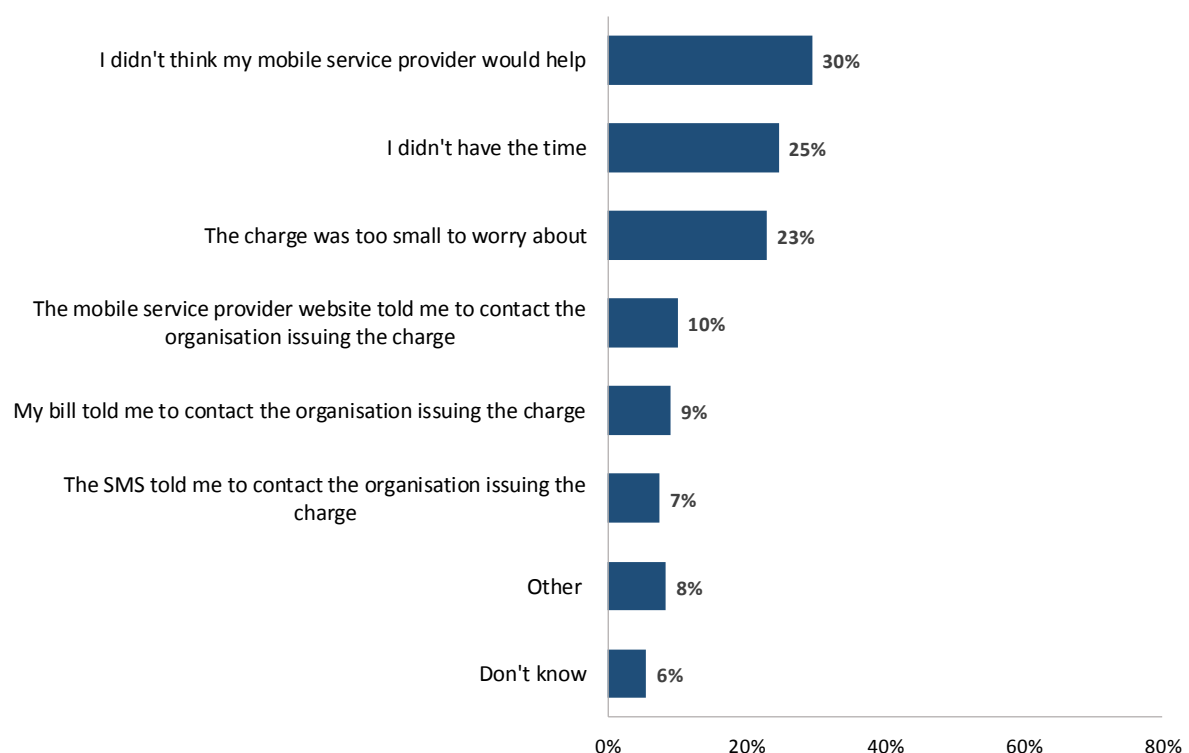
Many of the mobile account holders who did not contact their mobile service provider attributed this to:

- a lack of confidence that the mobile service provider would help;
- a lack of time; and/or
- a lack of effort as 'the charge was too small'.

Almost half of those who did not contact their mobile service provider in regard to their unexpected charge (47%) did not do so because they did not have the time (25%) or they believed the charge was too small to worry about (23%). It is also notable that 30% of these respondents did not believe their mobile service provider would be of assistance.

Additional reasons for not contacting the mobile service provider included instructions on the mobile service provider's website (10%), on the bill (9%) or SMS (7%) which told consumers to contact the third party issuing the charge. 'Other' reasons were mostly in relation to customers finding the situation too difficult to deal with and included: "unsure what grounds I have to fight it"; "too hard to deal with"; "couldn't be bothered"; and "too much hassle", for example.

Figure 30: Reasons for not contacting mobile service providers



Q25. Why did you decide not to contact your mobile service provider? (Base: Mobile account holders who did not contact their own service provider regarding their unexpected charge n=77)

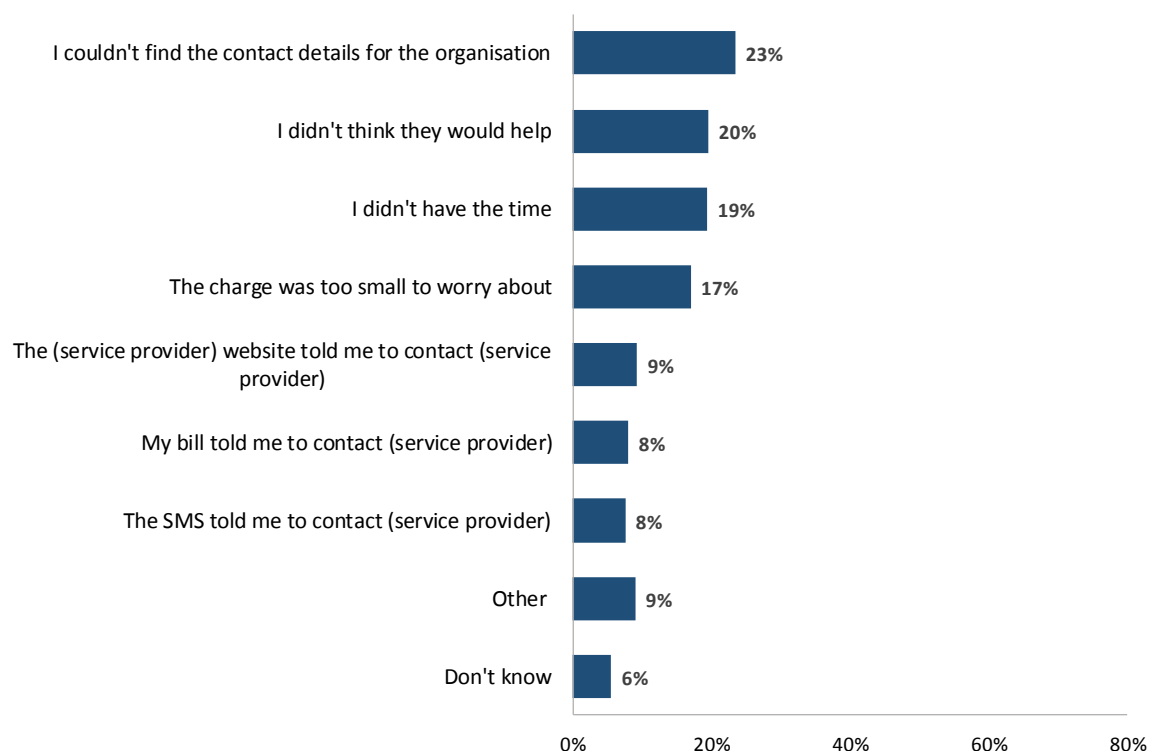
No significant differences were noted between demographic groups in relation to this question.

5.4.5 Reasons for not contacting the third party issuing the charge

At least four in ten respondents (43%) chose not to contact the third party issuing the charge because they were unable to find the contact details for the organisation (23%) or did not believe they would help (20%).

'Other' reasons provided included: "too hard" and "I didn't want to be on hold for hours". A small number of people said that they had been able to cancel the service, or simply did not pay the charge (so there was no need to contact the organisation).

Figure 31: Reasons for not contacting the third party company



Q26. Why did you decide not to contact the organisation issuing the charge? (Base: Mobile account holders who did not contact the company issuing the third party charge regarding their unexpected charge n=212)

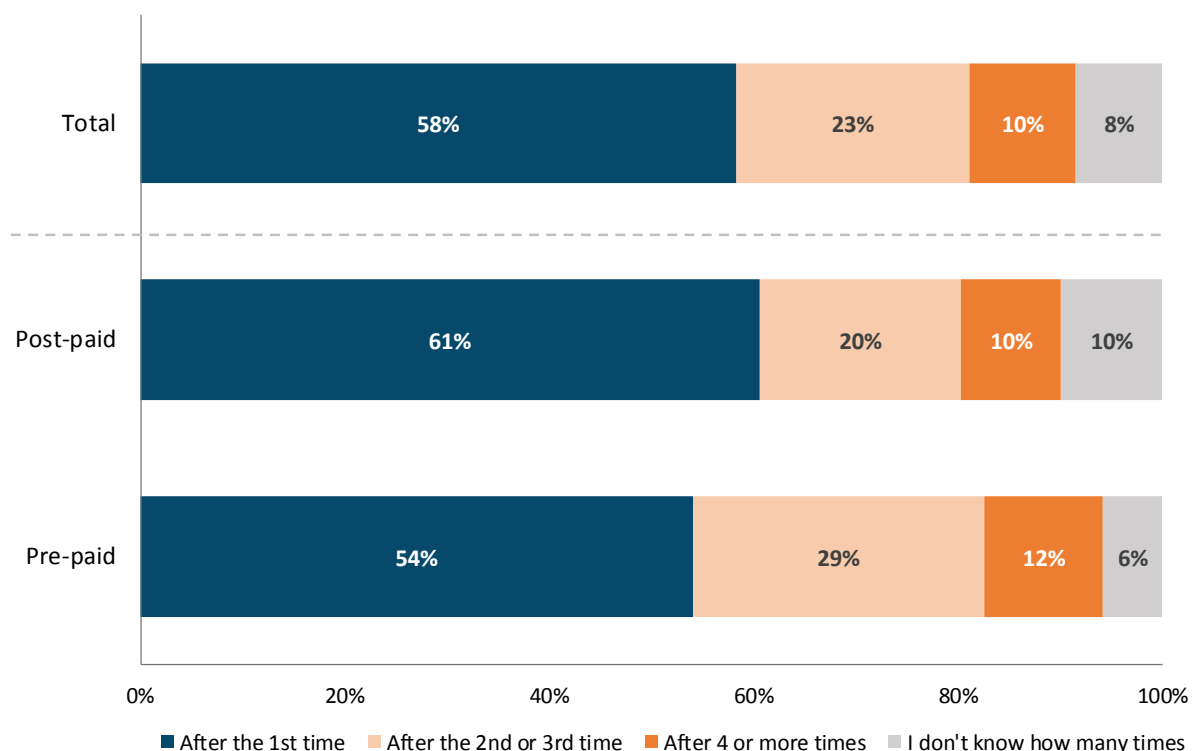
No significant differences were noted between demographic groups in relation to this question.

5.4.6 Timing of action in relation to the unexpected charge

Over half of mobile account holders who had experienced unexpected charges (58%) decided to take action after the first charge (see Figure 32).

In comparison to post-paid account holders, a slightly higher proportion of pre-paid account holders (29%) said that they didn't take action until the second or third charge (29% of pre-paid account holders said this in comparison to 20% of post-paid account holders). However, this difference is not statistically significant.

Figure 32: Point in time when respondents decided to take action



Q27. At what point did you decide to take action about the charge? (Base: Mobile account holders who contacted any organisation regarding their unexpected charge n=186)

A lower proportion of those aged 16-24 years old in comparison to those aged 50+ said they took action after the first charge (44% in comparison to 72%), however this is not statistically significant.

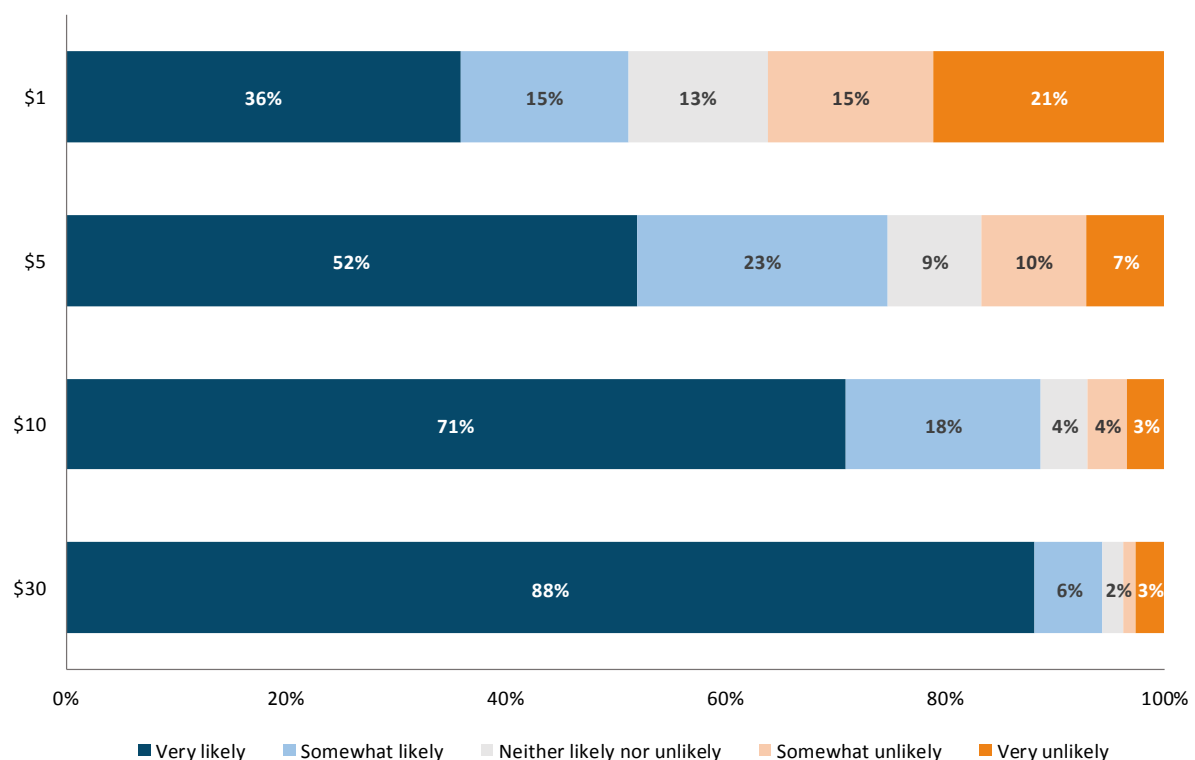
No significant differences were noted between demographic groups in relation to this question.

5.4.7 Likelihood to dispute an unexpected charge

Mobile account holders who have not experienced an unexpected charge were asked how likely they would be to dispute charges of various amounts. As might be expected, respondents indicated that they would be more likely to challenge higher value charges.

The vast majority (89%) said they would be likely to dispute a charge if it were worth \$10 or more (71% *very likely*, 18% *somewhat likely*). For unexpected charges of just \$1, just half of this group (51%) said they would be *very* or *somewhat likely* to dispute it.

Figure 33: Likelihood of disputing unexpected charges of different values



Q37. If you found an **unexpected** charge of between \$1 and \$30 on your mobile account bill, how likely would you be to dispute it? (Base: Mobile account holders who have not experienced an unexpected charge n=1,767)

For charges of \$1 to \$10, males were more likely than females to say they would be *very likely* to dispute a charge. For example, with a charge of \$5, 57% of males said this, in comparison to 47% of females.

Account holders aged 50 and over were most likely to say they would dispute an unexpected charge of any amount, while younger respondents were least likely (see Table 4).

Table 4: Very likely and somewhat likely to dispute a charge, by dollar value and age group

| | Age group | | | |
|------|-----------|-------|-------|------|
| | 16-24 | 25-34 | 35-49 | 50+ |
| \$1 | 35%↓ | 36%↓ | 52% | 61%↑ |
| \$5 | 58%↓ | 68% | 76% | 82%↑ |
| \$10 | 77%↓ | 84% | 88% | 95%↑ |
| \$30 | 84%↓ | 93% | 94% | 98%↑ |
| n | 262 | 272 | 470 | 763 |

Q37. If you found an **unexpected** charge of between \$1 and \$30 on your mobile account bill, how likely would you be to dispute it? Respondents who answered 'very likely' or 'somewhat likely' (Base: Mobile account holders who have not experienced an unexpected charge n=1,767)

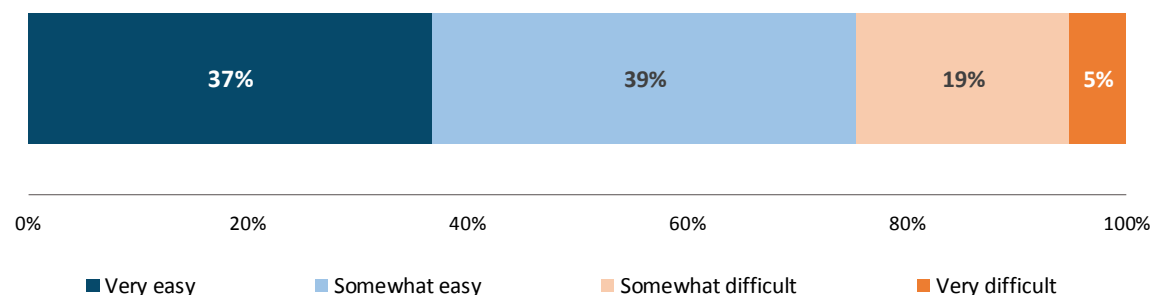
Note: Red arrows (↓) indicate significantly lower proportion of responses compared to other age groups. Green arrows (↑) indicate a significantly higher proportion of responses compared to other age groups.

For all charges of \$5 or more (i.e. at the \$5, \$10 or \$30 values), CALD mobile account holders were less likely than non-CALD respondents to say they would dispute a charge. For example, 67% of CALD respondents said they were likely to dispute a charge of \$5, whereas 76% of non-CALD respondents said the same. This pattern is repeated at both the \$10 and \$30 values.

5.4.8 Ease of disputes processes

Mobile account holders who contacted someone regarding the charge and had the charge removed (or were in the process of having it removed), for the most part said they found the process easy (76%). A quarter of these people (24%) however, found the process difficult (see Figure 34).

Figure 34: Ease of process for resolving the charge(s)



Q29. Overall, how easy or difficult was the process of resolving the charge? (Base: Mobile account holders who have had their charge refunded successfully or are still in the process, as a result of contacting an organisation n=82)

No significant differences were noted between demographic groups in relation to this question.

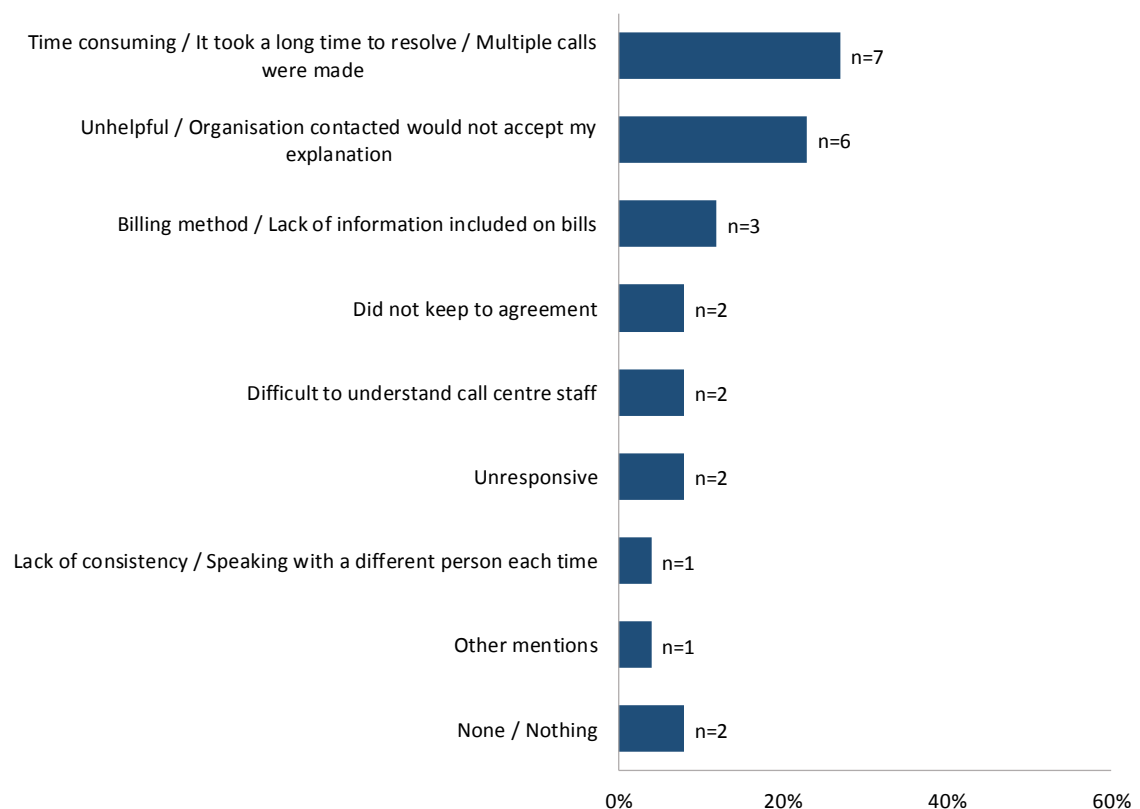
5.4.9 Challenges faced during the dispute process

Of the n=20 people who expressed that they found the dispute process difficult (see Figure 34), over half (n=13) said they did make an attempt to contact their mobile service provider; however, they were not helpful.

The overarching challenges described by mobile account holders who found the dispute process difficult were in relation to:

- The time cost associated with the process (n=7) - “trying to resolve it took me over a month”, “a lot of back and forth took me 7 phone calls and 2 months to resolve”.
- The unhelpfulness of the organisation contacted (n=6) – “Optus wanted nothing to do with helping me”, “Optus are very difficult at giving back credit...”

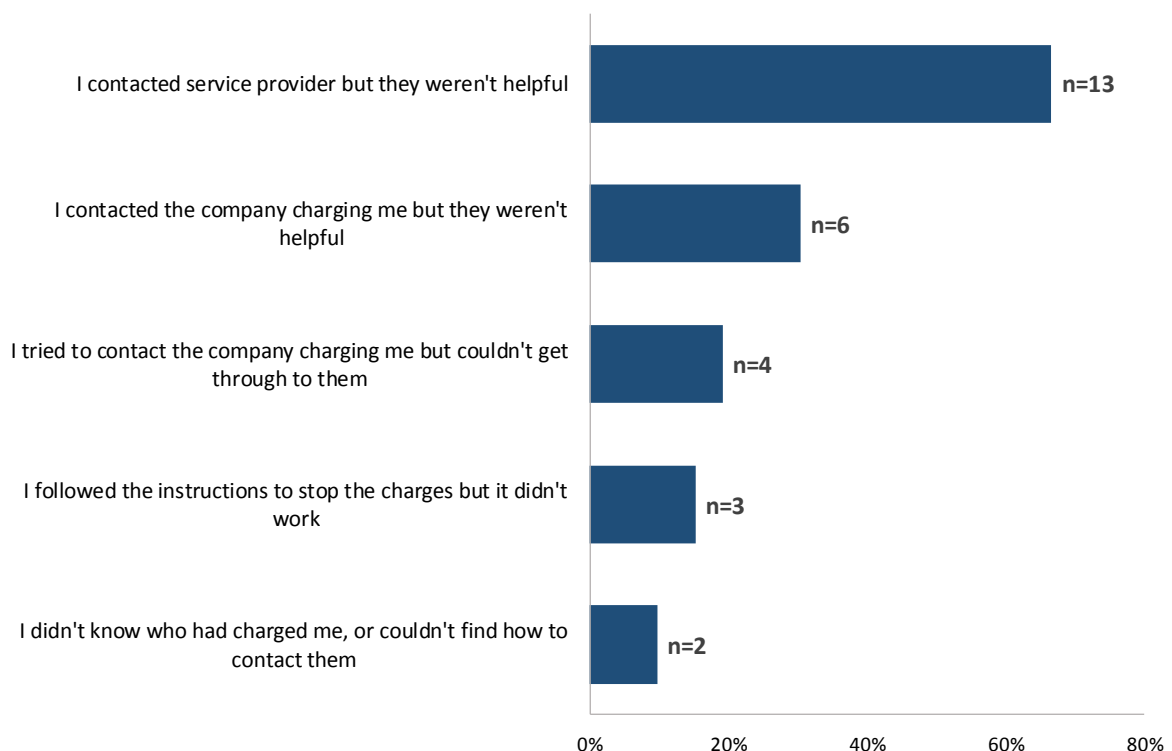
Figure 35: Challenges of the disputes process (unprompted)



Q30. What was the biggest difficulty in resolving this issue? (Base: Mobile account holders who found the process of resolving the charge to be somewhat difficult or very difficult n=20)

Participants were next provided with response options for different types of challenges that may have been faced during the dispute process. More than half (13 of the 20 mobile account holders who found the process difficult) indicated that they had contacted their mobile service provider and the mobile service provider had not been helpful. Six of the 20 indicated that they had contacted the third party issuing the charge, and that this had not been helpful either.

Figure 36: Challenges of the dispute process (prompted)

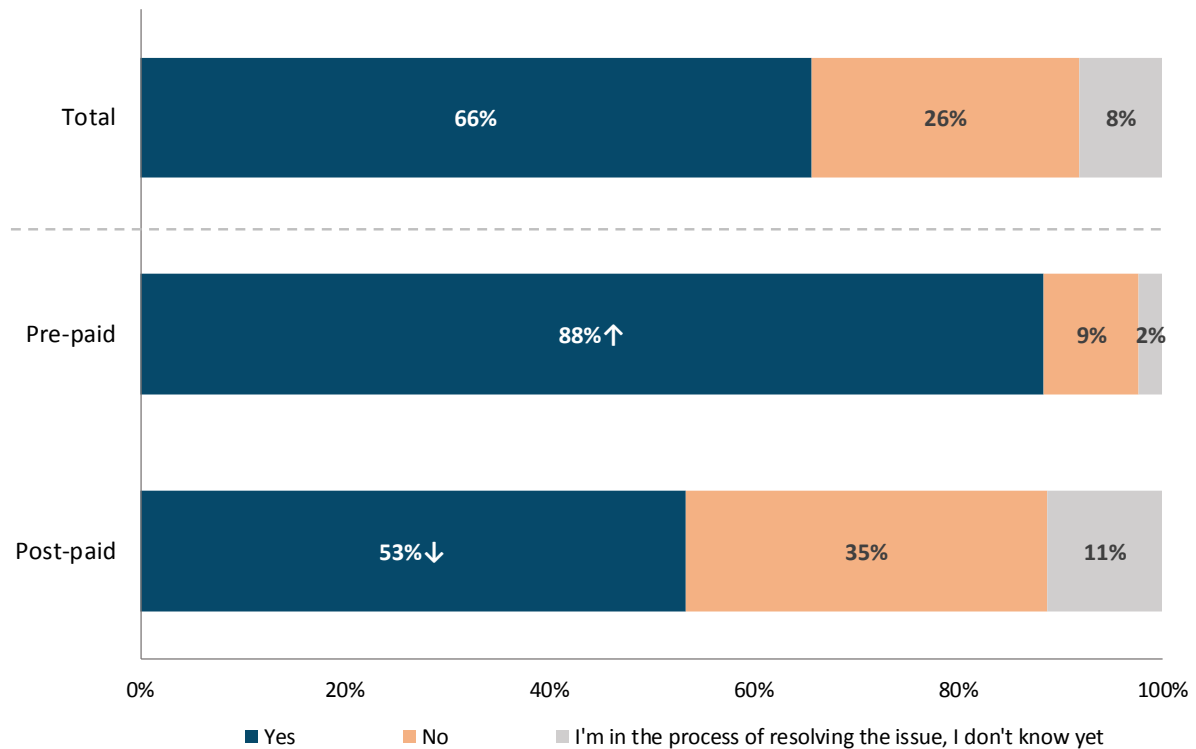


Q31. In your opinion, what were the biggest difficulties you faced throughout the process of resolving this issue? (Base: Mobile account holders who found the process of resolving the charge to be somewhat difficult or very difficult n=20)

5.4.10 Result of contacting an organisation

Two thirds of people who contacted an organisation about the unexpected charge had it refunded (see Figure 37). Pre-paid mobile account holders were particularly successful in having their unexpected charges refunded (88%, in comparison to 53% of post-paid account holders).

Figure 37: Removal or refund of charge as a result of taking action



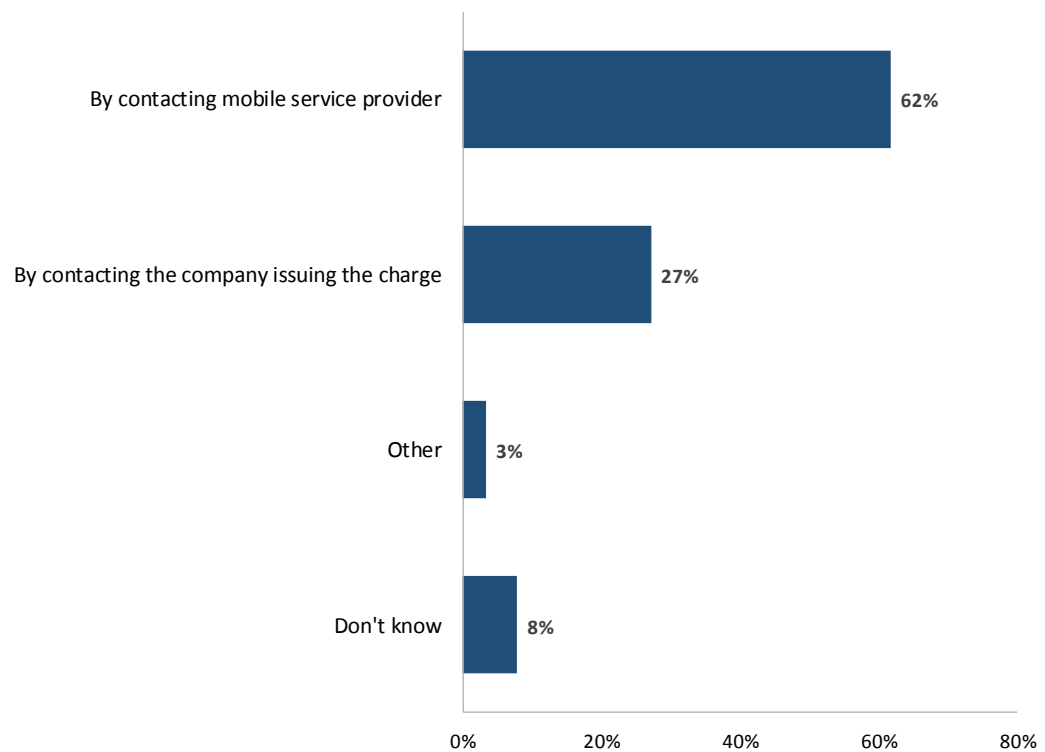
Q28. Was the charge removed from your bill or refunded as a result of contacting [organisation contacted]? (Base: Mobile account holders who have paid the charge or had the charge refunded and had contacted an organisation regarding their unexpected charge n=112)

No significant differences were noted between demographic groups in relation to this question.

5.4.11 Preferences for the disputes process

Six in ten of those who have experienced unexpected charges (62%) said that in future they would prefer to be able to resolve these charges with their own mobile service provider. Just over a quarter (27%) indicated they would prefer to contact the third party company issuing the charge.

Figure 38: Preferences for future contact regarding unexpected charges



Q32. In future, how would you prefer to be able to resolve problems with the third party charges, such as the ones you've experienced? (Base: Mobile account holders who have experienced unexpected charges n=251)

No significant differences were noted between demographic groups in relation to this question.

5.5 Managing third party purchases

- In general, there was appetite from both those who had experienced an unexpected charge and those who haven't, for more information provision. For example, information on bills explaining how to unsubscribe from ongoing charges and bills clearly stating the purchased item, company and price.
- In terms of opting-in to third party purchases, the most popular option was to have access to this option but not be automatically able to make these purchases.
- Over half of mobile account holders who did not have an unexpected charge said they would like their bill or account statement to: show what was purchased, the price and name of the organisation issuing the charge; and how to unsubscribe from any ongoing charges (58% and 50%).
- Younger respondents were less likely than others to have strong expectations regarding preferred payment confirmation options while those with a University degree or higher had the highest expectations in this area.

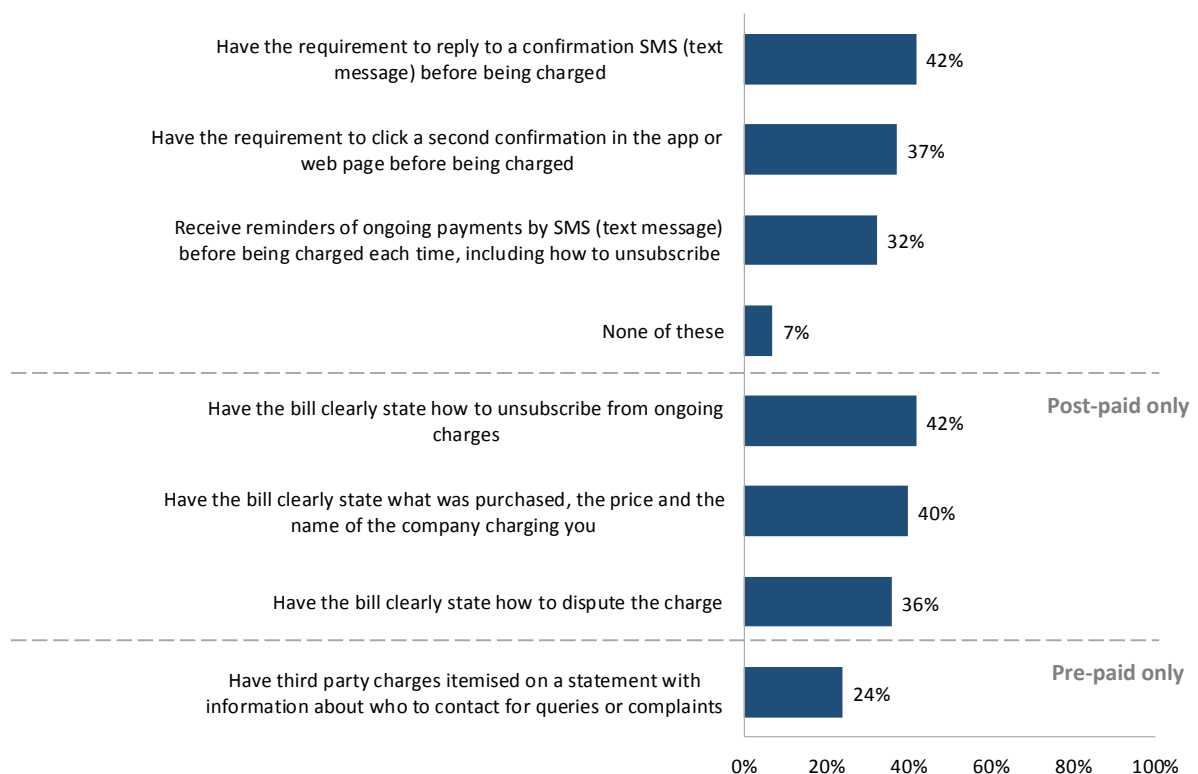
5.5.1 Provision of information about third party charges

Participants were provided with options relating to potential ways in which consumers could receive information or opt into third party charges (see Figure 39). The options provided for controls to be placed on third party purchases in future received similar levels of support across all mobile account holders who had experienced unexpected charges.

Of those who have experienced an unexpected charge, almost forty percent (37%) said that they would like to see the double click opt-in as a feature. Four in ten (42%) would like the requirement to reply to a SMS before being charged.

A quarter of pre-paid customers (24%) who had experienced unexpected charges said they would like to see third party charges be itemised on a statement.

Figure 39: Preferences for payment and opt-in features for third party purchases



Q33. In future, would you like to see any of the following controls placed on third party charges? (Base: Mobile account holders who have experienced unexpected charges n=251, Post-paid mobile accounts who have experienced unexpected charges n=164 and Pre-paid mobile account holders who have experienced unexpected charges n=87)

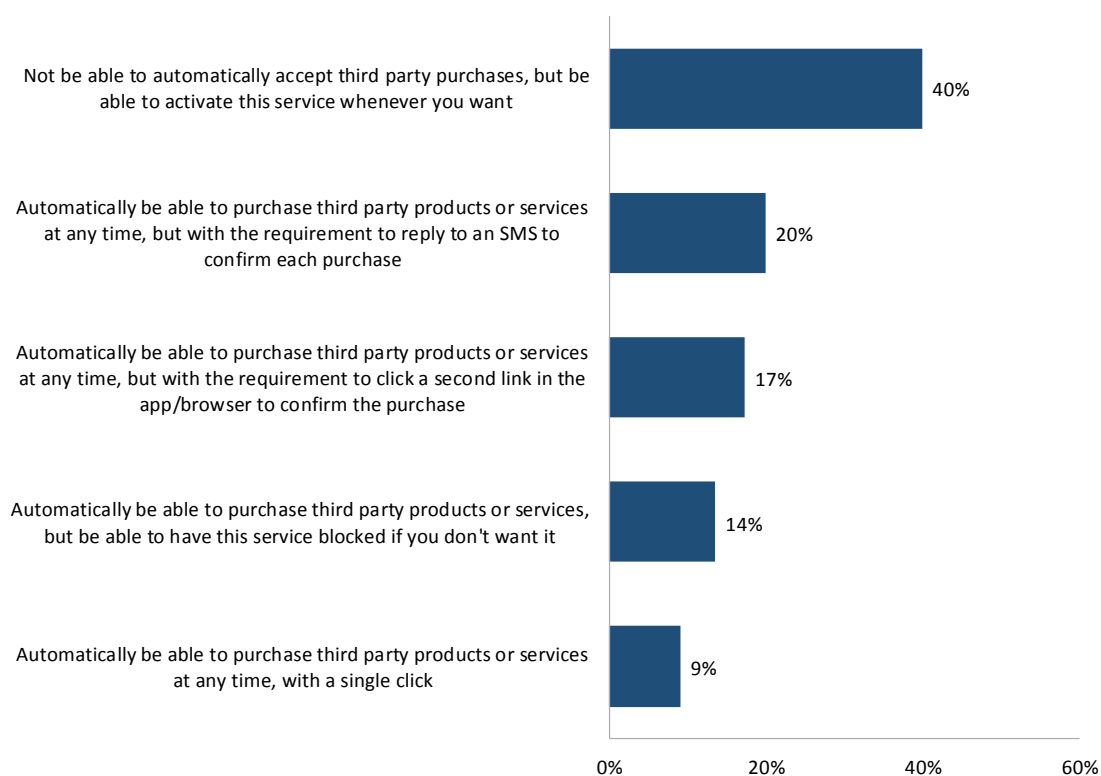
No significant differences were noted between demographic groups in relation to this question.

5.5.2 Opting into or out of third party charges

For those who have experienced unexpected charges, the most preferred option for opting into third party billing purchases was the ability to activate third party purchases when desired, but *not have this automatically available* (four in ten selected this option – 40%). This suggests a considerable proportion of these people are concerned about the automatic availability of third party purchases.

A further 37% of these respondents said they would prefer the option to be automatically available at any time, but would like a second opt-in to be compulsory, either in the form of an SMS confirmation reply (20%) or an additional click on a separate link (17%).

Figure 40: Preferences for options to opt into third party purchases



Q34. In future, which of the following scenarios would you prefer? (Base: Mobile account holders who have experienced unexpected charges n=251)

No significant differences were noted between demographic groups in relation to this question.

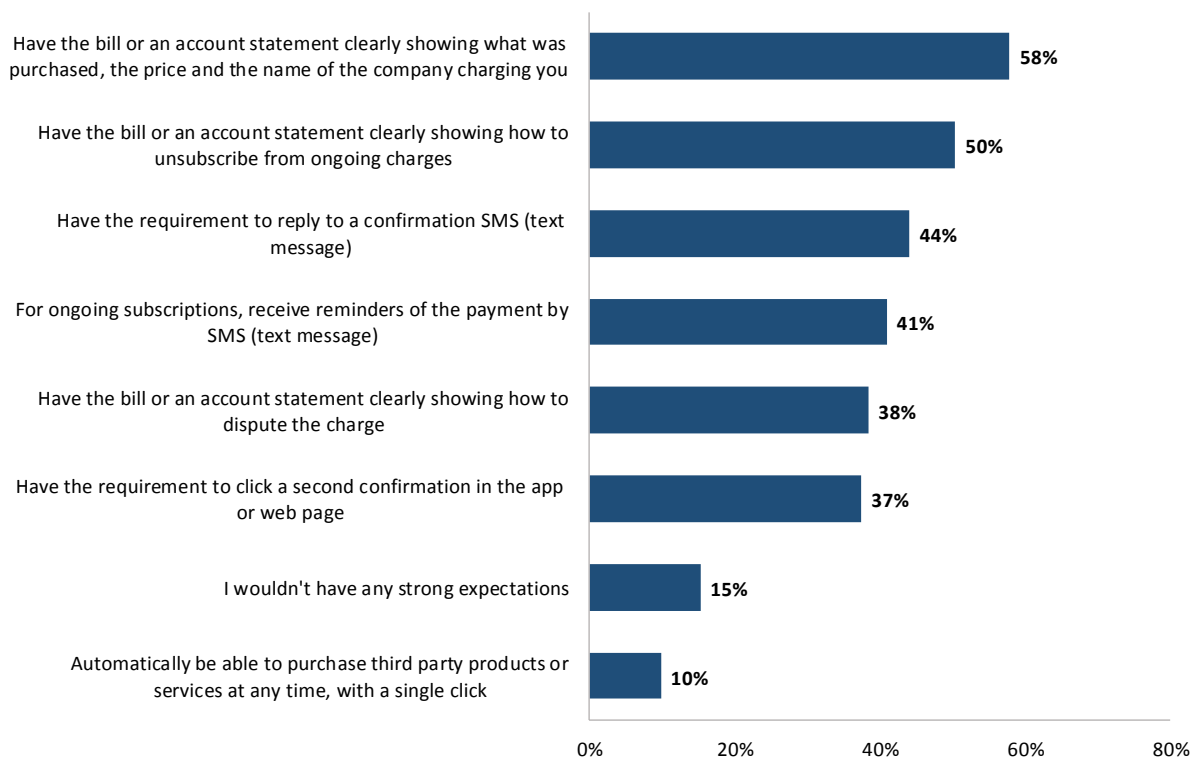
5.5.3 Preferred payment confirmation options

Mobile account holders who had not experienced unexpected charges were also asked about their preferences on the management of third party charges.

Some of the most popular options selected here were in relation to information provision. At least half of mobile account holders said that they wanted their bill or account statement to clearly state the purchase, price and name of third party company (58%) or show how to unsubscribe from ongoing charges (50%). A further 38% said they wanted the bill to clearly show how to dispute a charge. One respondent mentioned (in their response to Q30, see 5.4.9) that their bill “does not specify what you are paying for so it is impossible to remember if I clicked on something or not”, further supporting these findings.

There was little support for the ability to automatically make third party purchases with a single click (10%).

Figure 41: Preferred options for the management of third party purchases



*Q36. If you decided to pay for these goods or services on your **mobile account(s)**, which of the following payment confirmation options would you like to have access to? (Base: Mobile account holders who have not experienced an unexpected charge n=1,767)*

A number of significant differences were observed between different age groups (see Table 5). Younger mobile account holders (those aged 16-24) were least likely to say they wanted bills or account statements to show how to unsubscribe from charges or dispute charges (40% in comparison to the average of 50% and 29% in comparison to 38%). A fifth of those aged over 50

(20%) also said they didn't have strong expectations for payment confirmation options on third party purchases.

Table 5: Preferred options for the management of third party purchases, by age group

| | Total | Age group | | | |
|------------------------------------------------------------------------------------------------------------------------------|-------|-----------|-------|-------|------|
| | | 16-24 | 25-34 | 35-49 | 50+ |
| Have the bill or an account statement clearly showing what was purchased, the price and the name of the company charging you | 58% | 51% | 58% | 62% | 58% |
| Have the bill or an account statement clearly showing how to unsubscribe from ongoing charges | 50% | 40%↓ | 52% | 53% | 52% |
| Have the requirement to reply to a confirmation SMS (text message) | 44% | 37% | 44% | 46% | 45% |
| For ongoing subscriptions, receive reminders of the payment by SMS (text message) | 41% | 37% | 42% | 47%↑ | 38% |
| Have the bill or an account statement clearly showing how to dispute the charge | 38% | 29%↓ | 36% | 42% | 40% |
| Have the requirement to click a second confirmation in the app or web page | 37% | 27%↓ | 41% | 44%↑ | 36% |
| I wouldn't have any strong expectations | 15% | 13% | 9%↓ | 13% | 20%↑ |
| Automatically be able to purchase third party products or services at any time, with a single click | 10% | 12% | 9% | 12% | 8% |

Q36. If you decided to pay for these good or services on your **mobile account(s)**, which of the following payment confirmation options would you like to have access to? (Base: Mobile account holders who have not experienced an unexpected charge n=1,767)

Respondents who are only responsible for one service were also less likely to have strong expectations in relation to payment options (18% said they didn't have any strong expectations, in comparison to 12% of those with two services and 11% of those with three or more services).

Mobile account holders who have attained a University degree or higher were more likely than others to say they preferred to have more stringent confirmation options across all options provided (i.e. 64% said they would like to have the bill showing the purchase, price and name of company in comparison to the average of 58%). For almost all of the options provided, this group had significantly higher expectations while those who had completed up to secondary school had significantly lower expectations.

A tenth of those with a University degree (11%) said they *wouldn't* have any strong expectations for third party purchase payment options. In contrast, a quarter of those who had completed up to secondary school (25%) said the same.

6 Appendix A - Questionnaire

Key:

| | | |
|--------------------------|----------|-----------------------------------------------------------------------------------------------------------------|
| Name and Label | # ____ # | i.e. #SQ3i. Age# |
| Question type | { ____ } | I.E. {SINGLE} {MULTIPLE} {INTEGER (RANGE 16-64)} {DECIMAL (RANGE 16.5 - 63.5)} {TEXT (RANGE 10-20)} |
| Question Filter/Routing | < ____ > | I.E. < ASK IF Q1 = 1 > |
| Programming instructions | [____] | I.E. [RANDOMISE STATEMENTS] |

Introduction

Thank you for taking the time to participate in this important survey about your mobile device usage. The survey should take around 15 minutes to complete.

Screening questions

[NEW PAGE](#)

[ASK ALL / OE NUM / STANDARD AUSTRALIA POST CODE / TERM CODE 99](#)

SQ1 What is the postcode where you live?

#SQ1 SQ1 Location#

| | | |
|----------------------------|----|----------------------------------|
| {INTEGER, RANGE 0000-9999} | | Recruit to quota |
| Don't know | 99 | Terminate |

[CREATE dLocation \(SR\) to punch location from SQ1](#)

1. NSW
2. VIC
3. ACT
4. QLD
5. WA
6. NT
7. SA
8. TAS

ASK ALL / OE NUM/ O-100 / TERMINATE IF < 16 OR CODE 99

SQ2 What is your age?

#SQ2 SQ2 Age#

| | | |
|-------------------------|----|------------------|
| {INTEGER, RANGE 0-15} | | Terminate |
| {INTEGER, RANGE 16-100} | | Recruit to quota |
| Don't know | 99 | Terminate |

CREATE dAGE (SR) and punch from SQ2

1. 16-24
2. 25-34
3. 35-49
4. 50+

CREATE dAGE 2 (SR)

1. Below 18 [IF SQ2 = < 18]
2. 18 + [IF SQ2 = 18 and above]

ASK ALL / SR

SQ3 Are you...

{SINGLE RESPONSE}

#0 0 Gender#

| | | |
|--------|---|------------------|
| Female | 1 | Recruit to quota |
| Male | 2 | Recruit to quota |

ASK ALL / TERM IF CODE 2 OR 99

SQ4 Are you responsible for paying the bills for mobile services on at least one mobile phone or device?
This includes any mobile phone, smartphone or network capable tablet with a SIM-enabled mobile connection.

{SINGLE RESPONSE}

#SQ4 SQ4 Responsibility#

| | | |
|------------|----|-----------|
| Yes | 1 | CONTINUE |
| No | 2 | TERMINATE |
| Don't know | 99 | TERMINATE |

ASK ALL / SR

SQ5 How many private mobile services are you responsible for paying the bills for? This includes any mobile phone, smartphone or network capable tablet with a SIM-enabled mobile connection.

Please exclude any business accounts you are responsible for.

{SINGLE RESPONSE}

#SQ5 Responsibility of services#

| | | |
|-----------------------------------------------------|---|--------------------------|
| I am responsible for one service | 1 | continue |
| I am responsible for two services | 2 | continue |
| I am responsible for three services | 3 | continue |
| I am responsible for four services | 4 | continue |
| I am responsible for more than four services | 5 | continue |

dSQ6 FOR PIPING TEXT

1. one [SQ6 = code 1]
2. two [SQ6 = code 2]
3. three [SQ6 = code 3]
4. four [SQ6 = code 4]
5. more than four [SQ6 = code 5]

ASK ALL / SR PER ROW

SQ6 You indicated that you are responsible for [PIPE FROM dSQ6] [IF SQ5=1 mobile] [IF SQ5=2 thru 5 mobiles].

[IF SQ5=1 SERVICE] Who is the service provider for the device you are responsible for?

[IF SQ5=2 THRU 5 SERVICE] Who are the service providers for each of the devices you are responsible for?

[TERMINATE IF ALL RESPONSES 97 OR 99.]

[RANDOMISE COLUMNS: TELSTRA, OPTUS, VODAFONE]

{SINGLE RESPONSE PER ROW}

#SQ6 SQ6 Service provider#

| | [SHOW THE NUMBER OF SERVICES SELECTED AT SQ5] | Telstra | Optus | Vodafone | Other | Don't know |
|---|-----------------------------------------------|-------------------------------|-------------------------------|-------------------------------|-------|------------|
| 1 | Mobile service 1 | 1 continue | 2 continue | 3 continue | 97 | 99 |
| 2 | Mobile service 2 | 1 continue | 2 continue | 3 continue | 97 | 99 |
| 3 | Mobile service 3 | 1 continue | 2 continue | 3 continue | 97 | 99 |
| 4 | Mobile service 4 | 1 continue | 2 continue | 3 continue | 97 | 99 |
| 5 | Mobile service 5 | 1 continue | 2 continue | 3 continue | 97 | 99 |

dSQ6 [Service Provider] [MR]

1. Telstra [PUNCH IF ANY SQ6 ROW CODES 1-5 = COLUMN CODE 1]
2. Optus [PUNCH IF ANY SQ6 ROW CODES 1-5 = COLUMN CODE 2]
3. Vodafone [PUNCH IF ANY SQ6 ROW CODES 1-5 = COLUMN CODE 3]

ASK ALL / SR PER ROW

SQ7 [IF SQ5=1] Is your mobile service pre-paid or post-paid?
[IF SQ5=2 TO 5] Please indicate whether each of your mobile services are pre-paid or post-paid.

[SHOW ALL]

Pre-paid is when you put money (credit) on your phone and that money (credit) is reduced every time you use the phone.

Post-paid is when you agree to a set amount of money and inclusions for a set period. You receive a bill each month showing what you owe.

[IF SQ7 ROW CODES 1, 2, 3, 4 AND 5 = COLUMN CODE 99, TERMINATE]

{SINGLE RESPONSE PER ROW}

#SQ7 SQ7 Pre/post paid#

| | [ONLY SHOW SERVICES THAT ARE TELSTRA, OPTUS OR VODAFONE, SQ6= COLUMNS 1,2 AND/OR 3] | Pre-paid | Post-paid | Don't know |
|---|-------------------------------------------------------------------------------------|----------|-----------|------------|
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ6 ROW 1]) | 1 | 2 | 99 |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ6 ROW 2]) | 1 | 2 | 99 |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ6 ROW 3]) | 1 | 2 | 99 |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ6 ROW 4]) | 1 | 2 | 99 |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ6 ROW 5]) | 1 | 2 | 99 |

dSQ7 [Pre/postpaid] [MR]

1. Telstra Prepaid [IF COLUMN CODE 1 SELECTED FOR TELSTRA AT SQ7]
2. Telstra Postpaid [IF COLUMN CODE 2 SELECTED FOR TELSTRA AT SQ7]
3. Optus Prepaid [IF COLUMN CODE 1 SELECTED FOR OPTUS AT SQ7]
4. Optus Postpaid [IF COLUMN CODE 2 SELECTED FOR OPTUS AT SQ7]
5. Vodafone Prepaid [IF COLUMN CODE 1 SELECTED FOR VODAFONE AT SQ7]
6. Vodafone Postpaid [IF COLUMN CODE 2 SELECTED FOR VODAFONE AT SQ7]

[PART A Asked IF dSQ7=1-6]

PART A - SURVEY A (INCIDENCE AND RESOLUTION) – Those who pay for Telstra, Optus or Vodafone mobile services (Postpaid AND prepaid)

Experiences with MPS & DCB

[NOTE: IN ALL PROCEEDING QUESTIONS, WHERE '[INSERT SERVICE PROVIDERS SELECTED AT SQ6. WHERE MORE THAN ONE SELECTED, ENSURE PROPER USE OF COMMAS AND 'OR']' IS USED, PLEASE DO NOT REPEAT PROVIDER NAMES, I.E. WHERE SQ6 HAS MORE THAN ONE MOBILE SERVICE WITH ONE PROVIDER.]

EXAMPLE, IF 2 PROVIDERS → TELSTRA OR OPTUS

IF 3 PROVIDERS → TELSTRA, OPTUS OR VODAFONE

<ASK ALL> / SR

Q1 Did you know you can use your [insert service providers selected at SQ6] mobile account to pay for goods or services from **companies other than** [insert service providers selected at SQ6]? (such as in-app purchases, games, TV show voting, competitions, horoscopes, weather updates, [SHOW IF dAGE2 = code 2 (18+) adult content] etc.)?

{SINGLE RESPONSE}

#Q1 Q1 Awareness of third party charges#

| | |
|-----|---|
| Yes | 1 |
| No | 2 |

<IF Q1=1> / SR PER ROW

Q2 In the last six months, have you **chosen** to use your [INSERT SERVICE PROVIDERS SELECTED AT SQ7 COLUMNS 1 OR 2] mobile account to pay for goods or services from other companies (e.g. in-app purchases, games, TV show voting, competitions, horoscopes, weather updates, [SHOW IF DAGE2 = CODE 2 (18+) adult content] etc.)?

[SHOW TEXT IF DSQ7 = CODES 2, 4 OR 6]

These are sometimes listed as 'third party purchases', 'premium services' or 'content purchases' on your bill. See the below example(s) of what these might look like on your bill.

<INSERT THIS IMAGE FOR TELSTRA POST-PAID CUSTOMERS, [IF DSQ7 = CODE 2]

YOUR USAGE 07 MAR - 06 APR 2014

Mobile - 0488 xxx xxx continued...

Third Party Purchases

| Date | Time | Description | Qty | Provider [^] | Gross Amount in \$ | Nett Amount in \$ |
|--------|---------|-------------|-----|-----------------------|--------------------|-------------------|
| 19 Mar | 05:48pm | 19777677_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| 20 Mar | 08:46am | 19777077_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| 20 Mar | 05:57pm | 19777677_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| 25 Mar | 09:17pm | 19777477_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| 25 Mar | 09:20pm | 19777477_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| 25 Mar | 10:58pm | 19777477_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| 01 Apr | 07:36pm | 19771717_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| 02 Apr | 07:27pm | 19771717_MO | 1 | M.NET CORPORATION | 0.55 | 0.55 |
| | | | | | 4.40 | 4.40 |

[^]Any third party trade marks appearing in this bill are the trade marks of the relevant third parties.

| Provider [^] | ABN | Contact |
|------------------------|----------------|--------------|
| M.NET CORPORATION | 86 097 086 390 | 1300 783035 |
| Usage Total | | 33.46 |
| Less | | |
| * Included Call Credit | | credit 28.17 |
| Net Total | | 5.29 |

<INSERT THIS IMAGE FOR OPTUS POST-PAID CUSTOMERS, IF DSQ7 = CODE 4>

DIRECT CARRIER BILLING (DCB) BILL

| Content Services not included in current plan benefit | | | | | | | |
|-------------------------------------------------------|---------|--------|---------------------|------------------|------|------------|---------|
| Date | Time | Number | Service Description | Supplier | Type | S/R | Amount |
| 30 Nov | 08:45pm | | Gumative Mbovillage | d-mobielab S.p.A | P/O | 1800767584 | 13.64 |
| 1 Records | | | | | | | \$13.64 |

GOOGLE PLAY BILL

| Content Services - GST Free not included in current plan benefit | | | | | | | |
|------------------------------------------------------------------|---------|--------|---------------------|-------------|------|------------|--------|
| Date | Time | Number | Service Description | Supplier | Type | S/R | Amount |
| 05 Dec | 07:50pm | | Google - Ant-Man | Google Play | P/O | 1300300937 | 6.99 |
| 1 Records | | | | | | | \$6.99 |

PREMIUM SMS (PSMS) BILL

| Content Services not included in current plan benefit | | | | | | | |
|-------------------------------------------------------|---------|----------|---------------------|----------------|------|--------------|--------|
| Date | Time | Number | Service Description | Supplier | Type | S/R | Amount |
| 17 Feb | 01:56pm | 19955999 | TVPromotion | Salmit Digital | P/O | S 1300131276 | 0.50 |
| 1 Records | | | | | | | \$0.50 |

<INSERT THIS IMAGE FOR VODAFONE POSTPAID CUSTOMERS, IF DSQ7 = CODE 6>

| Premium Services vs Content purchases | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|---------------|-----------------|----------|------------|-----------------|--------------------|
| Date | Time | Number | Type | Period | Duration | Cost (excl GST) | You Pay (excl GST) |
| 18-Jul | 06:01:16 PM | 19969637 | Premium Message | All Day | 00:00:00 | \$3.18 | \$3.18 |
| 18-Jul | 06:03:15 PM | +19969637 | Premium Message | All Day | 00:00:00 | \$0.22 | \$0.22 |
| Sub Total (excl GST) | | | | | 00:00:00 | \$3.40 | \$3.40 |
| Total Count | | | | | | | 2 |
| <small>Looks like you sent a premium SMS/MMS. To opt-out of a service like this, text the word STOP to the number of the service you want cancelled. You can bar all Premium SMS and MMS for free. Simply call 1555 from your Vodafone mobile or visit vodafone.com.au/prem for more info. To obtain the helpline number for the Premium SMS Service on your bill visit https://www.myvodafone.com.au/setbver/ and enter the 19 number and date of the charge.</small> | | | | | | | |
| Content Purchases* | | | | | | | |
| Date | Time | Description | Transaction ID | Provider | Need Help? | Cost (excl GST) | You Pay (excl GST) |
| 08-Jul | 09:33:37 PM | AppyClub - 8z | P93494 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 08-Jul | 09:33:39 PM | AppyClub - 8z | P93494 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 08-Jul | 09:33:42 PM | AppyClub - 8z | P93494 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 15-Jul | 03:03:38 PM | AppyClub - 8z | P95068 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 15-Jul | 03:03:40 PM | AppyClub - 8z | P95068 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 22-Jul | 02:30:17 PM | AppyClub - 8z | P96772 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 22-Jul | 02:30:19 PM | AppyClub - 8z | P96772 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 29-Jul | 04:18:21 PM | AppyClub - 8z | P98468 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| 29-Jul | 04:18:30 PM | AppyClub - 8z | P98468 | 1101 | 1300886534 | \$4.55 | \$4.55 |
| Sub Total (excl GST) | | | | | | \$40.95 | \$40.95 |
| Total Count | | | | | | | 9 |

<DISPLAY MULTIPLE IMAGES, WHERE RESPONDENT IS WITH MULTIPLE SERVICE PROVIDERS, SQ6=1,2,3. ONLY SHOW IMAGE FOR A PROVIDER ONCE WHERE RESPONDENT HAS MORE THAN ONE MOBILE WITH THAT PROVIDER>

[SHOW ALL] Please provide responses separately for each mobile service.

{SINGLE RESPONSE}

#Q2 Q2 Incidence of third party charges#

NOTE FOR SP – FOR PIPING TEXT BELOW, INSERT SQ7 ROW CODE 1 AND ANSWER RESPONSE.

EXAMPLE IF SQ7 ROW CODE 1 (OPTUS), PREPAID, PIPE IN Q2 ROW CODE 1

'Mobile service 1 (Optus Prepaid)'

| | [INSERT ROW CODES WHERE SQ7 = COLUMNS 1 OR 2] | Yes | No | Don't know/can't remember |
|---|-----------------------------------------------------|-----|----|---------------------------|
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | 1 | 2 | 99 |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ6 ROW 2]) | 1 | 2 | 99 |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | 1 | 2 | 99 |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | 1 | 2 | 99 |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | 1 | 2 | 99 |

SP NOTE - CREATE HIDDEN VARIABLE HQ2 (PROVIDERS) / MR

1. Telstra [PUNCH IF ANY Q2 ROW CODES 1-5 = COLUMN CODE 1]
2. Optus [PUNCH IF ANY Q2 ROW CODES 1-5 = COLUMN CODE 1]
3. Vodafone [PUNCH IF ANY Q2 ROW CODES 1-5 = COLUMN CODE 1]

<ASK IF Q2= COLUMN CODE 1>

RANDOMISE COLUMNS 1-6 / MR PER ROW EXCEPT COLUMN CODE 99

Q3 What were the products or services that you paid for via your [INSERT SERVICE PROVIDERS
SELECTED AT HQ2] account(s) in the last six months?

Please provide responses separately for each mobile service.

[RANDOMISE COLUMNS 1-6.]

{MULTI RESPONSE PER ROW}

#Q3 Q3 Type of third party purchase#

| | | COLUMNS | | | | | | | |
|---|-----------------------------------------------------------------|---------|-----------------------------------------|-------------|----------------------------------|-------------------------------------------------------------------------------------------|----------------------|-------------------|---------------------------------------|
| | | 1 | 2. | 3 | 4 | 5 | 6. | 97. | 99 |
| | SHOW ROW IF Q2=1. | Game | News, weather or sport updates | Competition | Download or install an app | In-app purchase (i.e. purchasing an additional feature within an application) | TV show voting | Other [ANCHOR] | Don't know [EXCLUSIVE] [ANCHOR] |
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | 1 | 2 | 3 | 4 | 5 | 6 | 97 | 99 |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ7 ROW 2]) | 1 | 2 | 3 | 4 | 5 | 6 | 97 | 99 |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | 1 | 2 | 3 | 4 | 5 | 6 | 97 | 99 |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | 1 | 2 | 3 | 4 | 5 | 6 | 97 | 99 |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | 1 | 2 | 3 | 4 | 5 | 6 | 97 | 99 |

ASK IF Q3 ANY ROW CODES = COLUMN CODE 97 (OTHER) / OE CHA PER ROW

Q3A You selected other products or services for the below provider/s. Please type in your other response here.

| | | |
|---|--------------------------------|----------|
| 1 | SHOW Q3 ROW CODE 1 IF SELECTED | [OE CHA] |
| 2 | SHOW Q3 ROW CODE 2 IF SELECTED | [OE CHA] |
| 3 | SHOW Q3 ROW CODE 3 IF SELECTED | [OE CHA] |
| 4 | SHOW Q3 ROW CODE 4 IF SELECTED | [OE CHA] |
| 5 | SHOW Q3 ROW CODE 5 IF SELECTED | [OE CHA] |

<ASK IF Q2 = COLUMN CODE 1> / SR PER ROW

Q4 In the last six months, how many times have you chosen to pay for one of these products or services?
Please provide responses separately for each mobile service.

{SINGLE RESPONSE}

#Q4 Q4 Number of third party charges#

| | SHOW ROW IF Q2=1. | Once | Twice | 3 – 5 times | 6 - 9 times | 10 or more times | Don't know/can't remember |
|---|-----------------------------------------------------|------|-------|-------------|-------------|------------------|---------------------------|
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | 1 | 2 | 3 | 4 | 5 | 99 |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ7 ROW 2]) | 1 | 2 | 3 | 4 | 5 | 99 |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | 1 | 2 | 3 | 4 | 5 | 99 |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | 1 | 2 | 3 | 4 | 5 | 99 |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | 1 | 2 | 3 | 4 | 5 | 99 |

Unexpected charge experience

<ASK POSTPAID, IF ANY OF SQ7 = COLUMN 2> / SR PER ROW

Q5 In the last six months, have you found **unexpected** charges on your mobile account from companies other than [PIPE IN PROVIDERS SELECTED FROM SQ7 COLUMN CODE 2]?
Please provide responses separately for each mobile service.

{SINGLE RESPONSE}

#Q5 Q5 Incidence of unexpected charges#

| | SHOW ROWS WHERE SQ7= COLUMN 2 | Yes | No | Don't know/can't remember |
|---|-----------------------------------------------------|-----|----|---------------------------|
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | 1 | 2 | 99 |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ7 ROW 2]) | 1 | 2 | 99 |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | 1 | 2 | 99 |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | 1 | 2 | 99 |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | 1 | 2 | 99 |

<ASK IF ANY OF Q5 ROW CODES 1, 2, 3, 4 OR 5 = COLUMN CODE 1>

OE NUM / VALIDATION MIN 1/MAX 100 PER ROW

Q6 And in the last six months, how many **unexpected** charges have you found on your mobile account from companies other than [INSERT SERVICE PROVIDERS SELECTED COLUMN CODE 1 AT Q5]?
Please provide responses separately for each post-paid service.

{INTEGER}

#Q6 Q6 Number of unexpected charges#

| | [SHOW ROWS WHERE Q5 = COLUMN CODE 1] | INTEGER |
|---|-----------------------------------------------------|---------|
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ7 ROW 2]) | |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | |

<ASK PREPAID, IF ANY OF SQ7 = COLUMN CODE 1> / SR PER ROW

Q7 In the last six months, have you received an SMS text message from a company other than [PIPE IN PROVIDERS SELECTED FROM SQ7 COLUMN CODE 1] asking you to confirm a purchase that you didn't know you'd made on your pre-paid service(s)?
Please provide responses separately for each pre-paid service.

{SINGLE RESPONSE}

#Q7 Q7 SMS#

| | [SHOW ROWS WHERE SQ7= COLUMN CODE 1] | Yes | No | Don't know/can't remember |
|---|-----------------------------------------------------|-----|----|---------------------------|
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | 1 | 2 | 99 |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ7 ROW 2]) | 1 | 2 | 99 |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | 1 | 2 | 99 |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | 1 | 2 | 99 |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | 1 | 2 | 99 |

<ASK IF ANY OF Q7 ROW CODES 1, 2, 3, 4 OR 5 = COLUMN CODE 1>

OE NUM / VALIDATION MIN 1/MAX 100 PER ROW

Q8 And in the last six months, how many SMS text messages have you received asking you to confirm a purchase that you didn't know you had made on your pre-paid service(s)?
Please provide responses separately for each mobile service.

{SINGLE RESPONSE}

#0 0 Number SMS confirmation requests#

| | [SHOW ROWS WHERE Q7= COLUMN CODE 1] | INTEGER |
|---|-----------------------------------------------------|---------|
| 1 | Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | |
| 2 | Mobile service 2 ([INSERT RESPONSE FROM SQ7 ROW 2]) | |
| 3 | Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | |
| 4 | Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | |
| 5 | Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | |

<SHOW IF Q5= COLUMN CODE 1 AND Q7 ≠ COLUMN CODE 1

For the remainder of the survey we would like you to think about the **unexpected** charge from a company other than <INSERT RESPONSE FROM SQ6> that you remember most clearly.

<SHOW IF Q7= COLUMN CODE 1 AND Q5 ≠ COLUMN CODE 1

For the remainder of the survey, we would like you to think about one SMS text message asking you to confirm a purchase that you didn't know you had made. Please think about the one that you remember most clearly.

<SHOW IF Q5= COLUMN CODE 1 AND Q7= COLUMN CODE 1>

For the remainder of the survey, we would like you to think about one:

- **Unexpected** charge from a company other than <PIPE IN PROVIDERS SELECTED FROM SQ7 COLUMN CODE 2>, on your post-paid service(s); OR
- SMS text message (on your <PIPE IN CODES 1,3,5 FOR DSQ7> service(s)) asking you to confirm a purchase that you didn't know you had made.

Please think about the incident that you remember most clearly.

SHOW Q9 ON SAME PAGE

(ASK IF Q5 OR Q7 COLUMN CODE 1 > 1 ROW) OR

(IF Q5 = COLUMN CODE 1 OR Q7 = COLUMN ≥ 1 ROW)/ SR

<SHOW IF Q5= COLUMN CODE 1 FOR MORE THAN 1 ROW AND Q7 ≠ COLUMN CODE 1 FOR ANY ROW>

Q9 On which of your mobile services was the **unexpected** charge that you remember most clearly?

<SHOW IF Q7= COLUMN CODE 1 FOR MORE THAN 1 ROW AND Q5 ≠ COLUMN CODE 1 FOR ANY ROW>

On which of your mobile services did you receive the SMS text message asking you to confirm a purchase that you remember most clearly?

<SHOW IF Q5= COLUMN CODE 1 AND Q7= COLUMN CODE 1 ≥ 1 ROW

On which of your mobile services did you receive the unexpected charge or SMS that you remember most clearly?

{SINGLE RESPONSE}

#0 0 Primary charge#

| | | |
|-----------------------------------------------------|-----------------------------------------------------------|---|
| | [SHOW ROWS WHERE Q5= COLUMN CODE 1 /OR Q7= COLUMN CODE 1] | |
| Mobile service 1 ([INSERT RESPONSE FROM SQ7 ROW 1]) | | 1 |
| Mobile service 2 ([INSERT RESPONSE FROM SQ7 ROW 2]) | | 2 |
| Mobile service 3 ([INSERT RESPONSE FROM SQ7 ROW 3]) | | 3 |
| Mobile service 4 ([INSERT RESPONSE FROM SQ7 ROW 4]) | | 4 |
| Mobile service 5 ([INSERT RESPONSE FROM SQ7 ROW 5]) | | 5 |

// CREATE DUMMY VARIABLE **DQ9 (SR)** – BASED ON Q9 ANSWER SELECTED, PUNCH AS BELOW

IF Q9 = CODE 1 AND SQ7 ROW CODE 1 = COLUMN CODE 1 → DQ9 = CODE 1 (PREPAID UNEXPECTED)

IF Q9 = CODE 2 AND SQ7 ROW CODE 2 = COLUMN CODE 1 → DQ9 = CODE 1 (PREPAID UNEXPECTED)

IF Q9 = CODE 3 AND SQ7 ROW CODE 3 = COLUMN CODE 1 → DQ9 = CODE 1 (PREPAID UNEXPECTED)

IF Q9 = CODE 4 AND SQ7 ROW CODE 4 = COLUMN CODE 1 → DQ9 = CODE 1 (PREPAID UNEXPECTED)

IF Q9 = CODE 5 AND SQ7 ROW CODE 5 = COLUMN CODE 1 → DQ9 = CODE 1 (PREPAID UNEXPECTED)

IF Q9 = CODE 1 AND SQ7 ROW CODE 1 = COLUMN CODE 2 → DQ9 = CODE 2 (POSTPAID UNEXPECTED)

IF Q9 = CODE 2 AND SQ7 ROW CODE 2 = COLUMN CODE 2 → DQ9 = CODE 2 (POSTPAID UNEXPECTED)

IF Q9 = CODE 3 AND SQ7 ROW CODE 3 = COLUMN CODE 2 → DQ9 = CODE 2 (POSTPAID UNEXPECTED)

IF Q9 = CODE 4 AND SQ7 ROW CODE 4 = COLUMN CODE 2 → DQ9 = CODE 2 (POSTPAID UNEXPECTED)

IF Q9 = CODE 5 AND SQ7 ROW CODE 5 = COLUMN CODE 2 → DQ9 = CODE 2 (POSTPAID UNEXPECTED)

1. PREPAID UNEXPECTED
2. POSTPAID UNEXPECTED

SP NOTE - AUTO PUNCH **DQ9** ACCORDINGLY

DQ9 = CODE 1 (PREPAID UNEXPECTED)

→ IF Q7 = COLUMN CODE 1 (ONLY ONE ROW) AND Q5 ≠ COLUMN CODE 1

DQ9 = CODE 2 (POSTPAID UNEXPECTED)

→ IF Q5 = COLUMN CODE 1 (ONLY ONE ROW) AND Q7 ≠ COLUMN CODE 1

ALLOCATE RESPONSE AT D0 TO APPROPRIATE PROVIDER [SR]

{HIDDEN}

#0 0 Primary service#

| | | |
|----------|---|-------------------------|
| Telstra | 1 | PUNCH IF DQ9 = TELSTRA |
| Optus | 2 | PUNCH IF DQ9 = OPTUS |
| Vodafone | 3 | PUNCH IF DQ9 = VODAFONE |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / MR

Q10 What was the product or service that you were unexpectedly charged for?

[SHOW ANY COLUMN CODES SELECTED AT Q3 (EXCLUDING CODE 99), USE SAME ORDER AS Q3]

{MULTI RESPONSE}

#Q10 Q10 Type of unexpected charge#

| | |
|-------------------------------------------------------------------------------|----|
| Game | 1 |
| News, weather or sport updates | 2 |
| Competition | 3 |
| Download or install an app | 4 |
| In-app purchase (i.e. purchasing an additional feature within an application) | 5 |
| TV show voting | 6 |
| [PIPE IN Q3A OTHER SPECIFY TEXT ROW CODE 1] IF SELECTED FOR MOBILE SERVICE 1 | 7 |
| [PIPE IN Q3A OTHER SPECIFY TEXT ROW CODE 2] IF SELECTED FOR MOBILE SERVICE 2 | 8 |
| [PIPE IN Q3A OTHER SPECIFY TEXT ROW CODE 3] IF SELECTED FOR MOBILE SERVICE 3 | 9 |
| [PIPE IN Q3A OTHER SPECIFY TEXT ROW CODE 4] IF SELECTED FOR MOBILE SERVICE 4 | 10 |
| [PIPE IN Q3A OTHER SPECIFY TEXT ROW CODE 5] IF SELECTED FOR MOBILE SERVICE 5 | 11 |
| Other (please specify) [OE CHA] | 97 |
| Don't know/can't remember [SR] | 99 |

REASON FOR CHARGE

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / MR

Q11 Does anyone else use the device on which you were unexpectedly charged for a product or service?

Please select any that apply.

{MULTIPLE RESPONSE}

#Q11 Q11 Other users#

| | |
|----------------------------------------------------------------|---|
| No, just me [SR] | 1 |
| Yes, a person/people aged under 8 | 2 |
| Yes, a person/people aged 8-14 | 3 |
| Yes, a person/people aged 15-17 | 4 |
| Yes, an adult family member | 5 |
| Yes, another adult outside of the family or work (e.g. friend) | 6 |

<ASK IF Q11=2 TO 6> / SR

Q12 Do others accessing the device use it:

{SINGLE RESPONSE}

#Q12 Q12 Use by others#

| | |
|------------------------------|---|
| More often than you | 1 |
| About the same amount as you | 2 |
| Less often than you | 3 |
| Rarely | 4 |

NEW PAGE

<SHOW TEXT IF DQ9=2>

Please continue to think only about the unexpected charge from a company other than <INSERT RESPONSE FROM 0> in the last six months, that you remember most clearly.

<SHOW TEXT IF DQ9=1>

Please continue to think only about the SMS text message asking you to confirm a purchase that you didn't know you had made that you remember most clearly.

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1>

Q13 Thinking back to how this charge came about, how do you think this product or service was purchased?
[RANDOMISE ROWS 1-4]

{SINGLE RESPONSE}

#Q13 Q13 How charges occurred#

| | |
|----------------------------------------------------------------------------------------------------------------------|----|
| I sent an SMS (text message) to a phone number beginning with '19' (for example, 193 500) | 1 |
| I entered my phone number on a website and then I received a confirmation SMS (text message) | 2 |
| I accidentally clicked on a link, banner or 'pop up' on a website or in an app | 3 |
| I purposely clicked on a link, banner or 'pop up' on a website or in an app, not realising I would be charged | 4 |
| Other (please specify) [OE CHA] [ANCHOR] | 97 |
| Don't know [ANCHOR] | 99 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1>

Q14 And do any of the following statements apply to the purchase?

[RANDOMISE ROWS 1- 5]

{MULTIPLE RESPONSE}

#Q14 How charges occurred#

| | |
|----------------------------------------------------------------------------------------------------------------------------------|----|
| I consented to the purchase and understood I would be charged | 1 |
| I was asked to confirm the purchase before being charged | 2 |
| I understood how much I would be charged | 3 |
| I was informed when the charge had gone through | 4 |
| I understood the purchase would be [SHOW IF DQ9=2] charged to my mobile account [SHOW IF DQ9=1] deducted from my pre-paid credit | 5 |
| None of these apply [EXCLUSIVE] | 99 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / SR

Q15 How did you first become aware of this charge?

[RANDOMISE ROWS 1-4]

{SINGLE RESPONSE}

#Q15 Q15 How became aware#

| | |
|------------------------------------------------------------------|----|
| I received an SMS text message asking me to confirm the purchase | 1 |
| I received an SMS text message telling me I had been charged | 2 |
| <ASK IF DQ9=2 > I noticed the charge on my bill | 3 |
| <ASK IF DQ9=1 > My credit was used up unusually quickly | 4 |
| Other (please specify) [OE CHA] [ANCHOR] | 97 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / SR

Q16 Was it a one-off charge, or an ongoing charge?

By ongoing charge, we mean a subscription or a charge that occurred more than once.

{SINGLE RESPONSE}

#Q16 Q16 One-off or ongoing#

| | |
|----------------------|----|
| One-off charge | 1 |
| Ongoing charge | 2 |
| Unsure or don't know | 99 |

<ASK IF DQ9=2 AND Q16=2> / SR

Q17 And when did it become clear to you that it would be an **ongoing** charge?
By ongoing charge, we mean a subscription or a charge that occurred more than once.

[RANDOMISE ROWS 1-4]

{SINGLE RESPONSE}

#Q17 Q17 Clarity of charge#

| | |
|---------------------------------------------------------------------------------------------|----|
| The confirmation SMS stated that it was an ongoing charge | 1 |
| I received a reminder SMS, telling me that there were upcoming charges | 2 |
| <ASK IF DQ9=2> I noticed it on my bill, took subsequent action and found out it was ongoing | 3 |
| <ASK IF DQ9=2 > I noticed it on my bill multiple times | 4 |
| Other (please specify) [OE CHA] [ANCHOR] | 97 |
| Don't know/can't remember | 99 |

<ASK IF DQ9=1 AND Q16=2> / SR

Q18 And was it clear to you when you received the first SMS that it would be an **ongoing** charge?
By ongoing charge, we mean a subscription or a charge that occurred more than once.

{SINGLE RESPONSE}

#Q18 Q18 Clarity of charge SMS#

| | |
|-----|---|
| Yes | 1 |
| No | 2 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1>

Q19 What was the value of the unexpected charge?
If the charge was an ongoing subscription, please select the amount you were charged each time.

{SINGLE RESPONSE}

#Q19 Charge amount#

| | |
|---------------------------|----|
| Less than \$5 | 1 |
| \$5 - \$9.99 | 2 |
| \$10-\$29.99 | 3 |
| Over \$30 | 4 |
| Don't know/can't remember | 99 |

<ASK IF Q15=1 OR 2> / SR

Q20 Did you reply 'STOP' to the confirmation SMS?

{SINGLE RESPONSE}

#Q20 Q20 SMS actions#

| | |
|-----|---|
| Yes | 1 |
| No | 2 |

<ASK IF Q15= 1 OR 2 AND Q20=1> / SR

Q21 And was the charge added to your bill after you replied 'STOP'?

{SINGLE RESPONSE}

#Q21 Q21 SMS actions#

| | |
|-----|---|
| Yes | 1 |
| No | 2 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / SR

(SHOW IF dQ9 = CODE 2) **OR** (IF Q5= COLUMN CODE 1 AND Q7 ≠ COLUMN CODE 1)

Q22 As of today, have you paid the unexpected charge?

(SHOW IF dQ9 = CODE 1) **OR** (IF Q7= COLUMN CODE 1 AND Q5 ≠ COLUMN CODE 1)

As of today, have you had the unexpected charge refunded?

{SINGLE RESPONSE}

#0 0 Other actions#r

| | |
|-----|---|
| Yes | 1 |
| No | 2 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / MR

Q23 Did you contact any of the following organisations about the charge?

[RANDOMISE ROWS 1-4]

{MULTIPLE RESPONSE}

#Q23 Q23 Contacted organisations#

| | |
|------------------------------------------------------------------------------------------|----|
| [INSERT RESPONSE AT 0] | 1 |
| The organisation issuing the charge (i.e. the company other than [INSERT RESPONSE AT 0]) | 2 |
| The Telecommunications Industry Ombudsman | 3 |
| The fair trading body in your state | 4 |
| Other (please specify) [OE CHA] [ANCHOR] | 97 |
| I did not contact anyone about the charge [EXCLUSIVE] [ANCHOR] | 99 |

<ASK IF MORE THAN ONE RESPONSE SELECTED AT Q23>

<ONLY SHOW CODES SELECTED AT Q23>

Q24 Please indicate the order in which you contacted these organisations, with 1 being the organisation you contacted **first**.

{DRAG AND DROP RANKING}

#Q24 Q24 Order of contact#

| | |
|------------------------------------------------------------------------------------------|----|
| [INSERT RESPONSE AT 0] | 1 |
| The organisation issuing the charge (i.e. the company other than [INSERT RESPONSE AT 0]) | 2 |
| The Telecommunications Industry Ombudsman | 3 |
| The fair trading body in your state | 4 |
| [INSERT RESPONSE AT Q23.97] | 97 |

<ASK IF Q23 ≠ ROW CODE 1> / MR

Q25 Why did you decide not to contact [insert response from 0]?

[RANDOMISE ROWS 1-6]

{MULTI RESPONSE}

#Q25 Q25 Why no contact#

| | |
|---------------------------------------------------------------------------------------------|----|
| The charge was too small to worry about | 1 |
| I didn't think [INSERT RESPONSE FROM 0] would help | 2 |
| I didn't have the time | 3 |
| The SMS told me to contact the organisation issuing the charge | 4 |
| The [INSERT RESPONSE FROM 0] website told me to contact the organisation issuing the charge | 5 |
| <ASK IF DQ9=2 | 6 |
| My [INSERT RESPONSE FROM 0] bill told me to contact the organisation issuing the charge | |
| Other (please specify) [OE CHA] [ANCHOR] | 97 |
| Don't know [ANCHOR] [SR] | 99 |

<ASK IF Q23 ≠ ROW CODE 2> / MR

Q26 Why did you decide not to contact the organisation issuing the charge?

[RANDOMISE ROWS 1-7]

{MULTI RESPONSE}

#Q26 Q26 Why no contact#

| | |
|----------------------------------------------------------------------------------|----|
| The charge was too small to worry about | 1 |
| I didn't think they would help | 2 |
| I didn't have the time | 3 |
| The SMS told me to contact [INSERT RESPONSE FROM 0] | 4 |
| The [INSERT RESPONSE FROM 0] website told me to contact [INSERT RESPONSE FROM 0] | 5 |
| <ASK IF DQ9=2> | 6 |
| My [INSERT RESPONSE FROM 0] bill told me to contact [INSERT RESPONSE FROM 0] | |
| I couldn't find the contact details for the organisation | 7 |
| Other (please specify) [OE CHA] [ANCHOR] | 97 |
| Don't know [ANCHOR] [SR] | 99 |

<ASK IF Q23 ≠ ROW CODE 99> / SR

Q27 At what point did you decide to take action about the charge?

{SINGLE RESPONSE}

#Q27 Q27 Time of action#

| | | |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----|
| (SHOW IF dQ9 = CODE 2) OR (IF Q5= COLUMN CODE 1 AND Q7 ≠ COLUMN CODE 1) | (SHOW IF dQ9 = CODE 1) OR (IF Q7= COLUMN CODE 1 AND Q5 ≠ COLUMN CODE 1 | |
| After seeing the charge for the first time | After the first SMS message | 1 |
| After seeing the charge for the second or third time | After the second or third SMS message | 2 |
| After seeing the charge more than three times | After more than three SMS messages | 3 |
| I don't know how many times I had been charged | I don't know how many I received before I took action | 99 |

<ASK IF Q23 ≠ ROW CODE 99 AND Q22=1> / SR

(SHOW IF dQ9 = CODE 2) **OR** (IF Q5= COLUMN CODE 1 AND Q7 ≠ COLUMN CODE 1)

Q28 Was the charge removed from your bill as a result of contacting [INSERT RESPONSES FROM Q23, including piping in response to Q23.97]?

(SHOW IF dQ9 = CODE 1) **OR** (IF Q7= COLUMN CODE 1 AND Q5 ≠ COLUMN CODE 1)

Was the charge refunded as a result of contacting [INSERT RESPONSES FROM Q23, INCLUDING PIPING IN RESPONSE TO Q23.97]?

{SINGLE RESPONSE}

#0 0 Whether resolved#

| | |
|-------------------------------------------------------------|---|
| Yes | 1 |
| No | 2 |
| I'm in the process of resolving the issue, I don't know yet | 3 |

<ASK IF Q23 ≠ ROW CODE 99 AND Q28=1 OR 3> / SR

Q29 Overall, how easy or difficult was the process of resolving the charge?

{SINGLE RESPONSE}

#0 0 Ease of process#

| | |
|--------------------|---|
| Very easy | 1 |
| Somewhat easy | 2 |
| Somewhat difficult | 3 |
| Very difficult | 4 |

<ASK IF 0=3 OR 4>/ OE CHA

Q30 What was the biggest difficulty in resolving this issue?

{OPEN-ENDED}

#Q30 Q30 Biggest difficulty#

| |
|--|
| |
|--|

<ASK IF 0=3 OR 4> / MR . SELECT MIN 1, MAX 3

Q31 In your opinion, what were the biggest difficulties you faced throughout the process of resolving this issue? You may select up to 3 answers.

[RANDOMISE ROWS 1-4]

{MULTI RESPONSE - SELECT UP TO 3}

#Q31 Q31 Top difficulties#

| | |
|---------------------------------------------------------------------------------|----|
| I followed the instructions to stop the charges but it didn't work | 1 |
| I contacted [INSERT RESPONSE FROM 0] but they weren't helpful | 2 |
| I tried to contact the company charging me but couldn't get through to them | 3 |
| I contacted the company charging me but they weren't helpful | 4 |
| I didn't know who had charged me, or couldn't find how to contact them [ANCHOR] | 99 |

Managing third party charges in the future

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / SR

[SHOW TEXT] Charges on your mobile service account from organisations other than [INSERT RESPONSE FROM 0] are commonly known as third party charges.

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / SR

Q32 In future, how would you prefer to be able to resolve problems with the third party charges, such as the ones you've experienced?

[RANDOMISE ROWS 1-2]

{SINGLE RESPONSE}

#Q32 Q32 Improving process#

| | |
|-----------------------------------------------------------------------------------------------------|----|
| By contacting [INSERT RESPONSE FROM 0] | 1 |
| By contacting the company issuing the charge (i.e. the company other than [INSERT RESPONSE FROM 0]) | 2 |
| Other (please specify) [OE CHA] [ANCHOR] | 97 |
| Don't know/not sure [ANCHOR] | 99 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / MR

Q33 In future, would you like to see any of the following controls placed on third party charges?

[RANDOMISE ROWS]

{MULTI RESPONSE}

#Q33 Q33 Future improvements#

| | |
|--------------------------------------------------------------------------------------------------------------------------|----|
| Have the requirement to click a second confirmation in the app or web page before being charged | 1 |
| Have the requirement to reply to a confirmation SMS (text message) before being charged | 2 |
| Receive reminders of ongoing payments by SMS (text message) before being charged each time, including how to unsubscribe | 3 |
| <ASK IF DQ9=2> | 4 |
| Have the bill clearly state what was purchased, the price and the name of the company charging you | |
| <ASK IF DQ9=2> | 5 |
| Have the bill clearly state how to unsubscribe from ongoing charges | |
| <ASK IF DQ9=2> | 6 |
| Have the bill clearly state how to contest dispute the charge | |
| <ASK IF DQ9=1> | 7 |
| Have third party charges itemised on a statement with information about who to contact for queries or complaints | |
| None of these [SR] | 99 |

<ASK IF Q5= COLUMN CODE 1 OR Q7= COLUMN CODE 1> / SR

[SHOW TEXT ON SAME SCREEN AS Q34]

Q34 And now we would like you to think about whether you would like to automatically be able to purchase third-party products and services on your mobile account, or to have to opt-in to it.

In future, which of the following scenarios would you prefer?

[RANDOMISE ROWS]

{SINGLE RESPONSE}

#0 Future auto improvements#

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| Automatically be able to purchase third party products or services at any time, with a single click | 1 |
| Automatically be able to purchase third party products or services, but be able to have this service blocked if you don't want it | 2 |
| Automatically be able to purchase third party products or services at any time, but with the requirement to reply to an SMS to confirm each purchase | 3 |
| Automatically be able to purchase third party products or services at any time, but with the requirement to click a second link in the app/browser to confirm the purchase | 4 |
| Not be able to automatically accept third party purchases, but be able to activate this service whenever you want | 5 |

SECTION B = Q35/Q36/Q37/Q38

SURVEY B – THOSE WITH A MOBILE PHONE CONTRACT IN THEIR NAME, WHO PAY THE BILL, AND WHO HAVE NOT EXPERIENCED THIRD PARTY CHARGES

<ASK SECTION B IF MET ONE OF THE BELOW CONDITIONS:

- IF Q5 ALL ROWS = COLUMN CODE 2 OR 99 AND Q7 ALL ROW CODES = COLUMN CODE 2 OR 99
- IF Q5 ALL ROWS = COLUMN CODE 2 OR 99 (AND Q7 NOTANSWERED)
- IF Q7 ALL ROWS = COLUMN CODE 2 OR 99 (AND Q5 NOT ANSWERED)

Q35 How likely or unlikely would you be to use **your** **[INSERT SERVICE PROVIDERS SELECTED AT SQ6]** **mobile account(s)** to pay for goods and services from other companies (e.g. in-app purchases, games, TV show voting, competitions, horoscopes, weather updates, **[SHOW IF DAGE2 = CODE 2 (18+) adult content]** etc.)?

{SINGLE RESPONSE}

#Q35 Q35 Likelihood of third-party charge use#

| | |
|-----------------------------|---|
| Very likely | 1 |
| Somewhat likely | 2 |
| Neither likely nor unlikely | 3 |
| Somewhat unlikely | 4 |
| Very unlikely | 5 |

Q36 If you decided to pay for these goods and services on **your** **[INSERT SERVICE PROVIDERS SELECTED AT SQ6]** **mobile account(s)**, which of the following payment confirmation options would you like to have access to?

[RANDOMISE ROWS 1-7]

{MULTI RESPONSE}

#0 0 Payment options#

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Automatically be able to purchase third party products or services at any time, with a single click | 1 |
| Have the requirement to click a second confirmation in the app or web page before being charged | 2 |
| Have the requirement to reply to a confirmation SMS (text message) before being charged | 3 |
| For ongoing subscriptions, receive reminders of the payment by SMS (text message) before being charged each time, including how to unsubscribe | 4 |
| Have the bill or an account statement clearly showing what was purchased, the price and the name of the company charging you | 5 |
| Have the bill or an account statement clearly showing how to unsubscribe from ongoing charges | 6 |
| Have the bill or an account statement clearly showing how to contest dispute the charge | 7 |
| I wouldn't have any strong expectations [SR] | 99 |

SR PER ROW

Q37 If you found an **unexpected** charge of between \$1 and \$30 on your mobile account bill, how likely would you be to dispute it?

{SINGLE RESPONSE}

#Q37 Q37 Dispute likelihood#8

| | | Very likely | Somewhat likely | Neither likely nor unlikely | Somewhat unlikely | Very unlikely |
|---|------|-------------|-----------------|-----------------------------|-------------------|---------------|
| 1 | \$1 | 1 | 2 | 3 | 4 | 5 |
| 2 | \$5 | 1 | 2 | 3 | 4 | 5 |
| 3 | \$10 | 1 | 2 | 3 | 4 | 5 |
| 4 | \$30 | 1 | 2 | 3 | 4 | 5 |

<ASK IF ANY OF Q37= COLUMN CODES 1 OR 2> / SR

Q38 Who would you first contact, to dispute an unexpected charge on your mobile account bill?

[RANDOMISE ROWS 1-4]

{SINGLE RESPONSE}

#Q38 Q38 Dispute preference#

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| [INSERT SERVICE PROVIDERS SELECTED AT SQ6] | 1 |
| The third party company providing the product or service (i.e. not [INSERT SERVICE PROVIDERS SELECTED AT SQ6. WHERE MORE THAN ONE SELECTED, ENSURE PROPER USE OF COMMAS AND 'OR']) | 2 |
| The Telecommunications Industry Ombudsman | 3 |
| The fair trading body in your state | 4 |
| Other (please specify) [OE CHA] [ANCHOR] | 99 |

DEMOGRAPHICS

Finally, we have a few questions to help us analyse the results.

<ASK ALL> / SR

Q39 Which of the following best describes your household?

{SINGLE RESPONSE}

#Q39 Q39 Household composition#

| | |
|----------------------------------------------------------|----|
| Person living alone | 1 |
| Couple only | 2 |
| Couple living with child/children (0-17) | 3 |
| Couple living with adult child/children | 4 |
| Couple living with children aged both 0-17 and 18+ | 5 |
| Single adult living with child/children (0-17) | 6 |
| Single adult living with adult child/children | 7 |
| Single adult living with children aged both 0-17 and 18+ | 8 |
| Mixed adult household | 9 |
| Prefer not to answer | 98 |

<ASK ALL> / SR

Q40 What is the highest level of education that you have completed?

{SINGLE RESPONSE}

#Q40 Q40 Education#

| | |
|------------------------------------------------------------------------------|----|
| No formal schooling | 1 |
| Primary school | 2 |
| Some secondary school (School Certificate) | 3 |
| Completed secondary school (HSC, Leaving Certificate, etc.) | 4 |
| Trade or technical qualification (e.g. TAFE) | 5 |
| University or College of Advanced Education diploma, degree or higher degree | 6 |
| Prefer not to answer | 98 |

<ASK ALL> / MR

Q41 Do you speak any languages other than English at home?

Please select any that apply.

{MULTIPLE UNLESS 1 OR 99}

#Q41 Q41 CALD#

| | |
|-------------------------------------------------|---|
| No, English only [SR] | 1 |
| An Aboriginal or Torres Strait Islander dialect | 2 |
| Arabic | 3 |
| Assyrian | 4 |
| Bosnian | 5 |
| Burmese | 6 |
| Cantonese | 7 |

| | |
|---------------------------------------|----|
| Creole | 8 |
| Croatian | 9 |
| Dari | 10 |
| Dinka | 11 |
| Dutch | 12 |
| Farsi | 13 |
| French | 14 |
| German | 15 |
| Greek | 16 |
| Hindi | 17 |
| Hungarian | 18 |
| Indonesian | 19 |
| Italian | 20 |
| Japanese | 21 |
| Korean | 22 |
| Khmer | 23 |
| Lao | 24 |
| Macedonian | 25 |
| Malay | 26 |
| Mandarin | 27 |
| Maltese | 28 |
| Persian | 29 |
| Polish | 30 |
| Portuguese | 31 |
| Russian | 32 |
| Serbian | 33 |
| Spanish | 34 |
| Sudanese | 35 |
| Tagalog (Filipino) | 36 |
| Tamil | 37 |
| Thai | 38 |
| Turkish | 39 |
| Vietnamese | 40 |
| Other – Please specify _____ [OE CHA] | 97 |
| Don't know [SR] | 99 |

<ASK ALL> / SR

Q42 Which of the following best describes your household income before tax?
{SINGLE RESPONSE}

#Q42 Q42 Income#

| | |
|----------------------|----|
| Less than \$20,000 | 1 |
| \$20,000–\$39,999 | 2 |
| \$40,000–\$59,999 | 3 |
| \$60,000–\$79,999 | 4 |
| \$80,000–\$99,999 | 5 |
| \$100,000–\$119,999 | 8 |
| \$120,000–\$149,999 | 9 |
| \$150,000 or more | 7 |
| Don't know | 99 |
| Prefer not to answer | 98 |