

Billing

Complaints we receive about billing include claims that a consumer:

- is not receiving regular bills
- cannot tell from the bill whether or not they have been charged according to the terms of their service
- cannot tell from the bill whether or not a credit or adjustment has been applied
- has asked for an itemised statement but not received one
- is unhappy with the bill method used for their bills
- has been billed for charges incurred some time ago.

See our position statement [Charges](#) for information about disputed charges.

Laws and codes of practice

Some laws and codes of practice relevant to billing are:

- [Telecommunications Act 1997](#)
- [Telecommunications Consumer Protections \(TCP\) Code 2015](#)

Our approach

When we deal with complaints about billing we consider the law, good industry practice, and fairness in all the circumstances.

The law

Rules in the [Telecommunications Act](#) include:

A provider who supplies a standard telephone service must provide **itemised billing** unless the customer chooses not to have it. Itemised billing means a bill that shows, for all calls other than untimed local calls:

- i. the date on which the call was made
- ii. the number to which the call was made
- iii. the duration of the call

- iv. the charge applicable to the call.

A provider is not required to provide itemised billing for designated local calls, unless the customer requests this.

Good industry practice

Rules in the [Telecommunications Consumer Protections Code](#) include:

A consumer must receive a bill for each current billing period, except when:

- the consumer pays by direct debit, the charges are the same amount for each billing period, and the consumer and provider have agreed to not issue a bill
- the telecommunications product is a prepaid service.

A provider must issue a bill within 10 business days after the end of a billing period, except in specific circumstances. If any delay extends beyond 10 working days, the consumer must be granted an extension of time to pay of no less than the length of the delay.

This position statement provides broad guidance on the law, good industry practice, and what the TIO may consider to be fair and reasonable in general circumstances. It is not a full statement of the law or good industry practice. The TIO considers each matter brought to it on its own particular merits.

POSITION STATEMENT

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A provider must not bill for charges older than 160 days from the date the charges were incurred, except in exceptional circumstances set out in the Telecommunications Consumer Protections Code.

Consumers must be told what bill media they will receive, for example paper or email bills. Bills must be in a format the consumer is able to store and reproduce. If a provider wants to change its bill media, it must tell the consumer about the proposed change and any options available to the consumer about the change.

Information contained in a bill must be clear, accurate and free of material omissions.

A provider must include in each bill the billing information required by the Telecommunications Consumer Protections Code, including:

- the bill issue date and billing period
- the current due date and due date for any outstanding amounts
- one free method of bill payment
- any charges that exceed any spend limits
- a description of charges, the total amount of the bill, any discounts or credits, and any third party charges
- for bills with charges for included value plans, the total amount of the bill for the two previous billing periods and a link to the provider's website where the consumer can easily locate call and data usage information
- a contact point to make billing enquiries, the hours of its operation and the charges applicable.

Billing information (including itemisation for all types of billed charges if requested) must be available for a period of up to six years before the date a consumer asks for it. Information less than two years old must be available through one free medium, but a provider can charge for providing billing information in other formats, for example hard copy reprints of bills. A provider can charge for billing information over two years old. Charges for providing billing information

must be limited to the cost of providing the information.

A consumer must be able to contact their provider to enquire about a bill. This should cost no more than an untimed call unless otherwise agreed with the customer.

TIO view

Different elements of bills, for example credits, discounts, pro-rata charges, or payments made, should be clear and distinct. When a credit or discount is applied to a bill it should be clear what it relates to.

If a provider bills in advance for some service elements, for example line rental, this should be clearly set out on the bill.

If there is a delay in issuing a bill for certain charges, a provider should tell the consumer about the delay and explain the reasons for it. The provider should tell the consumer when the bill is likely to be issued. If a delayed bill causes financial hardship, the provider should give the consumer appropriate options to pay according to its financial hardship policy.

If a provider will charge a consumer for providing billing information over two years old, the provider should explain the charge to the consumer before they agree to receive the billing information.

Dealing with a dispute

When dealing with a complaint about billing, we ask for information from both the consumer and the provider. This may include:

- copies of bills
- customer contact records to ascertain agreed credits
- raw call data.

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Outcomes

When, in our view, a provider is not billing in accordance with all applicable rules, we expect the provider to address the impact of the contravention on the consumer. Outcomes may include re-issuing bills correctly, waiving delayed charges over 160 days old, or giving the consumer a reasonable payment plan to pay valid delayed charges.

Effective date: 11 March 2016

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