



By email: [StakeholderEngagement@tio.com.au](mailto:StakeholderEngagement@tio.com.au)

10<sup>th</sup> September 2017

Telecommunication Industry Ombudsman  
Melbourne

Dear Stakeholder Engagement team

### **Proposed changes to the TIO's Terms of Reference**

Financial Counselling Australia welcomes the opportunity to comment on the proposed changes to the TIO's Terms of Reference.

Financial counsellors assist thousands of Australians struggling with bills and debts, including to telecommunications providers. Sadly, financial stress is common in our community, with an estimated 21% of Australian households experiencing at least one form of financial hardship.<sup>12</sup>

#### *Overall comments*

With the rapid advance of technology and the rollout of the National Broadband Network, financial counsellors have noticed an increase in the complexity of telecommunications disputes. This is not only to do with the difficulty in understanding the technical issues in some disputes, but also because there is often more than one service provider involved in a dispute. In this context, the TIO's proposal to change the terms of reference seems necessary and appropriate.

The ability to seek documentation from members not named in the original complaint, require them to participate in the solution-finding process and then requiring them to comply with TIO decisions will expedite and streamline investigations.

The TIO's proposed amendments to their Terms of Reference are appropriate and will lead to faster, better outcomes for consumers and we support them.

Yours faithfully

A handwritten signature in black ink that reads "Fiona Guthrie".

Fiona Guthrie  
CEO  
Financial Counselling Australia

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<sup>1</sup> *More than half of young Australians have problems paying bills or buying basic necessities*, Business Insider, Jun 16, 2017 <https://www.businessinsider.com.au/more-than-half-of-young-australians-have-problems-paying-bills-or-buying-basic-necessities-2017-6>, last accessed August 31, 2017

<sup>2</sup> The Stress Financial Landscape Data Analysis, Digital Financial Analytics & Monash University Centre for Commercial Law and Regulatory Studies, Oct 2015, <https://goodshepherdmicrofinance.org.au/assets/files/2016/06/The-Stressed-Financial-Landscape-Data-Analysis.pdf>, last accessed Aug 31, 2017

