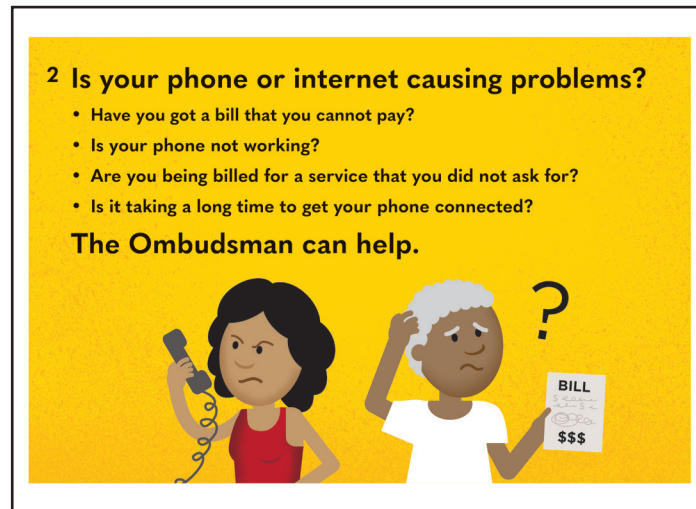


Phone or internet problems? The Ombudsman can help.



**Telecommunications
Industry
Ombudsman**



Is your phone or internet causing you problems?

You should always try to fix the problem with your telephone or internet company first. They know your account and have specialist complaint handling teams so they should be able to help.

If you are getting nowhere, the Telecommunications Industry Ombudsman may be able to help.

You can call us on 1800 062 058 or visit our website at www.tio.com.au.

You can also ask someone in your community to do this for you.

2 Is your phone or internet causing problems?

- Have you got a bill that you cannot pay?
- Is your phone not working?
- Are you being billed for a service that you did not ask for?
- Is it taking a long time to get your phone connected?

The Ombudsman can help.





What is the Telecommunications Industry Ombudsman?

Industry Ombudsmen are like footy umpires. They make sure that companies play fair. The Telecommunications Industry Ombudsman can help if you cannot fix a problem with your mobile, home phone or internet company.

All phone and internet service providers are covered by the Telecommunications Ombudsman so you can complain about problems with companies like Telstra, Optus, Vodafone, TPG and iiNet.*

The Ombudsman can help with:

- **Contracts:** Did you agree to something that you did not get?
- **Bills:** Do you think your bill is wrong or are you having trouble paying it?
- **Faults and service difficulties:** Does your mobile phone not work in your community?
- **Disconnections:** Has your phone been cut off?
- **Debt collection:** Are you being asked to pay a debt that is not yours?

**A full list of companies is available at www.tio.com.au.*

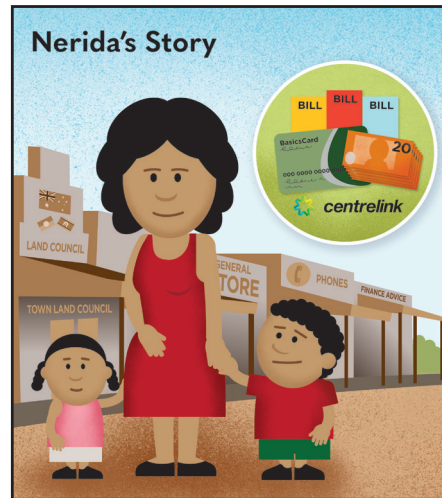
3 What is the Telecommunications Industry Ombudsman?

The Telecommunications Industry Ombudsman helps people sort out problems with their telephone and internet companies.

It is a free service.



4

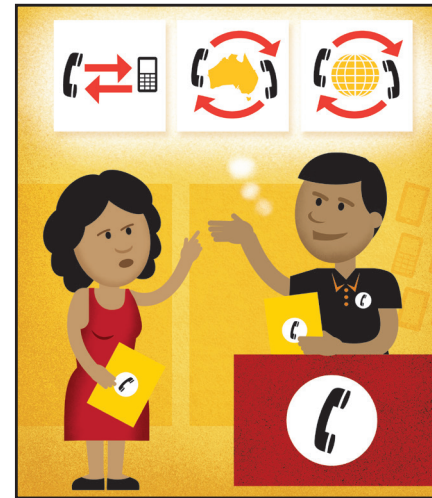


Here are two stories about experiences people have had with phone companies. You or your family may have heard similar stories.

Nerida's only income is Centrelink payments which are income managed (half of her income is withheld to pay bills). There is no mobile phone reception in her community.

Nerida's extended family lives all over Australia so it is important to keep in touch. She has close relations in Adelaide and Perth who she wants to call from time to time.

5



Nerida visits a phone company's shop. She wants a phone at her house so that she can stay in touch with friends and family.

Nerida tells the salesperson that she is on Centrelink benefits.

The salesperson does not ask Nerida what she will be using the phone for. He offers to connect her on a \$20 a month plan.

He does not tell her that the plan does not include any long-distance calls. He does not tell her that charges for long-distance calls are billed on top of the \$20 fee.

Nerida thinks she can afford \$20 a month and she tells the salesperson this.

Nerida signs up for the plan and the phone is connected. After this, Nerida and her friends and relatives in the community use the phone to call interstate.

Nerida's Story



- 4** Nerida lives with her family in a remote community.



- 5** Nerida wants to stay in touch with her family interstate so she visits a phone dealer in a nearby town. She signs up for a \$20 a month home phone.

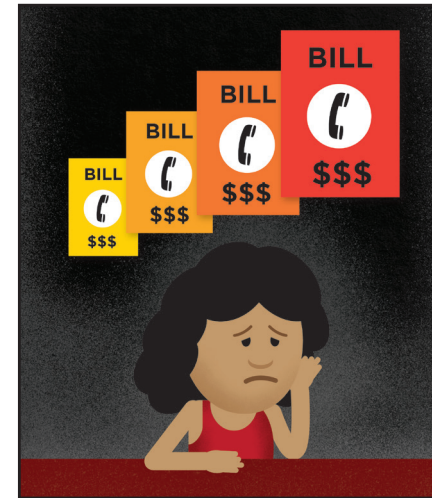
6



Nerida's first bill is \$700. It is more than she can pay. She puts it aside, hoping that she will have enough money when her next Centrelink payment arrives. Soon after, another bill arrives, this time for \$1,500.

Nerida calls the phone company and says she cannot pay. The company offers her a payment arrangement, but the weekly repayments are more than she can afford. After three months her phone is cut off.

7



Nerida is worried about her husband, who has been sick. She will not be able to call a doctor or the ambulance if his condition gets worse.

Nerida has also been recently contacted by a debt collector. She is told her name will be placed on a bad payers' list. This means she may not be able to get other services connected, or she could be refused a loan.

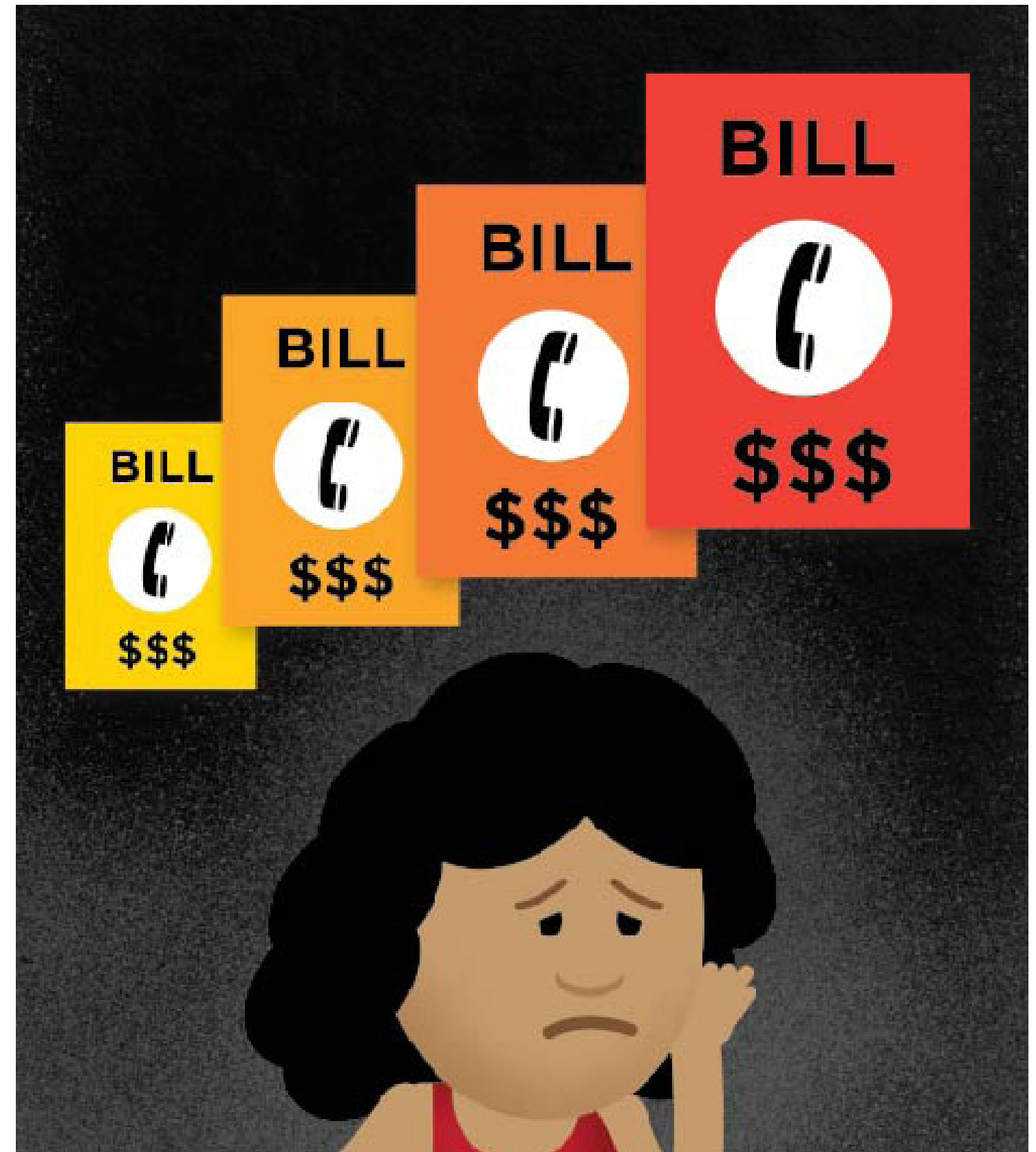
Nerida is very stressed and asks Frank, a money worker in her community, for help.



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- 6 Nerida's first bill is for \$700. Soon after, she gets another bill for \$1,500.



- 7 A debt collector has been calling Nerida. She is worried so she asks Frank, a money management worker, for help.

8



Nerida tells Frank that she thought her plan included long-distance calls. Frank says that the phone company should have asked Nerida some questions about how she would use the service. This would have helped them provide her with the right plan.

Frank says that it does not seem fair that she has to pay \$1,500 when she could have had a plan that included long-distance calls. He calls the phone company, which says it has done nothing wrong. It says Nerida will have to pay the bill. They will only reconnect the service after the bill is paid.

9



Frank knows that the Ombudsman will listen to Nerida's story and try to help sort out the problem. He calls the Ombudsman and explains.

The Ombudsman contacts the phone company and asks it to work on a solution with Frank and Nerida.

The Ombudsman helps fix most problems quickly. It deals with thousands of issues each year. Most are fixed within two weeks. Frank is confident that the Ombudsman can help fix Nerida's problem.



- 8 Frank and Nerida talk about what happened when Nerida visited the phone shop. He calls the phone company, which says that Nerida must pay the \$1,500 bill before she can get her phone put back on.



- 9 Frank calls the Ombudsman, which asks the phone company to reconsider Nerida's situation.

10



When the phone company calls Frank, he explains that the dealer did not ask Nerida how she would use the service. He says her service is too expensive because the long-distance calls are charged on top of the \$20 fee.

The company says it usually checks to see whether customers can afford a service before signing them up. It did not do this properly in Nerida’s case.

11



The Ombudsman asks the company if it has any plans more suitable for Nerida. It turns out it has an \$80 a month plan that includes long-distance calls. After speaking to Nerida, the company agrees to cut her bill to \$240, or what she would have paid for the \$80 plan from the beginning. The company and Nerida agree. Nerida will pay \$160 a month over three months. This will cover the cost of the previous bill (\$240) and the new plan. Nerida is sure that she can pay these charges. The phone company agrees to reconnect Nerida’s service on the condition that she sticks to the payment plan.

Nerida’s Repayment Plan

Plan A			
Cost	Date	Total Cost	Explanation
\$20 a month. Long-distance calls not included.	Beginning of March to beginning of June.	\$60 plan cost (plus \$1,440 for long-distance calls).	Phone disconnected at end of June. Phone company clears the \$1,500 charge in return for Nerida agreeing to the payment plan below.
Plan B			
\$80 a month plan. Long-distance calls included.	Ongoing from the beginning of August	\$160 a month for August, September and October. \$80 a month after that.	\$160 a month: this includes \$80 a month to pay the outstanding debt of \$240 from the old plan and \$240 for the new plan.

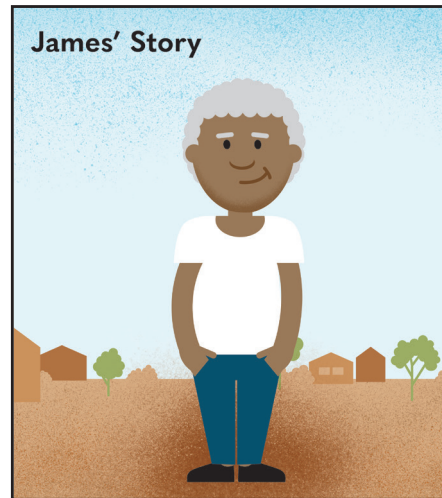


- 10** The phone company calls Frank. It agrees that the phone dealer has not sold Nerida the right product.



- 11** With the Ombudsman's help, the phone company agrees to reconnect the service and to cut Nerida's bill to \$240.

12

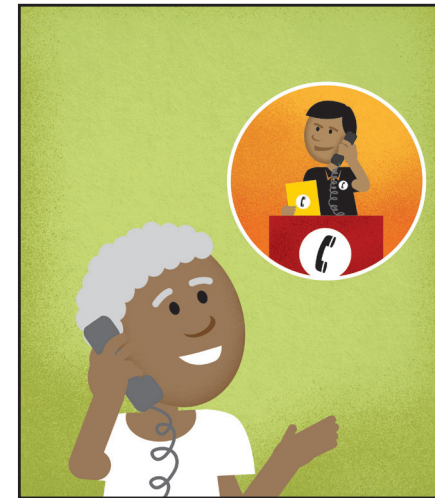


James lives in a remote community. Most people in the community speak an Indigenous language. James speaks English as a second language.

People in the community receive calls all the time from companies wanting them to sign up for goods and services.

James thinks a mobile phone would help him stay in touch with friends and family.

13

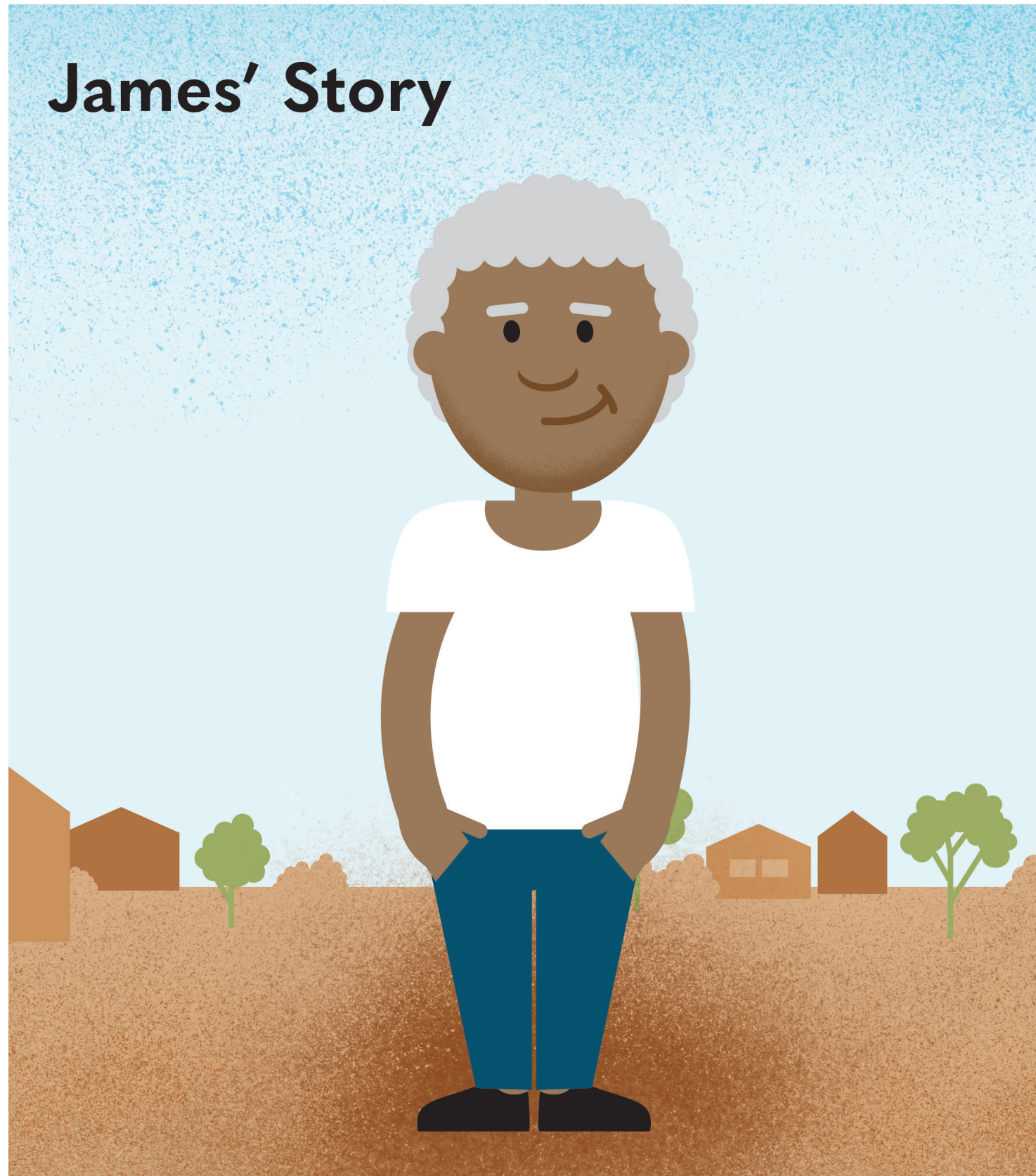


The telephone salesperson offers James a two-year plan. For \$80 each month, the plan includes internet access with 6GB of data and phone calls. The phone company mails the phone to James.



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James' Story



- 12** James lives in a remote community. He speaks English as a second language. Some phone companies' mobiles work in the community, others do not.



- 13** One afternoon, a salesperson rings James at home offering him a two-year mobile phone plan. He agrees, as many of his friends have mobile phones.

14



The mobile phone company that sold James the phone does not have reception in his community.

Other people in the community can make mobile calls, so James thinks his phone must be broken. He throws it away.

He does not realise that even though he is not using the service, the phone company is still charging him every month. When James does not pay the bills, the company ends the service. It also charges James an extra fee for not sticking to the two-year contract.

15



James speaks with Mary, a money worker. James thinks the bill is unfair because he never used the service. Mary says she will help.

She tries to call the phone company but she cannot get in contact.



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14 When the phone arrives James cannot make calls. He thinks it is broken so he throws it away. He is surprised to get a bill for \$600.



15 James goes to see Mary, a money worker in his community, for help.

16



Mary says the salesperson should not have sold the service to James because that phone company has no reception in his community. Phone companies are not allowed to say they have reception in an area unless they really do.

17



When Mary speaks to the Ombudsman, they say James cannot be charged for a service that the phone company cannot provide. Once the Ombudsman contacts the phone company, the company agrees not to charge James anything.



- 16** Mary says the salesperson should not have sold the service to James because there is no reception in his community. The phone company does not agree and says James has to pay.



- 17** Mary rings the Ombudsman for help. After the Ombudsman speaks to the phone company, the company agrees to cancel the bill.

18

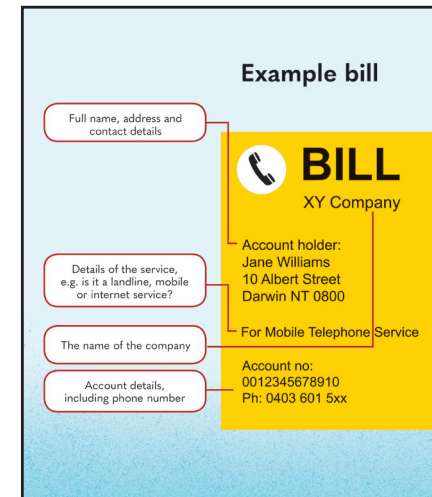


What the Ombudsman can do:

The Ombudsman will help by contacting Nerida and James' phone companies and giving them 10 business days to resolve the complaints.

If Nerida and James' complaints are not fixed in this time, then Frank and Mary, the money workers, can contact the Ombudsman again. The Ombudsman will work with Frank and Mary and the phone company to fix the problem.

19



What you need to make a complaint:

The Ombudsman tries to help people fix problems simply and quickly. If you make a complaint to the Ombudsman, it will help if you can give:

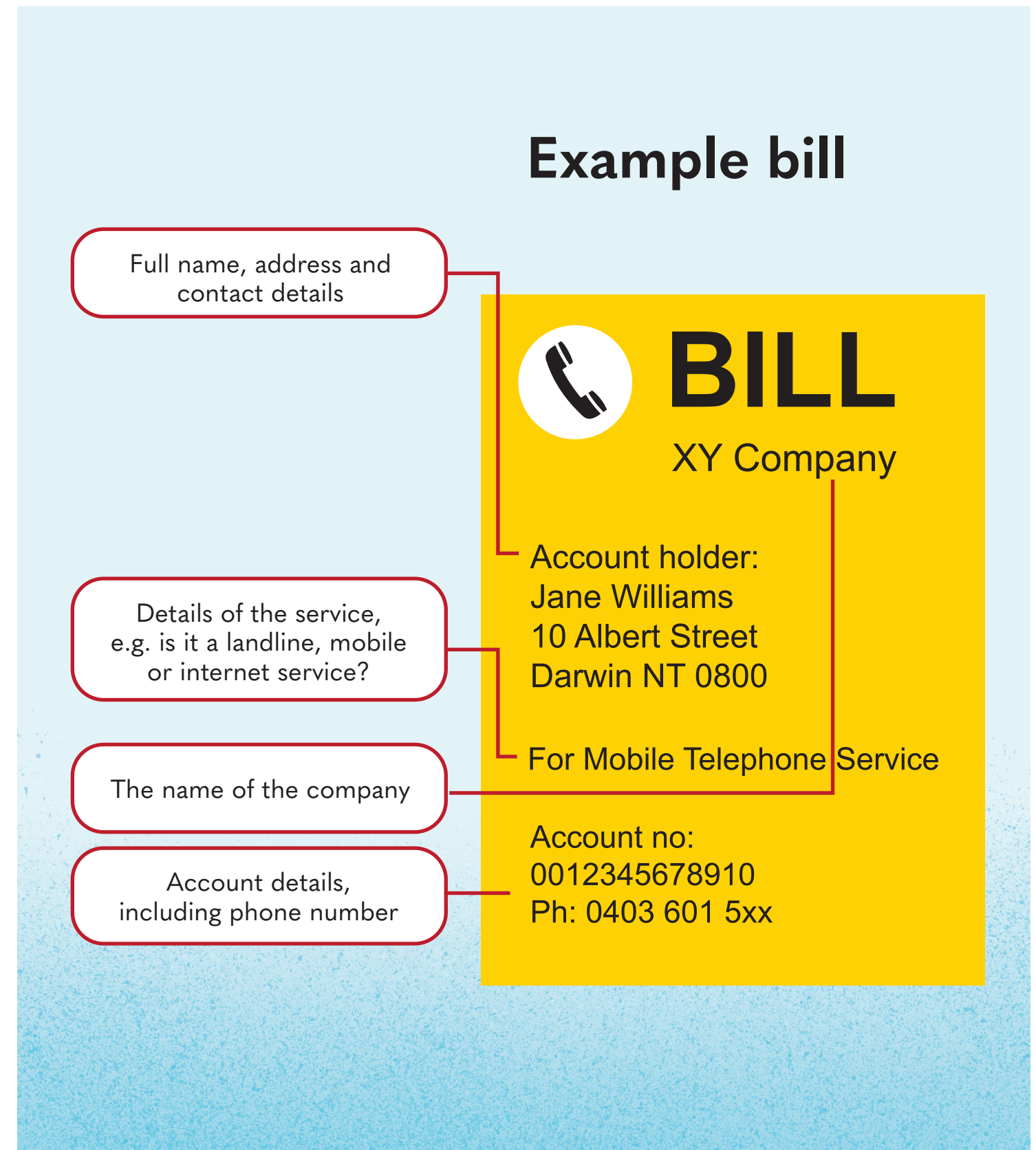
- your full name, address and contact details
- details of the service – for example, telephone or internet account name
- name of the telecommunications company
- specific details including relevant dates, accounts and payment details.

Many of these details will be on your bill.

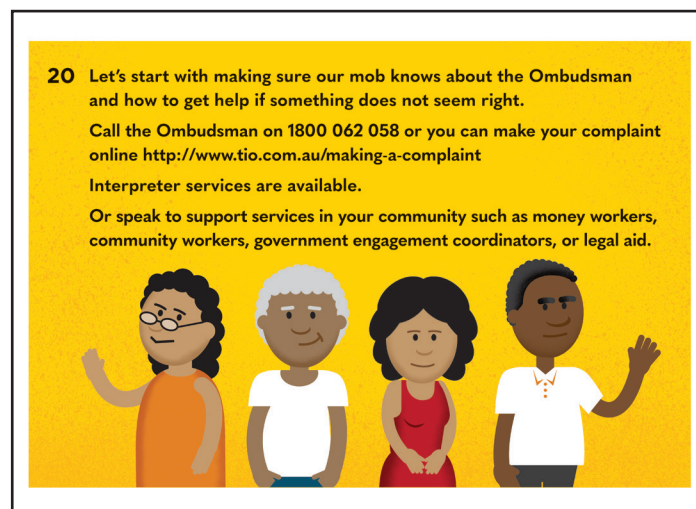
If you do not have all these details, don't worry. The Ombudsman can probably still help.



18 If you have a problem that you cannot fix with your phone or internet company, the Ombudsman can help.



19 This is the information you need to make a complaint. If you do not have this information, don't worry. The Ombudsman can probably still help.



Contact the Ombudsman

You can contact the TIO:

By phone: 1800 062 058*

Online: www.tio.com.au

Mail: PO Box 276, Collins St West, Vic 8007

We will pay the cost of providing an interpreter from the Aboriginal Interpreter Service. Ask us and we will arrange it for you.

If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service.

For more information on the National Relay Service, call 1300 555 727.

*Some providers may charge a fee to call the above numbers from a mobile phone. If you are concerned about the cost, tell us when you call and we will call you back.

How we can help

You can complain about:

- billing
- contracts
- disability issues
- faults
- numbering
- privacy
- connections
- debt collection
- disconnections
- land access
- priority connections and repairs
- transfers

20 Let's start with making sure our mob knows about the Ombudsman and how to get help if something does not seem right.

Call the Ombudsman on 1800 062 058 or you can make your complaint online <http://www.tio.com.au/making-a-complaint>

Interpreter services are available.

Or speak to support services in your community such as money workers, community workers, government engagement coordinators, or legal aid.

