



Telecommunications  
Industry  
Ombudsman

# TIO Good Industry Practice Guide for Billing

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## About this guide

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We expect providers to send all consumers bills that are easy to read and clearly show the cost of the goods and services both parties agreed to. This guide outlines what we think is good industry practice for billing.

Good industry practice is different to minimum legal obligations for providers. These obligations are set out in the:

- Telecommunications Consumer Protections Code 2019
- Telecommunications Act 1997

We always consider the individual circumstances of each complaint when deciding on fair and reasonable resolutions. You can see our Fairness Framework [here](#).

## Good Industry Practice for Billing

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Good industry practice means providers sending clear bills to all consumers who use their products and services.

### 1. Send bills to all consumers

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#### 1.1 We expect providers to send timely bills to:

- All consumers, excluding those on prepaid plans
- By their preferred method.

### 2. Easy to understand and accurate bills

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#### 2.1 We expect provider bills to clearly show:

- Names, addresses and account numbers of consumers
- Period the bills cover
- Itemised services and goods consumers use
- Itemised costs of services
- Discounts on products and services
- Any credits providers made to consumers
- Payments consumers made on last bill(s)
- Unpaid charges from previous periods
- Charges due for the period and due dates
- Variable charges, such as roaming charges, listed clearly.

#### 2.2 We expect provider bills to be accurate:

- All charges match those in Critical Information Summaries
- Providers can verify all charges listed on bills if required.

#### 2.3 We expect the terms of credits, discounts and equipment are clearly visible:

- The terms of credits, discounts and equipment are clearly visible. For example:
  - \$10 credit, fifth month of six months
  - 10% discount, sixth month of 12 months
  - Branded Phone, tenth \$60 payment of 24 payments.

### 3. Payment options

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#### 3.1 We expect providers to offer consumers a range of payment options that:

- Are fit for purpose
- Are easy to access
- Provide two free payment methods, one of which must be manual
- Suitable for consumers who do not use the internet.

### 4. Disputed charges

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#### 4.1 When consumers dispute charges, we expect providers to:

- Stop any credit management action immediately. This includes not:
  - restricting services
  - suspending services
  - disconnecting services
  - default listing consumers
  - debiting disputed amounts
  - referring the debt to third parties, such as debt collection agencies
- Keep consumers' services connected
- Listen to consumers' billing disputes
- Investigate and respond appropriately
- Share investigation results with consumers
- Offer refunds where consumers have overpaid charges or providers have overcharged them
- Check consumers are not experiencing financial hardship
- Explore options for payment plans in line with financial hardship policies where disputed charges are valid
- Explore options for other plans if consumers are experiencing financial hardship [insert link to financial hardship Good Industry Practice Guide].

## 5. Undisputed charges

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### 5.1 When consumers dispute some charges and not others, we expect providers to:

- Separate undisputed charges from disputed amounts on bills
- Check consumers are not experiencing financial hardship
- Tell consumers they will continue charging for undisputed amounts.

## 6. Delayed bills

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### 6.1 When providers delay sending bills to consumers, we expect providers to:

- Investigate why they are not sending bills to consumers on time
- Provide consumers regular updates on resolving delays
- Share the reasons with consumers
- Offer consumers suitable resolutions for delayed bills
- If verified, offer consumers suitable options for payment of delayed bills, such as equal time of the delay to pay the debt
- Generally, not bill consumers for charges more than 160 days old
- Proactively identify systemic or individual issues causing delays and fix the problems promptly
- Ensure they do not charge consumers late payment fees resulting from systemic or isolated problems.

## 7. Unexpected high bills

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### 7.1 When providers send consumers unexpected high bills, such as early termination charges, we expect providers to:

- Recognise the impact of unexpected high bills on consumers
- Verify the bills with supporting information
- Explain to consumers the reasons for unexpected high bills
- Offer consumers suitable options for payment where bills are verified. This might include:
  - payment plans
  - waivers

- If unexpected high bills force consumers into financial hardship, make sure they have access to help for financial hardship [insert link to Good Practice Guide] through providers' financial hardship policies
- If providers cannot verify unexpected high bills, waive the charges
- Proactively warn consumers they have higher than expected charges as soon as providers are aware.

## 8. Consumers cancel mobile services

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### **8.1 When consumers cancel mobile services because providers cannot supply the agreed standard of service, we expect providers to:**

- Let consumers cancel services with no charges
- Let consumers pay device charges on the original repayment schedule
- Continue sending consumers bills for the device charges.

## References

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For more information, please see our:

- [Good Industry Practice Guides](#)
- Guidance Documents (Available on the [TIO website](#) from 1 July 2025)
- [Terms of Reference](#)