

TIO Good Industry Practice Guide for Domestic and Family Violence

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About this guide

We expect providers to have, follow and apply policies and procedures that support consumers who are experiencing or are victim survivors of domestic and family violence.

This guide outlines what we think is good industry practice when consumers are experiencing or are victim survivors of domestic and family violence.

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

- [Telecommunications \(Domestic, Family and Sexual Violence Consumer Protections\) Industry Standard 2025](#)
- [Assisting Consumers Affected by Domestic and Family Violence](#)
- [Telecommunications Consumer Protections \(TCP\) Code 2019](#)
- [Australian Privacy Principles guidelines](#)
- [Industry Guidance Note on Authorised Representatives and Advocates](#)
- [Handling of Life Threatening and Unwelcome Communications](#)
- [Telecommunications Service Provider \(Customer Identity Authentication\) Determination 2022](#)
- [Life Threatening and Unwelcome Communications Industry Code.](#)

We expect consumers to participate with providers in finding ways to resolve their complaints.

The examples in this guide are not exhaustive. We always consider the individual circumstances of each complaint when deciding on a fair and reasonable resolution.

View our [Fairness Framework](#) to learn more.

Examples of Good Industry Practice for Domestic and Family Violence

Good industry practice is providers treating victim survivors of domestic and family violence with appropriate care and sensitivity. This may include:

1. Financial Hardship

1.1 When victim survivors experience financial hardship, we expect providers to:

- Ensure frontline staff are equipped with practices to appropriately engage and refer individuals at risk of, or experiencing, financial hardship to financial advisors as soon as possible to reduce the risk of escalating unmanageable debt
- Regularly review hardship assistance with victim survivors to ensure arrangements are sustainable and effective
- Offer flexible and tailored payment options that consider the needs of individuals, for example, broader thresholds for missed or late payments
- Assign nominated or designated points of contact for victim survivors to deal with exclusively
- Give victim survivors priority access to targeted assistance, including dedicated phone numbers or email addresses so requests are attended to quickly and without lengthy hold periods and transfers between departments
- Have easy-to-find information about hardship assistance on their websites and on reminder notices, written in plain English or consumers' language of choice
- Waive some or all debts or match payments
- Reconnect services without restrictions or conditions, regardless of whether victim survivors are actively seeking hardship assistance or engaging in domestic and family violence assistance programs
- Waive late payment fees, penalties or interest charges
- Not restrict, suspend and disconnect services where victim survivors are concerned about their personal safety or the safety of those in their care
- Comply with regulatory obligations for hardship assistance
- Consider the impact of putting financial burdens on victim survivors for products and hardware they have left behind when fleeing family and domestic violence. We expect providers to consider whether any other people contributed to such debts and review the records of victim survivors to ensure any agreed actions have been undertaken. These actions may include, for example, checking payment plans have been set up correctly or payment extensions have been processed.

2. Flexibility and tailoring services

2.1 We expect providers to be flexible and tailor services by:

- Offering highly flexible payment arrangements that:
 - recognise the unique needs and circumstances of those at risk of or impacted by domestic and family violence
 - consider options that may deviate from standard practices and offerings.
- Ensuring staff are empowered and able to contact police or emergency services immediately if there is concern of personal safety or violence
- Empowering staff to offer tailored solutions which address the needs of victim survivors impacted by domestic and family violence
- Empowering staff to make reasonable decisions and take reasonable actions without the need for escalation or unnecessary delay.

3. Identification processes

3.1 We expect providers to offer:

- Safe and streamlined processes to identify and provide timely assistance to victim survivors, even if they are not account holders
- Additional and alternative ways for victim survivors to verify their identity to access their accounts and meet their needs, including but not limited to:
 - the use of PINs or passwords
 - the sending of verification codes to safe numbers
 - email addresses
 - within provider apps
 - alternative options presented by either party.
- Proactively checking, recording and actioning the following details immediately after victim survivors tell providers they are at risk of or impacted by domestic and family violence:
 - confirming existing authorised representatives on accounts
 - confirming with victim survivors they understand what power their authorised representatives will have on their accounts
 - checking their current addresses and contact details
 - confirming and recording in appropriate places how and when victim survivors can be safely contacted and ensuring this is the method used for future contact by all staff.

- Not disclosing personal information in cases where provider staff have concerns about the privacy and safety of individual end users.

4. Domestic and family violence policies, processes and supporting material

4.1 We expect providers to comply with their policies, processes and supporting material:

- Providers must have and comply with domestic and family violence policies that:
 - Set out clear internal guidance on how and when to apply the policies, including:
 - regular review of policies and processes for currency and purpose alignment
 - processes that ensure victim survivors do not need to tell their story repeatedly
- Processes to ensure victim survivors are only contacted via their preferred contact method and at times that suit them
- Policies and processes that prioritise the safety of victim survivors, staff and other support people dealing with domestic and family violence
- Easily accessible and dedicated domestic and family violence page with relevant information on provider websites
- Quick exit function on all website pages
- Policies and processes in place to ensure account information is only accessed by staff for legitimate purposes
- Victim survivors can ask for help without providers requiring contact with perpetrators or their authorised representatives.

5. Clear pre-sale information and responsible selling

5.1 We expect providers to provide victim survivors clear and easily accessible information by:

- Providing victim survivors with information about cancellation methods, preferably in a Critical Information Summary. This should include information about the ability to exit a service without penalty if the coverage they experience is not as was expected or advised at sign up
- Proactively and accurately assessing coverage at pre-sale and when changing addresses to ensure victim survivors have sufficient coverage to meet their needs and are aware of any limitations

- Proactively explaining terms in standard contracts that may be relevant to victim survivors at the point of sale, such as:
 - payment methods available
 - the ability of providers to vary contracts, including how and what this may mean to affected consumers

5.2 We expect providers to sell responsibly by:

- Having clear internal responsible-sales policies and processes for consumers in vulnerable circumstances
- Complying with their internal responsible-sales policies and processes
- Providing appropriate remedies where internal responsible-sales policies and processes are not complied with
- Where victim survivors bought services or goods based on incorrect information or inappropriate sales techniques, offering:
 - flexible remedies
 - refunds for services and linked goods
- Placing 'Do not sell' or 'Locked account' flags on accounts to:
 - prevent changes or additions to accounts by perpetrators
 - prevent accounts from being closed, cancelled or moved out of victim survivors' names by perpetrators.

6. Contract and account information

6.1 We expect providers to make contract and account information available by:

- Providing order summaries or easily accessible and readable information within a short period of time after victim survivors enter contracts and supplementary to Critical Information Summaries. This includes but is not limited to:
 - the names of specific products
 - the ongoing costs of specific products
 - any other relevant and essential information relevant to products
- Retaining written contracts, call recordings, webchat transcripts and similar for the duration of contracts plus 24 months.
- Regularly and routinely deleting personal information, written contracts, call recordings, webchat transcripts and similar after the completion of contracts plus 24 months to minimise the risk of privacy breaches.

7. Billing and payments

7.1 We expect providers to offer victim survivors:

- Two fee free payment methods, including one manual payment method, such as BPAY, that are available on all product types
- The option to pay via non-electronic means, such as in person or via Australia Post
- More options than usual for the timing and frequency of direct debits.

7.2 Where direct debit payments are unsuccessful, we expect providers to:

- Notify victim survivors of failed payments within 24 hours of the failure
- Wait no less than three business days, preferably five business days, before they send reminder notices
- Wait no less than three business days, preferably five business days, before they reattempt failed direct debits

7.3 Where payments are incorrectly debited, we expect providers to:

- Consider refunds to victim survivors within five business days
- Send victim survivors fully itemised bills unless they have opted out of receiving bills.

8. Credit assessments, credit reporting, other credit issues

8.1 We expect providers to use credit assessments:

- As a mandatory entry point for new customers, particularly in areas where services, options and coverage may be limited
- As prevention of victim survivors' risk of overcommitment.

8.2 Where credit issues exist, we expect providers ensure debts do not result from third-party pressure, duress or other influences by:

- Thoroughly investigating the context of debts before default listing or starting credit management action against victim survivors
- Recalling debts sold to debt collection agencies
- Setting up payment plans in line with financial hardship requirements
- Correcting individuals' credit information (credit default and serious credit infringement)
- Recording default information within one year of the debt becoming overdue to prevent extended financial burden

- Considering the circumstances and capacity to pay of victim survivors before default listing them or starting credit management action
- Offering victim survivors help under their financial hardship policies before taking credit action
- Compensating victim survivors for financial loss or expenses resulting from incorrect default listings or credit action
- Compensating victim survivors for injury to feelings or humiliation caused by interference with individuals' privacy.

9. Transferring services

9.1 When victim survivors transfer services or products, we expect providers to:

- Safely and quickly transfer services and products from one person to another, without victim survivors of domestic and family violence needing to:
 - provide evidence of domestic and family violence
 - involve perpetrators or their authorised representatives
 - be the original account holder.
- Set up safeguards to ensure transfers are not cancelled without:
 - careful consideration
 - confirmation by victim survivors
 - compliance with providers' domestic and family violence policies.
- Proactively assess the suitability of services and products being transferred with the needs of victim survivors
- Waive early termination fees where fees would be a barrier for victim survivors moving to more affordable or appropriate services and products
- Telling victim survivors about other services and products on their accounts they may transfer or that may be in their names, knowingly or not
- Offering services and products that meet the needs of victim survivors, are cost effective and are fit for purpose.

10. Suspension, restriction and disconnection of services

10.1 Where the services of victim survivors may be liable for suspension, restriction and disconnection, we expect providers to:

- Set up systems to prevent the automatic suspension, restriction or disconnection of victim survivors' services:
 - for non-payment
 - failed or delayed transfer
 - where there are known personal safety risks.
- Ensure any known consumers at risk of or impacted by domestic and family violence have access to services and products that maintain their safety and connection to community, support and services
- Proactively offer interim services to stay connected and complying with provider obligations under the Financial Hardship Industry Standard
- Share clear information with victim survivors who request disconnection about the safety risks, costs and requirements around disconnection
- Communicate clearly when setting up processes and protocols with consumers at risk of or impacted by domestic and family violence, or when providing victim survivors with more information and support about:
 - the rights of authorised people on accounts
 - access those authorised people have if they remain on accounts, particularly to alter or disconnect services.
- Urgently prioritise reconnection of services when consumers say they are at risk of or impacted by domestic and family violence
- Provide long-term sustainable help to consumers who are at risk of or impacted by domestic and family violence after providers reconnect their services
- Prioritise reconnection of services to consumers known to be at risk of or impacted by domestic and family violence when natural disasters happen
- Offer a range of methods for sending notifications to victim survivors.

11. Training staff

11.1 We expect providers to train their staff:

- Regularly train all staff, in consultation with domestic and family violence specialists. Training should include, but is not limited to:

- defining and explaining concepts of domestic and family violence
 - how to contact victim survivors using their preferred contact methods and at times that suit them
 - how and when to offer warm transfers
 - how to interact with victim survivors impacted by domestic and family violence
 - how to effectively, appropriately and sensitively discuss victim survivors' individual circumstances and needs
 - when to record information about risks to victim survivors
 - how victim survivors can be protected from ongoing or imminent harm
 - ongoing debriefing training to ensure the psychological safety of staff.
- Regularly monitor these functions
 - Prioritise and action requests quickly and sensitively
 - Provide dedicated phone numbers, email addresses or online forms with specific options for consumers experiencing or at risk of experiencing domestic and family violence to contact their providers.

References

For more information, please see our:

- [Good Industry Practice Guides](#)
- [Guidance Documents](#)
- [Terms of Reference](#)