



Telecommunications
Industry
Ombudsman

TIO Good Industry Practice Guide for Scams, Spam and Fraud

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About this guide

We expect providers to respond to consumers complaining about scams, spam and fraud fairly and with a view to resolving their complaints.

This guide outlines what we think is good industry practice when consumers are the victims of scams and fraud and receiving unwelcome communications.

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

- [Privacy Act 1988](#)
- [The Australian Privacy Principles](#)
- [Australian Privacy Principles Guidelines](#)
- [Telecommunications \(Mobile Number Pre-Porting Additional Identity Verification\) Industry Standard 2020](#)
- [Telecommunications Service Provider \(Customer Identity Authentication\) Determination 2022](#)
- [Spam Act 2003](#)
- [Reducing Scam Calls and Scam SMS Industry Code 2020](#)
- [Scams Prevention Framework 2025](#).

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 circumstances of each individual complaint when deciding on a fair and reasonable resolution.

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

Definitions

Scams

Scams are where criminals deceive people to steal their personal details or money. Scammers usually use text messages, phone calls, emails or social media to deceive people.

Spam

Spam is unwelcome commercial communication sent by text or email or instant message. Spam messages usually contain advertisements, offers or promotions.

Messages are not usually spam if they:

- Have no advertisements
- Are reminders of appointments or payments
- Tell people about faults in products or services they use
- Tell people about services consumers use.

Fraud

Fraud is dishonestly obtaining a benefit, or causing a loss, by deception or other means. Fraud in the telecommunications space may be any type of transaction not authorised by account holders or end users. Fraud also includes cybercrime, hacking, data breaches and identity theft.

Examples of Good Industry Practice for Scams, Spam and Fraud

Good industry practice is providers responding to consumers in a fair way. This may include:

1. Unwelcome communications

1.1 Where consumers report unwelcome communications, we expect providers to:

- Help consumers stop unwelcome communications as quickly as possible
- Tell consumers how to stop unwelcome communications, for example, by email-address blocking or joining the [Do Not Call Register](#).

1.2 Where consumers report receiving unwanted, repeated or harassing calls from specific numbers, we expect providers to:

- Block specific phone numbers
- Report them to the police.

1.3 Where scammers make life-threatening calls, we expect providers to:

- Tell consumers to report calls to the police
- Offer consumers help via providers' Domestic and Family Violence policies and practices where appropriate
- Trace the source of unwelcome communications
- Report the source to the police.

1.4 Where consumers report scam calls and texts, we expect providers to:

- Share information about scam calls and texts with originating and transit providers, and the Australian Communications and Media Authority
- Have processes in place to trace the origin of scam calls and texts, whether they originate on providers own networks or others.

1.5 Where providers confirm calls and texts are scams, we expect them to:

- Block those that originate on their networks or from other providers who use their networks
- Refer consumers to ScamWatch
- Explain how consumers using Apple operating systems can report and block calls and texts
- Explain how consumers using Android operating systems can forward messages to 7226ⁱ.

1.6 Where providers confirm scam calls and texts originate overseas, we expect them to:

- Ask relevant overseas carriers for help in stopping more calls and texts coming to Australian consumers
- Tell affected consumers they have done so.

1.7 Where providers confirm scam calls and texts using Australian numbers, we expect them to:

- Alert the providers who hold those numbers
- Stop those numbers being used
- Alert the Australian Communications and Media Authority about the numbers' use.

2. Fraud

2.1 We expect providers to help prevent fraud by:

- Using multi-factor authentication before letting consumers:
 - add representatives to accounts
 - swap SIM cards
 - port services to other providers
 - change account information
 - change personal information
 - buy new products and services
- Where consumers are vulnerable, being flexible with methods of multi-factor authentication to suit consumers' needs
- Responsibly assessing credit before allowing consumers to buy new products and services
- Responding promptly and with caution to consumers' complaints.

2.2 Where consumers say someone else bought equipment and/or services using their identity, we expect providers to:

- Take what consumers say seriously
- Respond to what consumers say by immediately stopping:
 - Credit action
 - Default listing

- Scheduled charges and payments for equipment and services
 - Further supply of equipment and services.
- Tell consumers about their fraud process
- Help them through that process
- Share information with consumers about fraudulent activity on their accounts
- Where there is information showing fraud, promptly:
 - Recall all debts connected with fraud in consumers' names
 - Tell credit reporting bodies to remove default listings connected with fraud
 - Correct providers' records where consumers have been victims of fraud.

2.3 Where consumers complain about fraud, we expect providers to:

- Listen in good faith to consumers' complaints
- Thoroughly investigate consumers' complaints
- Immediately suspend any credit action
- Share with consumers the results of investigations
- Refer consumers to [ID Care](#) and/or [Report Cyber](#).

2.4 Where providers accept multi-factor identification processes and delivery of goods processes did not prevent authentication, we expect them to:

- Immediately waive all costs and charges that result from unauthorised activity
- Immediately correct personal and credit information, including with credit reporting bodies
- Tell consumers how the fraud happened
- Compensate consumers appropriately
- Where possible, change their systems to prevent future fraud.

2.5 Where consumers experience financial hardship as the result of fraud, we expect providers to:

- Prioritise the complaints of consumers who:
 - rely on services for medical or psychological help
 - are concerned about their safety.
- Offer to modify plans instead of removing them
- Offer help with financial hardship for undisputed charges

- Suspend disputed charges while complaints are ongoing with providers or external bodies, such as the TIO or Australian Financial Complaints Authority (AFCA), including clear explanations of how:
 - Disputed charges will be separated from undisputed charges
 - They can pay undisputed charges while complaints are ongoing
- Make offers to consumers to resolve their complaints.

References

For more information, please see our:

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

ⁱ [Keep snitching on scammers: how our new 7226 reporting number is fighting off SMS and MMS Scams](#)