

How we can help with complaints about compensation

Guidance Document

Table of Contents

Who is this document for?	3
1. Common types of complaints involving compensation	3
1.1 Complaints about compensation for mobile services	3
1.2 Complaints about compensation for internet services	3
1.3 Complaints about compensation for landlines	3
1.4 Complaints about compensation for outages	3
2. How we handle complaints involving compensation	4
2.1 Complaints about mobile services	4
Case study: Dr Jones reported frequent call dropouts on his 5G mobile service to Zip Mobile, which did not respond	5
2.2 Complaints about compensation for outages	5
Case study: Three outages close Food Shop, XenTel ups its offer	7
3. Laws, Codes and relevant information	7
TIO Good Industry Practice	8

Who is this document for?

This document is for anyone who wants to understand how the TIO approaches complaints about compensation. It's designed to help consumers, representatives, and members of the scheme understand our work process and our expectations.

Whether you're making a complaint or responding to one, this guide explains how we work towards fair and consistent outcomes.

1. Common types of complaints involving compensation

The following is a list of common complaints involving compensation we can help with. This list does not cover all complaints, and we encourage all parties to contact us to find out if we can help with the complaint or concern.



1.1 Complaints about compensation for mobile services

- Poor mobile phone coverage
- Issues with SIM cards
- Access to mobile data is unreliable



1.2 Complaints about compensation for internet services

- Dropouts disrupting use of internet service
- Wi-Fi signals are limited
- Problems with technicians from internet suppliers and providers



1.3 Complaints about compensation for landlines

- Calls dropping out or noise on the line
- Unable to make calls
- Disconnected services



1.4 Complaints about compensation for outages

- No service
- Disconnection

2. How we handle complaints involving compensation

When handling complaints involving compensation, we uphold fair procedures and practices in all aspects of our work. During our investigations we firstly seek to determine if the consumer is eligible for compensation, if we pass this threshold, we will then look at the appropriateness of compensation offered. We engage with all parties in a clear, independent and transparent way. We seek to build trust and collaboration through our engagement with all parties.

We use common approaches that help resolve complaints to do this. The following examples show how we may resolve cases. The examples are guides only. What is fair and reasonable depends on the individual circumstances of each complaint.

2.1 Complaints about mobile services

Consumers ask providers to compensate them when they have issues with mobile services. The most common complaints are about poor mobile coverage. This can affect people staying connected with family, friends and work, as well as using essential services.

Maintaining networks

We expect providers to regularly maintain their networks to avoid disruption to consumers' services. We expect them to comply with their regulatory obligations, tell people about planned and unplanned network events and quickly fix technical faults. We may ask providers to show us how they have done this.

What did they agree to?

We check what consumers and providers agreed to. This is usually in documents like contracts or Critical Information Summaries. These agreements might be signed in-store, made over the phone, or agreed to in an online chat, and may also include a statement from the salesperson. We also assess the appropriateness of the agreement and if the consumer would have reasonably understood its terms.

Accurate, up-to-date coverage maps

When consumers sign up for mobile services, providers need to show them coverage maps of their area. We expect providers' maps to be accurate and up to date. Maps should include known blackspots and places where mobile use is high and may impact coverage, such as in city centres or busy neighbourhoods.

We check if providers' coverage maps match consumers' experience. We ask both parties if they talked about specific areas where consumers want to use mobiles and whether they reviewed coverage maps before sales.

Solutions

If consumers tell providers they'll use mobiles in area A, for example, and they cannot get good coverage there, we may ask providers to release them from the contract. This lets consumers find other providers that can meet their needs.

If faulty SIM cards prevent consumers from accessing mobile services, we ask providers to swap them and help consumers set them up if they're physical cards. We may ask providers to check SIM cards are programmed correctly. If SIM cards are incorrectly programmed, we may ask providers to offer compensation to consumers.

We may also ask providers to discount mobile services to reflect real coverage, especially in places where consumers have few choices. This lets consumers pay prices that match service quality.

We expect providers to assess the impact the issues with mobile services have had on individuals and if they contributed to this through their own actions. We may ask providers to compensate consumers for this inconvenience where appropriate.

Case study: Dr Jones reported frequent call dropouts on his 5G mobile service to Zip Mobile, which did not respond

Dr Jones signed up with Zip Mobile for a 5G internet service on an upfront plan at \$80 per month. Zip Mobile assured him 5G reception was good at his workplace and his home. Zip Mobile did not respond to Dr Jones' repeated reports of dropouts over three months, so he complained to us.

Dr Jones wanted Zip Mobile to compensate him for telling him 5G coverage was good at his work and his home when it clearly wasn't.

We asked Zip Mobile for a current accurate map of its 5G coverage and notes from the point of sale. The map showed poor 5G coverage at Dr Jones' workplace and home on the map and the notes showed the sales agent told him it was good.

Zip Mobile offered to refund the service charges for three months (\$240) from when Dr Jones signed up. He rejected the offer because it did not compensate him for incorrect information, wasted time and no customer service.

In a Fair and Reasonable Assessment, we recommended Zip Mobile compensate Dr Jones \$450 for giving him incorrect information and poor customer service when he reported dropouts.

Dr Jones and Zip Mobile accepted the Fair and Reasonable Assessment. This shows how we can use provider information to support the delivery of fair outcomes to consumers.

2.2 Complaints about compensation for outages

People ask providers for compensation for mass disruptions or outages. These may be planned for maintenance or unplanned, when natural or technical disasters cause outages. The effect on people is the same in both cases: they cannot connect with family and friends, they cannot work, and they cannot use essential services.

Disruptions and outages

If networks are disrupted or have outages, we expect providers to have clear categories for compensation that match the impact on consumers. We expect providers to offer consumers standard amounts to resolve complaints quickly.

We expect providers to tell us the scale and impact of outages, including if consumers were impacted by events, how they followed their own outage procedures and what practical support they offered consumers.

Individual circumstances

While dealing with mass events it is important providers tailor their responses to individual circumstances. We may ask providers to show us what they did for consumers. We may ask providers how they responded to individual circumstances.

What happened?

We may ask providers to show us what caused outages, when outages started, when they finished, and when providers restored services.

Different events may cause outages. Some causes are beyond the control of providers (such as extreme weather or natural disasters). Some causes of outages are within the control of providers (such as technical faults).

Solutions

No matter the causes of outages or if providers have Mass Service Disruption exemptions from the Customer Service Guarantee Standard, we may ask them to refund service charges and offer standard amounts of compensation that align with impacts on consumers to resolve complaints quickly. These standard amounts might be for such impacts as loss of income, costs of alternative services or inconvenience.

Where causes of outages are within the control of providers, we may ask them to compensate consumers appropriately.

Compensation depends on the impact events have on people and the individual circumstances of each complaint.

Case study: Three outages close Food Shop, Xentel ups its offer

The owner of a small business complained to us after three unplanned outages left Food Shop without phones, EFTPOS or the internet. The owner claimed compensation for business loss as he had to send staff home and close Food Shop for three days in a row. They said they reported the outage to Xentel on the first and second days of the outage. Xentel said it had no record of the report, and the outage was the fault of the statutory infrastructure provider

We reminded Xentel that Food Shop had no contract with the statutory infrastructure provider and it knew about the outages so should have told the owner about them.

Xentel offered Food Shop \$300 as a 'good will' payment. The owner rejected the offer, saying they wanted at least \$1,000. Xentel upped its offer to \$600 to resolve the complaint. The owner again rejected it.

We reminded Xentel the owner said they wanted 'at least \$1,000' in compensation for business loss. We suggested improving the offer to get closer to 'at least' and reflecting on what the owner's actual loss may have been.

Xentel raised its offer to \$1,000. The owner told us he wanted more. We reminded the owner they said at least \$1,000 and pointed out if they accept, the complaint will settle right now. The owner of Food Shop accepted.

The owner was satisfied we helped them find a compromise with Xentel, resolving the complaint quickly and letting them get back to business sooner rather than later.

3. Laws, Codes and relevant information

The laws, codes and relevant information below are what we will consider in complaints involving compensation.

- [Australian Consumer Law](#)
- [Telecommunications Act 1997](#)
- [Telecommunications \(Consumer Complaints Handling\) Industry Standard 2018](#)
- [Telecommunications \(Consumer Protection and Service Standards\) Act 1999](#) (including the Customer Service Guarantee Standard)
- [Telecommunications Consumer Protections Code 2019](#)
- [TIO Terms of Reference 2025](#)
- [Administrative Appeals Tribunal of Australia Decision AATA 1221.](#)

TIO Good Industry Practice

Our Good Industry Practice Guide for Compensation sets out what we think is good industry practice for complaints about compensation. We expect providers to follow good industry practice.

The Good Industry Practice Guide for Compensation sets out our expectations of providers under these headings:

- Taking steps to minimise and avoid disruption
- Following policies and industry rules
- Customer service
- Non-financial loss caused by breaches of privacy
- Non-financial loss not caused by breaches of privacy
- Financial loss for individuals
- Financial loss for businesses.

Please see the full [Good Industry Practice Guide for Compensation](#).