Telecommunications Industry Ombudsman

TIO submission to the ACMA's compliance and enforcement priorities 2026-27

March 2026

Introduction

Thank you for the opportunity to comment on the Australian Communications and Media Authority's (**ACMA**'s) compliance and enforcement priorities for 2026-27. As the external dispute resolution body for residential and small business telecom consumers, we can offer insights on trends causing consumer harm to help the ACMA set its priorities for 2026-27.

1 Enduring priorities

Through our complaints handling and systemic investigations experience, we continue to see a need for compliance and enforcement action on the ACMA's enduring priorities. As outlined below, the risk of harm from non-compliance in these areas remains high.

1.1 Protecting vulnerable telco consumers

In our Quarter 2 Report, we observed that financial hardship complaints had dropped 19.2% since Quarter 1, to a total of 399 complaints. While the decrease is pleasing, this trend does not appear to be continuing throughout Quarter 3, with complaint numbers rising 20.8% and 17.9% since the same period last month in January and February 2026, respectively.

The nature of market concentration in the telco industry means that a reduction in financial hardship complaints by a provider with significant market share can mask ongoing challenges in this area for other providers. We suggest the ACMA take this into account when interpreting our complaint numbers.

We continue to see complaints involving potential breaches of the *Telecommunications (Financial Hardship) Industry Standard 2024*. Our data highlights the ongoing impact of insufficient assistance for individuals facing financial difficulties. Consumers have told us they were denied or given payment plans that they could not afford, while others lost access to services even after sharing their financial situations. This has left some consumers unable to contact their doctors, support services, family, or employers. These consequences are particularly concerning for consumers experiencing financial difficulties, with many telling us about linked vulnerability factors such as family violence, mental health conditions, chronic or terminal illness, and unstable housing.

In some of our complaints, we see the impact of inadequate financial hardship on the wellbeing and safety of family violence victim-survivors. Further insights are available in section 2.3 below.

Jemima* was threatened with disconnection, despite seeking financial hardship support

Jemima told her telco she was experiencing financial hardship after an accident left her hospitalised and unable to work. Jemima's telco confirmed they would offer discounted

services for several months while she recovered, yet two weeks later, she was told her services were being disconnected due to under-payment. When Jemima contacted her telco to question this, she was told that there was no discount applied to her account, and that she must pay her service in full immediately. This caused Jemima an immense amount of stress. After Jemima contacted the TIO, we referred her complaint to her telco for urgent attention.

**Name changed for privacy reasons*

1.2 Combatting spam and telco scams

We receive complaints from people about unsolicited and harmful online advertising, including gambling, alcohol and tobacco products. While these complaints are beyond our jurisdiction, consumers have contacted us with these and other digital platforms problems because they have been unable to resolve them directly with the platform and are unsure where to get help.

Sarah* was unable to opt out of gambling advertising online

Sarah uses a streaming service that started to regularly feature gambling advertising on her home page. She didn't think this was an appropriate place for gambling ads. Sarah was worried because she used to have a gambling addiction. When she contacted the streaming service to request not to see these ads, they told her it wasn't possible. Sarah didn't know where to go, so she contacted the TIO for help getting the ads taken down.

**Name changed for privacy reasons*

In this instance, we advised Sarah to contact the ACMA. While this complaint may fall within the ACMA's jurisdiction, it may be ambiguous to consumers whether they can get the help they need to minimise their exposure to harmful content. Similarly, it can be unclear whether unsolicited emails and advertising constitute spam, and whether there is formal recourse. We support the ACMA's ongoing efforts to address spam across telco, email and online. However, the high threshold for enforcement action makes the regulator an impractical avenue for consumers as the primary point of contact and assistance.

Lydia* was unable to stop unwanted spam emails

Lydia is receiving more than 50 unwanted emails each day to her inbox. For health reasons, she is more reliant on her email to communicate and was worried about missing important correspondence.

The volume of emails is too much for her to continually unsubscribe, and the emails kept bypassing her spam filters. She raised it with the email provider but did not receive a response. Lydia did not want to change email addresses because her email address is attached to many accounts and services, so she contacted the TIO for help.

**Name changed for privacy reasons*

2 Current priorities

We support continued action on the following current priorities:

2.1 Disrupting mobile number fraud

We support the ACMA's recent enforcement action against Lycamobile for failing to adequately carry out identity verification checks when transferring mobile phone services from other providers.[1] Through our complaints we hear about the significant financial detriment arising from fraud. The TIO supports compliance and enforcement action as a strong deterrent for preventing this type of harm. We have previously investigated similar issues, and we will continue to refer relevant investigations to the ACMA for compliance and enforcement action where appropriate.

We are also aware of ID verification rules presenting barriers to First Nations consumers activating their prepaid services. While we support compliance and enforcement efforts to prevent mobile number fraud, we also encourage the ACMA to consider the balance between preventing fraud and supporting flexibility. We are pleased to hear that the ACMA will be undertaking a review of the rules for verifying a consumer's identity to activate prepaid services. We look forward to this issue being considered in consultation with telcos and community representatives.

2.2 Compliance with Triple Zero and public safety requirements

We support the actions taken by the ACMA to prioritise this area throughout 2025 and 2026. In particular, we welcome the proposed regulatory requirements for telcos to make outage information readily and publicly available. Greater transparency of outage information will be beneficial for emergency service organisations and other relevant stakeholders, informing analysis that may improve responses to outages in future. To ensure these benefits are realised, we encourage the ACMA to prioritise compliance with the proposed amendments to the *Telecommunications (Customer Communications for Outages) Industry Standard 2024.*

We continue to receive complaints from consumers concerned about their access to Triple Zero

Between 1 October 2025 and 31 December 2025, we received over 400 complaints relating to Triple Zero and emergency services. Of the complaints received, about 85 were from people unable to reach Triple Zero or emergency services. Most concerned recent call attempts, while

[1] Lycamobile pays $376K in scam rule crackdown | ACMA, accessed 16 March 2026

others related to failed calls from previous months, often prompted by media coverage about Triple Zero reliability.

The remaining complaints were made by consumers who were concerned about not having reliable access to Triple Zero if an emergency happens in the future, due to network outages, poor mobile coverage, or handset issues such as those seen on Samsung devices. Consumers making these complaints have raised health and safety risks, financial stress and burden, and emotional distress. To support public confidence and contribute to preventing further harm, we support the continued prioritisation of Triple Zero and public safety requirements.

Elderly consumer faced with difficult decision: financial burden or safety risks

An elderly consumer named Charlie* received notice that his phone would soon be blocked from making Triple Zero calls. This was stressful for Charlie as he is on a tight budget, and without buying a new phone, he would lose his only ability to contact his caregiver and make essential online purchases. Having received no help from his telco, Charlie contacted the TIO.

Meanwhile, concerned about his safety, Charlie purchased a new phone. To help with the financial load of this purchase, Charlie and his telco agreed on a resolution to waive his plan fees for the next six months.

**Name changed for privacy reasons*

2.3 Enforcing new rules to support telco consumers affected by domestic and family violence

We support the ACMA extending this priority for 2026-27. Since the introduction of the *Telecommunications (Domestic, Family and Sexual Violence Consumer Protections) Industry Standard 2025* (**the DFSV Standard**) on 1 July 2025, domestic and family violence complaints have remained mostly steady. Our complaint insights show that some of these complaints involve serious potential breaches of the DFSV Standard. The most serious concerns we have seen raised by consumers involve:

- Providers requiring a consumer to speak to their perpetrator to resolve a telco issue before the provider will help them with their issue – this is very rare but has happened.[2]

[2] The TIO will continue to prioritise action on complaints of this kind through our systemic investigations process. Where appropriate, we will refer these cases to the ACMA for regulator action.

- Providers requiring a consumer to contact their perpetrator as part of the process of resolving a complaint – this is also rare but has occurred.[3]
- Service disconnections, restrictions, and suspensions that impact a consumer's safety.

Alex's internet was incorrectly disconnected, putting his family's safety at risk

Alex has a household alarm system to protect his family from an ex-partner who committed family violence. The alarm system relies on an internet connection to operate.

Alex's internet was recently disconnected due to non-payment of a bill. However, Alex was told he didn't need to pay this bill because his provider was arranging a refund for a previous billing error they had made.

When Alex contacted his provider, he was passed between multiple departments causing him to retell his story numerous times without resolution.

Without a working alarm system, Alex feared for his family's safety, so he contacted the TIO for help. We referred Alex's complaint to his provider for resolution.

**Names of all parties have been changed*

3 Recommended new priorities

If left unaddressed, the following areas risk limiting industry improvement and access to justice for both telco consumers and digital platform users.

3.1 Compliance with the Complaints Handling Standard

We continue to see examples of non-compliance with the *Telecommunications (Consumer Complaints Handling) Industry Standard 2018*. We are particularly concerned about inaccessible customer support and complaint channels deterring consumers from making complaints, causing confusion, and exacerbating harm. Prioritising compliance and enforcement in this area has the potential to increase public trust and confidence in the telecommunications industry, which at present, is concerningly low.

[3] As above.

3.2 Obligations on Statutory Infrastructure Providers

We are concerned that opportunities to maintain and improve the quality of service that end users receive are limited by the obligations (or lack thereof) on Statutory Infrastructure Provider's (**SIP**'s) found in the *Telecommunications Act 1997*. For example, SIPs currently have no obligations to end users, only retail providers (in the Act or service level agreements). In addition, the obligations that SIPs do have to retail providers contain limited performance measures, including no specifications for appropriate levels of uptime.

We regularly receive complaints from consumers impacted by unplanned outages, yet this gap in obligations limits our scope for investigations. We acknowledge that unplanned outages may in some cases be unavoidable. However, our complaints data suggests that some areas experience these issues more than others – causing what can be significant disruptions to people's daily lives (including their ability to work and study from home). With the ACMA's own report *How we use the internet* highlighting Australians' deep reliance on the internet, and the timeframe for Target 17 of the National Agreement on Closing the Gap approaching, it is critical that adequate protections and standards are in place to ensure everyone has access to reliable internet connectivity.

Consumers' lack of direct recourse for breaches by SIPs of their obligations makes this an appropriate enforcement priority for the ACMA as regulatory action is the primary tool available for addressing harm.

3.3 Stronger regulations and dispute resolution for digital platforms

The ACMA does important work regulating the content of media services, including streaming, spam and scams through email, and misinformation and disinformation voluntary codes. However, digital platform regulation has struggled to keep pace with technological development and as a result, traditional communications and media regulations are often inapplicable. This confuses an already-unclear process for consumers. Help may be available depending on whether spam or harmful advertising occurs via email, streaming service, or social media, despite almost identical harms. This gap leaves people vulnerable.

The convergence between telco and online services, and frequent overlap in user experiences and harms, demands a consumer-centric solution. Strengthening consumer safeguards and expanding the TIO to handle digital platform complaints would provide consumers with clarity and access to justice when experiencing harms online.

We recognise the ACMA's role in the Digital Platform Regulator's Forum, which has included exploring dispute resolution mechanisms for digital platforms in their 2026 work program.[4] We look forward to continuing work with the ACMA and DP-REG to ensure consumers and small businesses are adequately supported throughout work and life.

[4] 2026 DP-REG Work Program | The Digital Platform Regulators Forum (DP-REG)