

# Telecommunication Consumer Protections Code – information for consumers

## What is the Telecommunications Consumer Protections (TCP) Code?

The Telecommunications Consumer Protection (TCP) Code is an enforceable industry Code of Conduct, designed to ensure good service and fair outcomes for all Consumers of telecommunications services in Australia. It sets out clear rules for telecommunications providers servicing residential and small business customers, providing community safeguards in the areas of sales, service and contracts, billing, credit and debt management, and changing providers.

It is one of the many telecommunications standards, codes and guidelines in Australia designed to protect you, the customer.

## What are the key Code rules?

Under the Code, telecommunications providers must:

#### - clearly and accurately communicate with you.

This means:

- clear and accurate advertising and sales representations with costs, and key terms and conditions, easy for you to find, and properly explained to you by trained sales staff. This includes making clear any early exit fees if you sign up for a long-term plan but choose to exit it early,
- making a critical information summary (CIS) available for every current offer. This short document includes key details about minimum and maximum charges and the total cost of a contract (where calculable), early termination charges, how to make a complaint, and various other key terms and conditions. It helps you compare different telecommunications offers. CISs for old offers must also be available,
- using plain language, providing reasonable help to assist consumers for whom English is a second language, communicating appropriately with those with special communication needs, and
- ensuring information about other key issues that will affect your experience of the product, such as technical requirements, post-sales support, or mobile coverage information, is made available, and, if online, accessible.
- provide support and assistance to disadvantaged and vulnerable consumers, including those experiencing financial hardship or domestic and family violence.
- provide effective customer service, ensuring you know about how and when you can contact customer support, that customer service staff are appropriately trained, that

outcomes of inquiries/complaints are monitored, and that appropriate records are kept of interactions with you.

- follow rules about billing, including ensuring that you have at least one option to pay that is free from additional charges (such as credit card merchant fees), and ensuring that where costs for third-party services are included on a bill, the telecommunications provider addresses and resolves any issue relating to those services on your behalf.
- appropriately assess and manage credit and debt issues. This includes:
  - undertaking a credit assessment before allowing you to sign a contract for postpaid services (services that you pay for in arrears, usually monthly, based on your usage for the previous month), to explain the financial implications and make sure you can pay for the service,
  - providing specified spend management tools to help you control how much you spend on post-paid plans. For example, for a phone service, this might include options to bar international calls, or calls to premium numbers. For internet, it might include alerts or plan 'shaping' decreasing your internet connection speed to stop you accidently going over your data cap.
  - sending you usage notifications for certain plans where you exceed 50%, 85% or 100% of your data allowance, and
  - o providing appropriate support for you if you are experiencing financial hardship
- ensure you can change to another telecommunications provider securely and efficiently.

## How is the Code monitored and enforced?

The TCP Code is registered with the Australian Communications and Media Authority (<u>ACMA</u>) – an Australian government statutory authority that regulates the telecommunications sector. If the ACMA finds a telecommunications provider in breach with the Code, it can take enforcement action.

In addition:

- the independent body <u>Communications Compliance (CommCom)</u> actively oversees TCP Code compliance, including managing a compulsory annual compliance process that applies to all providers servicing Australian consumers, and
- the Telecommunications Industry Ombudsman (<u>TIO</u>) the external telecommunications dispute resolution service provides a free dispute resolution service for residential and small business customers.

### **Further information**

The TCP Code was developed, and is regularly reviewed by, the Australian telecommunication industry, after extensive input from and consultation with government regulators and consumer groups. This process is managed through the telecommunications industry's peak body, <u>Communications Alliance</u>.

The Code, and further information about the numerous other laws, regulations, codes, guidelines and facts sheets, is available <u>here</u>.