



Telecommunications
Industry
Ombudsman

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2024 Regional
Telecommunications
Review
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Contents

Executive Summary.....	4
Summary of recommendations	5
1. The TIO and its activities in regional, rural, and remote Australia.....	6
2. Telco faults and service issues can have a significant impact on consumers in regional, rural, and remote areas.....	7
2.1. Service faults can take longer to resolve in regional Australia.....	7
2.2. Fixed-line services in regional areas can be harder to fix when things go wrong.....	9
2.3. Satellite services can be unreliable in regional areas.....	10
2.4. There is poor mobile coverage in some regional areas	11
2.5. Payphones continue to be an important point of connection for regional Australia.....	13
3. The telco regulatory framework needs to be modernised to ensure regional consumers can have reliable telco services.....	13
3.1. Modern minimum service obligations are required for voice and internet services.....	14
3.2. Minimum service obligations are required for mobile services.....	17
3.3. Consumers in regional Australia have affordability concerns that can prevent them from getting a service.....	20
4. Telco issues affecting First Nations consumers	21
4.1. Complaints to the TIO by First Nations consumers.....	21
4.2. An increased focus on mobile accessibility is required to improve connectivity for First Nations consumers living in regional areas	21
5. Major outages and natural disasters in regional Australia	22
5.1. Complaints about natural disasters	22
5.2. Complaints about major or mass outages.....	23
6. Impact of the 3G network shutdown on regional Australia.....	23
6.1. The shutdown of the 3G network may have a disproportionate impact on regional Australians	23
6.2. Consumers are concerned about the remainder of the shutdown.....	24
Appendix - Overview of regional, rural, and remote complaints to the Telecommunications Industry Ombudsman	26
7.1. Overall complaint numbers for Financial Years 2022 - 2024	27
7.2. Distribution of regional and remote complaints	28
7.3. Top 10 complaint issues for regional complaints.....	29
7.4. Regional complaints by service type	30

7.5. Complaints from regional Australia where consumers were affected by a power outage or natural disaster31

Executive Summary

Thank you for the opportunity to provide feedback to the 2024 Regional Telecommunications Review.

Through our complaints data, we are uniquely placed to offer insights into the issues being experienced by telco consumers. Between 1 July 2021 to 30 June 2024, we received 51,854 phone and internet complaints from consumers living in regional, rural, and remote Australia (collectively referred to as regional throughout this submission).

The complaints to our office show that regional consumers are impacted by faults, poor service quality, poor mobile service coverage, outages, and accessibility barriers. The consequences of a lack of access to reliable telco services can be greater for regional consumers, who face additional challenges in having a fault repaired or gaining access to an alternative service. We also understand these issues are likely to be the tip of the iceberg, with recent research commissioned by the TIO showing that forty-six percent of Australians who experienced a telco challenge in the past 12 months did not lodge a complaint.¹

In some of our complaints, we see consumers let down by a lack of obligations for certain service types, or obligations that apply to parties that consumers do not have direct relationships with. Consumers across Australia, and particularly in regional Australia, need to access and rely on quality telco services that enable them to participate in everyday life. For this to happen, we recommend the government look at how the telco regulatory framework can achieve accessibility and quality through clear obligations and standards that can be relied upon by consumers against the relevant party when things go wrong.

The government is currently undertaking a number of reviews of the telco framework, including the framework for the provision of universal services and the Customer Service Guarantee. Recently, the *Telecommunications Act 1997* was amended to provide for the making of benchmarks and standards around the provision of services by Statutory Infrastructure Providers.

We would like to see a consolidated and technology-neutral approach to the regulation of telco services, supported by clear obligations that consumers can enforce. This framework must reflect how all Australian consumers use phone and internet services, both now and into the future.

This submission provides insights from our complaints and recommends changes to the way essential telco services are guaranteed to consumers. This submission also provides data and addresses the questions from the Regional Telecommunications Review Taskforce on behalf of the Regional Telecommunications Independent Review Committee.

¹ [Sobering new research from Ombudsman and CPRC reveals telco customers are doing it tough | The Telecommunications Industry Ombudsman](#).

Summary of recommendations

Recommendation 1

The USO scheme should be modernised by consolidating relevant schemes such as the USO scheme, the SIP regime, and the CSG scheme into one coherent, robust, and modern regulatory framework, which gives consumers accessible rights that are readily enforceable.

Recommendation 2

The SIP regime should be enhanced by the creation of clear benchmarks and standards, including the option for consumers to seek compensation from the SIP if the service quality does not meet those benchmarks.

Recommendation 3

A modern USO should contain technology-neutral minimum service standards for both landline and internet services that ensure:

- anyone can get connected to a landline service that is useable and reliable, and
- anyone can get connected to an internet service that meets minimum speed and quality standards.

Recommendation 4

In reviewing the USO framework, the government should also consider the essential nature of mobile services, to ensure the regulatory framework meets community expectations.

Recommendation 5

Mobile coverage maps should be standardised and accessible to all consumers so consumers can make an informed choice. Mobile coverage maps should not only include information about population, but also information about geographical location, quality of coverage, and data speed.

Recommendation 6

First Nations groups should be consulted to ensure the most appropriate access methods, technologies, and affordable plans to help close the digital inclusion gap for First Nations consumers.

1. The TIO and its activities in regional, rural, and remote Australia

The Telecommunications Industry Ombudsman (TIO) is the external dispute resolution scheme for the telecommunications industry. Our purpose is to provide a fair, independent, free, and accessible dispute resolution service for residential consumers, small businesses, and the telecommunications industry. Our dispute resolution service is available to consumers Australia-wide, including for consumers living in regional Australia.

Telecommunications service providers (including carriers and eligible carriage service providers) are required to be members of, and fund, the scheme operated by the TIO. We can handle a consumer's complaint if they have been unable to resolve their dispute directly with their telco provider.

We have jurisdiction to consider complaints about telco services. In exercising this jurisdiction, we review the information provided to us by each consumer and consider whether the complaint can be handled under our Terms of Reference.² We can consider complaints about compensation, including when a consumer makes a claim for financial loss or non-financial loss, or when a consumer is entitled to compensation under the Customer Service Guarantee.

We help resolve many complaints that are relevant to consumers from regional Australia, including complaints about connection delays, poor service quality, faults, mis-selling, and billing issues.

We continue to explore ways to expand our engagement with regional, rural and remote communities across Australia. Our current initiatives include:

- Regular Outreach programs, through which we travel to regional communities to discuss their telco issues
- A Consumer Panel, where representatives from consumer groups, including those representing consumers who live in regional areas (such as the Regional Tech Hub, Isolated Children's Parents' Association, and Financial Counsellors Association of Western Australia) will alert us to issues relevant to their groups
- The establishment of our Western Australian team in 2021, which ensures we can provide support to consumers across the range of Australian time zones, and
- In line with the recommendations from our last Independent Review, the collection of socio-demographic data to help us understand and improve the accessibility of our service.

For more information about our scheme, including our complaint handling procedures, please visit our [website](#). For a breakdown of the relevant complaint numbers, please see the **Appendix**.

² TIO, [Terms of Reference](#).

2. Telco faults and service issues can have a significant impact on consumers in regional, rural, and remote areas

We receive complaints from consumers in regional areas who say they do not have access to the telco services they need due to poor service quality, delays in repairing faults, lack of mobile coverage, and lack of choice in technology. Complaints about these issues make up a significant proportion of the overall complaints we receive from regional Australia. For some consumers, these issues are compounded by affordability concerns. We also understand that consumers living in regional areas must often contend with challenging weather and topography, which can contribute to poor quality telco services.

The limited availability of different technology types and retailers in regional areas also means consumers are often left with no satisfactory recourse when things go wrong. Consumers are often beholden to the retailer or wholesaler who is willing, able, or required, to provide services in that area. For most service types, consumers must deal with the challenge of there being no universal obligation on telcos to provide a service.

2.1. Service faults can take longer to resolve in regional Australia

Consumers living in regional areas face inherent barriers to resolving service faults, regardless of technology type. We receive complaints from consumers who say they had to wait five to six weeks for a technician to be available to fix their service. If the fault cannot be fixed on the first visit, or the appointment is cancelled due to poor weather, the consumer is often stuck with another lengthy wait for a new appointment to be arranged. Where service faults are caused by faulty infrastructure (regardless of the technology type) requiring restoration work, consumers have reported waiting several months for them to be fixed. In rare cases, some regional consumers may report faults for several years without any lasting improvements to their services.

There are many reasons the restoration of a service may be delayed, and some of these reasons are unique to consumers living in regional areas. One major contributing factor is a shortage of technicians operating in these regions. Depending on the remoteness of the area, there may, naturally, be relatively few technicians servicing a wide area, which can lead to delays in appointments and extended restoration periods when demand is high. This is particularly relevant during and after extreme weather events, when local technicians may be called elsewhere to perform network maintenance and restoration work.

A lack of connectivity at a consumer's premises can also create barriers that delay the restoration of a service. Telcos will almost always require consumers to conduct thorough troubleshooting before they will send out technicians to examine a fault. If a consumer lives in a regional area with limited connectivity, it can be more challenging for them to complete the steps and report the results back to their telco.

Some remote communities are also hundreds of kilometres from their nearest telco store. This means if the consumer needs to visit their telco's store for any reason (such as repairing a handset,

verifying their identity, or submitting documents in person), the consumer may have to make one or more lengthy or expensive journeys to seek assistance from their telco.

We have also seen complaints where delays occurred due to:

- spare parts being unavailable, meaning repairs cannot happen until new parts are shipped
- cabling lengths being significantly longer than in major urban areas, requiring more time and potentially multiple visits to investigate
- infrastructure being more vulnerable to damage from animals (such as kangaroos or cows) or the elements, which complicates the process of keeping the service in working order
- a lack of safe or available travel options to the consumer's premises, such as roads being closed or ferries being unavailable, and
- other seasonal elements, such as the rain in a pit drying by the time a technician arrives.

When these delays occur, the TIO can assist consumers and telcos by:

- helping define and diagnose the issues
- escalating the faults to the appropriate technical teams
- contacting the wholesaler to request information and assistance with the service, and
- following up on appointments as needed.

Ultimately, our capacity to assist with these complaints in regional areas can be hindered by the availability of technicians, the willingness of the telco to resolve the issues, and the patience of the consumer to conduct troubleshooting and continue to engage about these faults.

Case study: Joe's* distance from his nearest telco store caused unreasonable delays

Joe lives in a very remote First Nations community in Queensland and has a mobile service with his telco, Chunky Mobile.

Joe's mobile handset stopped working one day, so he made a long journey to visit his nearest Chunky Mobile store. The store agreed there was an issue with the handset and agreed to send it off for repairs. Chunky Mobile was ultimately unable to repair the handset and tried to send it back to Joe. Joe waited several months but did not receive his handset. Chunky Mobile asked him to come back to the store to sort out the issue, but it was prohibitively expensive for Joe to travel there again. Joe finally received his (unrepaired) mobile device six months later.

As part of our referral process, Chunky Mobile identified that the delivery of the phone had been delayed because the road to Joe's community was closed at that time of year, and so its delivery partner was unable to make the delivery any sooner.

Through conciliation, Chunky Mobile agreed to waive the cost of the broken handset, refund over \$1,000 in charges, and apply a further 6 months of credit to Joe's replacement plan.

**Names of all parties have been changed.*

2.2. Fixed-line services in regional areas can be harder to fix when things go wrong

While mobile services have become an essential fixture for many Australians, fixed-line services remain vital for some consumers living in regional areas – particularly for consumers who experience vulnerability, or who have no other service types available to them. However, regional consumers reliant on fixed-line services sometimes report issues with the quality of their service, particularly those whose regional properties are connected through the aging copper network. We have received complaints from consumers about:

- crackling on their landline service making it difficult to hear or have a conversation
- intermittent dropouts during and after weather events, such as storms
- fixed-line infrastructure being more vulnerable to damage by wildlife, which is not experienced in major urban areas
- additional difficulties getting their service fixed due to potential multiple failure points on a long connection line, and
- additional issues with their service where there are old pits and cabling that have not been regularly maintained by their telco.

When we receive complaints about faults on fixed-line services, we acknowledge most telcos will make attempts to troubleshoot the issues and send technicians as required. This process is often successful. However, when it is not successful or a telco decides the service will be too difficult or too costly to repair, there are minimal obligations on retailers (outside of standard telephone services specifically provided under the Universal Service Obligation) to continue providing these services. This means when a challenging fault occurs, some telcos will simply ask the consumer to cancel their service and seek a service from a different telco.

Case study – Mandy* experienced two years of landline problems before her landline was fixed

Mandy lives in an isolated regional area that is prone to flooding and other natural disasters. She has a serious medical condition and requires a reliable landline service for her safety.

In late 2021, Mandy's landline service started dropping out regularly. Over the years, it grew wholly unreliable. She reported this to her telco numerous times, who sometimes made temporary fixes, but the service was never fully restored.

In late 2023, Mandy contacted the TIO for assistance. Through our process, her telco agreed to send out a technician to finally restore the service. Her telco also agreed to install a satellite phone service if the repairs did not go well.

** Names of all parties have been changed.*

Case study – It took eight months to provide Pam with a working telephone service

Pam lives in a rural area with no mobile coverage. Her home is prone to extreme weather conditions, and she has health concerns, so she contacted Snowy Phones in February 2023 to request a fixed-line telephone service.

Pam says Snowy Phones delayed in connecting this service, and she did not have a working telephone service until October 2023 – eight months after she requested a service.

Pam asked Snowy Phones to compensate her for the delays. Snowy Phones said Pam was not entitled to compensation under the Customer Service Guarantee, since it had offered Pam a satellite phone in March 2023 as an interim service, and she had accepted this phone. Instead, Snowy Phones offered Pam a credit of \$250.

Pam agreed that Snowy Phones did give her a satellite service, but said this service was unreliable and completely stopped working after a week. She asked the TIO to assist her request for more compensation.

Through our process, Snowy Phones agreed to reconsider its offer of compensation. Given the disagreement over the timeframes and the difficulties proving when the service was not working, Snowy Phones and Pam ultimately agreed to a compensation amount of over \$1,000.

** Names of all parties have been changed.*

2.3. Satellite services can be unreliable in regional areas

While the growing availability of satellite services has made high-speed internet accessible to many regional consumers for the first time, we also see complaints when these services stop working, or are not as fast, reliable, or stable as their previous fixed-line services. Consumers have complained the quality of their satellite service is highly dependent on their location or on weather conditions, and that clouds, storms, or nearby trees can all easily affect the functionality of their service. In areas where there are no alternative technologies, the consumer can at times be left without any telco service.

Some consumers have also reported they did not want an internet service, just a voice service, but were told to move to satellite as it is the only way they can receive a voice service. These consumers have expressed dissatisfaction at having to pay for a more expensive internet VOIP service than what they would have been paying for a landline service.

Other consumers have complained about delays during a voice call (making it difficult to hold a conversation), or the voice quality sounding robotic. Some of these quality issues are due to inherent limitations in satellite technology. GEO satellite connections in particular have high latency, resulting in difficulties with voice calls.

Another common issue we see is the limited choice in retailers who offer satellite services. If a consumer is experiencing issues with one retailer, there may not be an alternative available to

them, or switching to another satellite retailer may require different equipment and have different setup costs involved.

The troubleshooting of satellite services can also be more convoluted than the troubleshooting of other access technologies. For example, some telcos ask consumers to follow multiple pages of troubleshooting steps or additional technical steps just to report a fault, which can be a difficult and time-consuming process, especially if there is no reception on the property. In some circumstances, consumers may simply find it too difficult to raise a fault with their service.

Case study: Sandra* lives in a remote area of Australia where telecommunication services are severely limited

Sandra is a First Nations consumer who lives in a remote community, which is prone to flooding and other natural disasters. Sandra's only form of telco service is a satellite phone, which she needs to use to access healthcare and emergency services. The area where Sandra lives is not serviced by Australia Post and she has to travel to her nearest post office to receive mail.

One day, Sandra's satellite phone stopped working due to issues with the satellite infrastructure provider. Without access to a satellite phone where Sandra lives, she has to drive over 250 kilometres to make a phone call or receive an email. With no other form of telco service being available where Sandra lives, Sandra has no other options for getting connected.

**Names of all parties have been changed.*

2.4. There is poor mobile coverage in some regional areas

One of the top ten issues raised by consumers in regional areas is that they have limited, unreliable, or no mobile coverage. Consumers with poor coverage tell us they may have to step outside their house or leave their property entirely to make a phone call, and some regional consumers may have to travel several kilometres from their home before they get reception. Similarly, some consumers reported losing coverage when travelling between regional towns, which raises safety concerns when things go wrong.

Case study: Paul* was unable to call emergency services while driving between rural towns

Paul lives in regional Victoria and relies on his mobile service for work.

In late 2023, Paul was travelling between towns when his car swerved off the road, injuring him and immobilising his car. He attempted to call emergency services, but as he was between towns, he was unable to receive any mobile coverage. He instead was stuck in the vehicle for over 6 hours before help arrived.

**Names of all parties have been changed.*

Consumers in regional areas also tell us that damage to mobile towers, or adjustments to those towers, can leave them without a service for months at a time. In some cases, telcos tell consumers there are no estimated timeframes to repair the towers, which often leaves consumers with no service and no option but to consider exiting their contracts.

In some regional areas, the quality of the mobile service can vary from season to season. For example, the demand for mobile services in regional towns can vary greatly depending on whether the town is in a tourist season, which can create additional challenges on how to predict usage requirements when planning available infrastructure and capacity.

Finally, as discussed in our 2021 submission, we receive complaints from regional consumers who say that when they signed up for the service, they were given incorrect advice about the level of mobile coverage available in their area. Consumers have complained that their telco misrepresented, or did not check, the level of mobile coverage available at their address. Even when coverage maps are consulted during a sale, the maps may only be predictive of likely coverage in the area, and may not accurately reflect the quality of service the consumer will actually receive. Consumers who purchase mobile plans and devices based on these representations often find themselves left with expensive devices they cannot use.

Case study: Chloe* relied on an inaccurate coverage map when purchasing a mobile service

Chloe lives in a rural, hilly area in NSW. She planned to purchase a new mobile service from ArcTel, but was conscious that she might have poor mobile coverage where she lives. Before buying the service, she double-checked ArcTel's coverage maps and confirmed she should receive 4G voice and data coverage at her home.

After signing up for the service, Chloe found while her service worked in town, she had poor coverage at her home address. Her calls frequently dropped out or could not connect, and she received no data coverage. She contacted ArcTel for assistance, who said the 4G service flagged on the coverage map was only for voice calls and not data.

Chloe contacted the TIO because she felt the information on ArcTel's coverage map was misleading. Through our referral, Chloe agreed to stay with ArcTel as long as they discounted her monthly bills to reflect her diminished service.

**Names of all parties have been changed.*

Case study: Maria* had to buy an antenna to receive mobile coverage after relying on an inaccurate coverage map

Eight years ago, Maria moved to a small country town in regional Victoria. She swapped her mobile telco to Phones4000, since Phones4000's advertised coverage map reported she would be able to receive 4G coverage in her town. However, this map was incorrect and Maria could only receive minimal 3G coverage after installing an antenna. Maria put up with this service because she had already bought the antenna for it.

Earlier this year, Maria was told her antenna would not work after the 3G shutdown. This meant Maria would no longer receive any kind of mobile service. She approached Phones4000 to complain about her situation, saying she only purchased a service from them due to their coverage map, and her antenna is the only way she can receive part of the advertised coverage.

Maria asked Phones4000 to upgrade her antenna to a newer model. Phones4000 initially declined, since it had no obligation to give Maria free equipment. After Maria raised a complaint with the TIO, Phones4000 gained a better understanding of Maria's concerns about the coverage maps and agreed to cover half of the cost of an upgraded antenna.

**Names of all parties have been changed.*

2.5. Payphones continue to be an important point of connection for regional Australia

We have seen very few complaints involving payphones in the last three financial years. We believe this is because the need for payphones has largely been superseded by the availability of affordable prepaid mobile phone services and alternative connection options.

However, payphones remain an important backup method of communication for some of the most vulnerable consumers in Australia, such as those experiencing homelessness, financial hardship, or family violence. They may also be particularly important in regional Australia, as consumers living in or travelling through mobile black spots may have no other way to contact their telco or the TIO for assistance. We support the continued availability of payphones across Australia as the industry moves towards a modernised universal services framework.

3. The telco regulatory framework needs to be modernised to ensure regional consumers can have reliable telco services

Access to telco services is at least as vital in regional areas as it is in major urban areas, and yet consumers in regional areas experience a variety of unique issues when trying to obtain a new connection.

We see complaints where consumers from regional areas:

- request services that cannot be connected, require expensive work to be completed, or take multiple months to connect
- are more limited in the available retailers, plans, or access technologies available to them, or
- are told their existing service is being discontinued, replaced, or is no longer supported, requiring consumers to make significant changes to telecommunications setups they may have been using for years.

Limitations and delays in connecting services can disproportionately affect consumers living in regional areas due to limitations in the availability of appropriate alternative services. Depending on

how remote the consumer is located, there may be limited options for alternative services while waiting for the requested service to be connected.

We support the current initiatives to expand connectivity options in regional Australia, and across all of Australia more broadly. The current exploration of the modernisation of the Universal Services framework may be key to addressing these issues, and we support the expansion minimum service obligations to other technology types.

3.1. Modern minimum service obligations are required for voice and internet services

Universal Service Obligation scheme

The Universal Service Obligation (USO) scheme remains a key safeguard for consumers who rely on landline services across Australia, although we recognise the scheme has gradually become outdated as new access technologies have emerged. Complaints to our office solely about landline services have fallen below 10% of our overall annual complaint numbers, while complaints about high-speed broadband services and mobile services each comprise over 30% of our complaints. We now rarely rely on the USO when resolving complaints about connection delays, although the scheme can still be critically important for consumers with vulnerabilities, such as consumers with serious medical conditions.

While telco technologies had evolved, the underlying need for a guaranteed connection remains true for all Australian consumers, regardless of location or service type. The USO should be updated to reflect contemporary telco usage and the increased reliance on non-landline telco services in the community. As we highlighted in our submissions on the *Better delivery of universal services*³ and the *Funding of universal telecommunications services*,⁴ we recommend the USO should be modernised by adopting a technology-neutral approach that consolidates the range of relevant schemes. This would combine schemes such as the USO scheme, the Statutory Infrastructure Provider (SIP) regime and the Customer Service Guarantee (CSG) scheme into one coherent, robust, and modern regulatory framework.

The consolidation of these schemes could create consistent obligations and standards across all technology types, which will reduce the overall complexity for telcos and consumers, and ensure the regulations remain relevant as new technologies emerge. Clearer and more consistent obligations across all service types could, in turn, reduce the number of issues experienced by regional consumers and the number of complaints received by our office.

Recommendation 1

The USO scheme should be modernised by consolidating relevant schemes such as the USO scheme, the SIP regime, and the CSG scheme into one coherent, robust, and modern regulatory framework, which gives consumers accessible rights that are readily enforceable.

³ TIO, [TIO Submission to the Consultation on the Better Delivery of Universal Services](#) (March 2024).

⁴ TIO, [TIO Submission on the Funding of Universal Telecommunications Services \(RBS Review\)](#) (May 2024).

Statutory Infrastructure Provider regime

Sitting alongside the USO, the SIP regime exists to ensure that consumers across Australia receive access to high-speed broadband services, and that those services will meet or exceed certain minimum standards for speed and voice service capability. For consumers in regional Australia in particular, it is critical that infrastructure delivered through the SIP regime enables consumers to achieve a connection that is reliable and fit for purpose, even in areas where it may not be commercially viable to install such infrastructure.

Where it is not possible to install fixed-line infrastructure due to geographical challenges, the use of fixed wireless and satellite technologies should be explored as an alternative. Additional funding through new or existing funding arrangements may need to be allocated to incentivise investment in these technologies.

Additionally, the SIP regime still has gaps that need to be filled for regional consumers to meaningfully engage with the rights and benefits that it provides. The TIO receives complaints about internet and VOIP services that include issues with slow internet speeds, faults and intermittent service and drop outs. At present, the SIP regime does not provide a pathway to determine whether underlying infrastructure problems may need to be addressed. This means there are situations where it may be outside of the consumer and their telco's control to fix a problem, but there are no standards and benchmarks in place to assist with determining whether the SIP needs to take action, or to require a SIP to take action. In these situations, there may be no path forward that allows the consumer access to a reliable service, particularly where the consumer relies on internet and VOIP due to being in a mobile blackspot.

Since March 2021, we have supported and recommended the development of benchmarks and standards that address the quality of the services delivered (speed and reliability), and the consumer's recourse when services fail to meet those standards. We maintain that it is crucial for these benchmarks and standards to be put into place to support an effective SIP regime.

If a consumer is not satisfied with the quality of services being delivered, they should be able to pursue these difficulties with their telco and the TIO, and to receive compensation from the SIP if delays or missed appointments occur. While we are pleased to see that changes under the *Telecommunications Legislation Amendment (Enhancing Consumer Safeguards and Other Measures) Bill 2023* allow a compensation framework to be established, we note that there are still no clear rules and processes for compensating consumers where SIP obligations are not met.

We recommend prioritising the introduction of clear benchmarks, rules and standards to address assessing quality of service (speed, reliability and voice capability) and providing for consumers to be compensated where SIP obligations are not met.

Recommendation 2

The SIP regime should be enhanced by the creation of clear benchmarks and standards, including the option for consumers to seek compensation from the SIP if the service quality does not meet those benchmarks.

Customer Service Guarantee scheme

Our submission on the *Thematic Review of the Customer Service Guarantee* supported the modernisation of the CSG scheme by recommending that the CSG scheme enable consumers to receive appropriate compensation for both internet and landline service delivery delays.⁵ Our submission recognised that many consumers expect their fixed-line internet services to be connected or repaired within a timely manner, or to be compensated if this does not occur. However, the CSG scheme has not been updated to reflect these modern telco usages or expectations.

Additionally, we support:

- the automatic application of the compensation scheme, with no onus on consumers to know it exists or expressly request compensation from their telco
- transparent and clear benchmarks
- incentives for wholesalers to meet these benchmarks, such as requirements to compensate consumers when relevant timeframes are not met, and
- the ability for consumers to seek redress about delays, and regular reporting obligations over these timeframes.

We also recommend the Department introduce new service standards into the current regime to ensure that regardless of the technology type used, landline services must be required to meet minimum criteria to make sure they are both usable and reliable. Minimum service quality requirements will assist in determining whether certain service issues are classified as faults (for example, low-level noise distortions), and aid in both the technical restoration and the resolution of disputes relating to those faults. In turn, this would also reduce the number of complaints our office receives about service quality.

Case study – Richard’s* family was at risk with no landline service

Richard lives in a rural, high fire risk area and has a landline service with his telco. Since Richard’s wife has a serious medical condition, he also has a Priority Assistance service on the landline. Living in a mobile blackspot area meant that when his landline stopped working, he had to travel over 1km from home to call emergency services.

Richard had experienced continual intermittent issues on his landline service for the last 10 years and often reported these faults to his telco. One day, the landline stopped working entirely. Richard’s telco sent a technician out who laid a cable on the ground so the landline would work, but this was only a temporary fix. The technician told Richard they only completed a temporary fix and that they needed to permanently fix the line through additional works. Soon after, the service stopped working again, and Richard came to our office for assistance.

Through our investigation we discovered that the telco was aware of the need to permanently replace the lead-in in 2014 but did not replace it until 2022. Despite Richard having no mobile coverage at his address, his telco did not supply an interim service during the fault period, even

⁵ TIO, [TIO Submission on the Thematic Review of the Customer Service Guarantee](#) (March 2023).

when Richard requested it. After some time, the parties were able to reach an agreement to resolve the complaint, and Richard's telco paid him a settlement amount over \$2,000.

** Names of all parties have been changed.*

Recommendation 3

A modern USO should contain technology-neutral minimum service standards for both landline and internet services that ensure:

- anyone can get connected to a landline service that is useable and reliable, and
- anyone can get connected to an internet service that meets minimum speed and quality standards.

3.2. Minimum service obligations are required for mobile services

There is no obligation on telcos to provide consumers with a mobile service

Although mobile services are an essential service, they are not covered under the USO scheme or subject to obligations regarding minimum service quality. However, for many consumers living in regional areas, particularly First Nations consumers, a mobile service is their only phone service. Consumers rely on mobile services for many aspects of their day to day lives. With the increased use of verification codes sent via SMS to mobiles to verify identity for a range of financial and government services, it is now more important than ever that consumers can get a mobile service which meets minimum service standards.

As there are no regulatory obligations on telcos to provide consumers with a mobile service, where consumers cannot get a landline, satellite, or mobile service, the consumer is left with no voice service at all and no resolution to their issue. If a consumer uses the data on their mobile service as their sole internet connection, they have no way to access the internet either.

When the TIO receives complaints from consumers who cannot get a reliable mobile service we are often limited in what we can do to help these consumers. As the obligation to provide a mobile service is a contractual obligation, rather than a regulatory one, the remedies available to these consumers are usually limited to a release from their mobile contract. However, this is not a good outcome for consumers who still require a mobile service, particularly if the consumer is having issues with the only telco who provides services in their area.

While the TIO cannot handle complaints about the adequacy of mobile infrastructure, we can take complaints about mis-selling, misleading conduct (including misleading claims about coverage availability), or disputed charges during periods of poor coverage. We can recommend or direct a telco to provide accurate information about coverage or to allow a consumer to exit a contract without cost where coverage was promised or expected but is not available. However, under our Terms of Reference, the TIO cannot tell a telco to fix coverage quality or gaps. This is because the TIO does not have the jurisdiction to handle complaints about commercial decisions made by a telco. Commercial decisions can include a telco deciding whether or not to invest in a mobile

tower installation and maintenance, or choosing how the telco handles matters on broader scale that can affect coverage quality, like network congestion.

If the telco fails to do something that it is obligated to do, the TIO can handle complaints relating to these obligations. At the moment, there are no rules or obligations about ensuring consumers have minimum mobile coverage or mobile coverage quality.

Additionally, when consumers from regional areas complain about service quality, the outcomes offered by their telcos may fall short of their expectations. Particularly in the case of mobile services, the obligation to repair a service is typically a contractual obligation rather than a regulatory obligation, and so the telco may opt to release the consumer from their contract rather than repair the service. This may be an unsatisfactory outcome for consumers outside of major urban areas, as there is typically little choice in alternative telcos or access technologies available in the consumer's area.

Case study – Barbara* has limited options to resolve her mobile issues

Barbara lives in regional South Australia and relies on her mobile service for communication. In early 2024, she began experiencing coverage issues with her mobile. She contacted her telco, JasperNet, for assistance. Through a troubleshooting process, JasperNet identified a problem with its network infrastructure. As there was no estimated timeframe to repair the network, JasperNet offered to release Barbara from her contract and suggested she try a satellite service instead. Barbara declined this offer, since there were no other carriers that offered a service where she worked, and satellite options were too expensive. She instead negotiated for a discount and a partial refund.

Despite the discounted services, Barbara was ultimately unsatisfied with her ongoing services, and she went back to JasperNet to discuss more options. Since the service was working until the infrastructure was damaged, Barbara wanted JasperNet to ask the carrier to repair the network or provide her with an antenna at their cost. JasperNet declined both options.

The TIO ultimately had to decide that JasperNet had met its obligations under the Australian Consumer Law and was not required to provide any of the outcomes Barbara was requesting. This is because there were no obligations to compel JasperNet to repair the infrastructure, and no other external obligations to provide a mobile service to Barbara. With stronger obligations to provide a working mobile service, Barbara may have been able to push for a more satisfactory outcome.

* Names of all parties have been changed.

Recommendation 4

In reviewing the USO framework, the government should also consider the essential nature of mobile services, to ensure the regulatory framework meets community expectations.

Misrepresentations about mobile coverage

As we discussed in our 2021 submission, and more recently in our submissions to the review of the Telecommunications Consumer Protections Code,⁶ in order to combat the occurrence of misrepresentations about mobile coverage, the Government could consider standardising mobile coverage information that is provided by telcos. The current obligation contained in the Telecommunications Consumer Protections Code to make information available to consumers about the network coverage for mobile services (including maps or diagrams of mobile coverage) is vague and may not operate consistently to provide accurate and useful information to consumers.

Under current industry practice, each telco provides coverage information in its preferred format and in our experience different telcos may use different descriptors for coverage levels. It is not clear what information, or what parameters, are used to produce the maps. Some telcos make claims about mobile coverage that is expressed in terms of how much of the Australian population is covered. This could create the impression that a carrier's mobile coverage is more geographically extensive than it is, potentially misleading consumers. Mobile coverage maps also only provide information about the extent of coverage but do not provide information about the quality of the coverage, including data speed.

Better access to information about what services are available could allow consumers to make more informed decisions, encourage competition, and lead to better outcomes for both telcos and consumers at the point of sale and beyond.

Case study: Oscar* relied on a mobile coverage map with incorrect coverage information

Oscar works from home and does not have a landline service. When looking for a new mobile plan after his old one expired, he checked his address on CatNet's mobile coverage map, because they had a good deal. According to CatNet's online map, his address had good mobile coverage. Relying on the information in the coverage map, he signed up for a service with CatNet. However, after signing up, Oscar found there is no coverage where he lives. Oscar could not work from home, make or receive phone calls, send and receive text messages, or use his mobile to complete two factor authentication.

One day, Oscar found himself in a situation where he needed to call for help but could not make a phone call from his house. Oscar had to travel down several roads before he could find coverage to make a call. When he is at home, the only way he can use his mobile is if it is connected to his home Wi-Fi so he can use third-party messaging and calling apps.

* Names of all parties have been changed.

Recommendation 5

Mobile coverage maps should be standardised and accessible to all consumers so consumers can make an informed choice. Mobile coverage maps should not only include information about population, but also information about geographical location, quality of coverage, and data speed.

⁶ TIO, [TIO Submission to Communications Alliance Discussion Paper – Telecommunications Consumer Protections Code Review 2024](#) (June 2023).

3.3. Consumers in regional Australia have affordability concerns that can prevent them from getting a service

While there are alternative options to traditional landline, fixed NBN, and mobile services, these alternative services can come at a cost which can be unaffordable to many consumers.

While consumers can sometimes purchase technology to improve signal quality in regional areas, the purchase of additional equipment to bolster coverage is often at the consumer's expense, and can be an expensive proposition for some consumers. For example, in one complaint, a consumer said they paid \$2,500 for an antenna (as monthly instalments) and then found they needed to pay another \$800 for professional installation of this equipment, as a starting point to potentially receive better service. The ongoing costs of these services may also be more expensive than a traditional fixed-line service.

The small number of telcos offering services in regional areas also means consumers have less freedom to shop around for a more affordable plan than consumers in major urban areas, so they may end up paying more for a less reliable service.

We have also heard from consumers who have lost long-established services due to updates to technology in their area, leaving them with no choice but to purchase a more expensive service. Some consumers have told us they held out on device upgrades due to the unavailability of reliable modern service types in their area. Now that the older services are being discontinued, they may be forced to change to satellite and change telcos.

Case study: Lucas* could not afford the cost of a satellite service which was his only option to get connected to the internet

Lucas moved houses to a regional area which is only serviceable by satellite. He told his telco he needs the best internet connection and plan possible for his area because he works from home. Lucas told his telco it is important that his internet plan has unlimited data so he can work remotely. Lucas signed up to the plan his telco recommended, but after some time, realised that he had been sold a metered plan.

When he complained to his telco, they told him to upgrade his plan. Lucas explained to his telco that he had already upgraded his plan when he signed up to a service at his new house, and if he were to upgrade to a higher cost plan, it would cost him around \$900 per month, which is much higher, and more than he can afford. His telco said there is nothing they can do to help.

Lucas was very stressed about this and made a complaint to the TIO because he said no other telco offers services in his area and if he cannot get a working internet connection he will lose his job.

**Names of all parties have been changed.*

4. Telco issues affecting First Nations consumers

4.1. Complaints to the TIO by First Nations consumers

The TIO began capturing demographic data about First Nations consumers from August 2023. This data will help us to identify systemic issues affecting First Nations consumers, allowing us to investigate and address these issues directly with telcos.

Our FY24 Quarter 3 complaints data found that 388 consumers who identify as belonging to the First Nations Community made complaints to the TIO, which is an 11.2 percent increase in the number of consumers as compared to 349 consumers in the preceding quarter. There was an increase in complaints across the top four keywords: 'no or delayed action by provider,' 'service and equipment fees,' 'no phone or internet service,' and 'intermittent service or drop outs.'

The number of consumers from regional First Nations communities who experience telco issues is likely higher than what is represented by our complaint numbers, for a number of reasons. We rely on consumers volunteering their demographic data, which does not always give us a full picture of the consumers who use our service. Consumers from First Nations communities may also rely on representatives, who raise issues that may relate to multiple consumers. Finally, language barriers may limit the number of consumers who raise complaints about their services, let alone who seek assistance from an external dispute resolution scheme.

4.2. An increased focus on mobile accessibility is required to improve connectivity for First Nations consumers living in regional areas

Our office handles complaints from consumers who live in regional First Nations communities who rely on prepaid mobile services and payphones, rather than expensive or less-accessible fixed-line services. In our submission to the First Nations digital inclusion roadmap,⁷ we recommended that the Department should consult with First Nations groups to identify the most appropriate access methods, technologies, and affordable plans to suit those communities.

Improved mobile infrastructure in regional areas would further support the availability and reliability of mobile connectivity for First Nations consumers as an alternative option to fixed-line telephone and internet services. When evaluating telecommunications infrastructure programs, grants committees should expressly consider programs aimed at improving connectivity for remote First Nations communities.

Recommendation 6

First Nations groups should be consulted to ensure the most appropriate access methods, technologies, and affordable plans to help close the digital inclusion gap for First Nations consumers.

⁷ TIO, [TIO Submission to the First Nations Digital Inclusion Roadmap](#) (July 2024).

5. Major outages and natural disasters in regional Australia

5.1. Complaints about natural disasters

Many regional communities are at a greater risk of natural disasters (such as bushfires, cyclones, and floods), and reliable access to telco services plays a critical role in the coordination of disaster response and recovery in these areas. During these crises or other major outages to fixed-line services, consumers may solely rely on mobile services, which can experience congestion issues and make it difficult for consumers to stay connected during this crucial time. If the widespread outage also affects mobile services, towns and regions may be left vulnerable with no connections at all.

The availability of reliable telco services is critical for the dissemination of timely and accurate information during major outages and crises; the coordination of evacuation or firefighting efforts; contact with friends and families; and access to emergency services as required. The recent interim report of Victoria's Network Outage Review highlighted just how important it is for regional communities to have resilient infrastructure in times of crises, and how things can go wrong when communities communicate using technologies that can be affected by power outages.⁸ Similarly, our 2021 submission to the Regional Telecommunications Review highlighted the importance of government funding in the creation of back-up power sources and resilient telco infrastructure.⁹

In comparison to our 2021 submission, we have fortunately not seen a similar number of natural disaster events in this reporting period. However, we maintain that every consumer should have reliable access to emergency service calls. Government and industry should continue to explore ways in which services can stay connected during power outages and natural disasters.

Our review of a sample of natural disaster complaints identified common situations where:

- a weather event damaged the consumer's lines or telco equipment, and they had to wait several weeks for repairs or replacement equipment
- a weather event caused a power outage, and after the power was restored, the consumer discovered their telecommunications services were no longer working
- a power outage caused issues with a local mobile tower, resulting in the entire community losing mobile coverage until the tower is repaired, or
- a weather event damaged the consumer's property, and the consumer experienced difficulty trying to connect or receive coverage at their temporary accommodations.

Among these complaints, consumers raised concerns about being unable to make calls or receive emails during these outages, being unable to work, or having safety concerns due to the age or disability of the consumer.

⁸ Network Outage Review, Review into the transmission and distribution business operational response to the 13 February 2024 storms (July 2024), pp.30-36.

⁹ TIO, TIO Submission to the 2021 Regional Telecommunications Review (September 2021), p.10.

5.2. Complaints about major or mass outages

The Optus outage of 8 November 2023, while not caused by a natural disaster, put a spotlight on the importance of consumers having continual access to reliable telco services, and the potential consequences when consumers are unable to call emergency services. The Government's response to the review of the Optus outage acknowledged the need for greater communication obligations on telcos during and about such outages.¹⁰ We support this approach, as the development of clear industry standards will ensure consumers are better informed and better able to respond to these events. This will also help bolster the TIO's role as a trusted source of information when major outages occur, and consumers are unable to contact their telcos.

The Review into the Optus outage also touched on questions of appropriate compensation during major outage events. Recommendation 13 of this Review proposed the development of a standardised approach to compensation and penalties applicable to these events,¹¹ which the Government agreed to implement. We also support this development, as it will help ensure affected consumers in regional areas can be quickly and appropriately remedied after a major outage occurs.

6. Impact of the 3G network shutdown on regional Australia

6.1. The shutdown of the 3G network may have a disproportionate impact on regional Australians

As we discussed in our submission to the Inquiry into the Shutdown of the 3G Mobile Network,¹² the 3G shutdown has the potential to affect consumers across Australia in a number of ways. Not only will this shutdown change how consumers communicate through mobile phones, but it will have a broader impact on device compatibility across medical alarms, tablets, smart watches, security systems, antennae, farming equipment, and a range of other devices that connect to the 3G network.

At the time of writing, the full impact of the 3G network shutdown is currently unknown. Vodafone is the only major carrier to have switched off its 3G network, while Telstra and Optus are planning their shutdowns for 31 August 2024 and from September 2024 respectively. This means it is likely that most mobile consumers in regional areas will not experience the effects of the shutdown until later this year.

Within the complaints we have seen relating to the closure of the Vodafone 3G network, we identified complaints where consumers said they:

¹⁰ [Australian Government Response to the Bean Review Final Report – Review into the Optus outage of 8 November 2023](#) (April 2024), p.10.

¹¹ [Australian Government Response to the Bean Review Final Report – Review into the Optus outage of 8 November 2023](#) (April 2024), p.11.

¹² TIO, [Submission to the Rural and Regional Affairs and Transport References Committee Inquiry into the Shutdown of the 3G Mobile Network](#) (May 2024)

- had not been given the right information or enough lead time to upgrade their device or plan to avoid being affected
- did not know that the 3G network in their area would be shut down and experienced sudden loss of service as a result
- experienced sudden loss of service or coverage, which in some cases affected their ability to work, led to lost work opportunities or prevented contacting support services, friends or family.

While these issues will affect consumers from both major urban areas and regional areas, the effect of the shutdown may be more pronounced for consumers living in regional areas because regional consumers may have more difficulty upgrading their services (e.g. because they live too far from the nearest telco store) or have more difficulty accessing alternative services (e.g. because there are no other alternatives available in their area).

For some consumers who do not have a reliable landline or 4G service, the 3G shutdown has left them with no reliable voice service, which can pose safety risks for consumers with vulnerabilities who need a voice service for emergencies. For example, some consumers were told to get a satellite service, but because some consumers cannot afford a satellite service, they are left to depend on an unreliable 4G service.

Case study: Sarah* could not get a reliable mobile service after the 3G network was shutdown

Sarah's suburb has poor 4G coverage, so she relies on 3G for all of her connectivity.

Sarah was told that after the 3G network was shut down in her area, the 4G service would be upgraded. However, after the shutdown happened, her 4G service barely works.

Sarah approached her telco, who attempted to troubleshoot the 4G service, before ultimately saying the only solution in her area is to upgrade to a 5G handset. She is concerned about the costs of doing so and raised a complaint with the TIO to consider her options.

Through our complaint process, Sarah's telco concluded it cannot provide a reliable mobile service until the infrastructure is improved. Her telco instead offered to refund Sarah's account, and Sarah accepted this outcome.

**Names of all parties have been changed.*

6.2. Consumers are concerned about the remainder of the shutdown

Hundreds of consumers have also contacted us with to discuss their concerns about the impending shutdown of the 3G network. These include:

- consumers who live on the fringes of 4G or 5G coverage, and who are concerned that they will not have mobile coverage once the shutdown has completed
- consumers concerned about whether their current handset or SIM card will be compatible with the 4G or 5G network

- consumers who upgraded their devices or plans ahead of the shutdown, and who experienced related issues such as disputed charges, affordability issues, the upselling of devices or plans they didn't want or need, and connection or service issues.

We anticipate more complaints will arise once the shutdown has been completed, as consumers who did not upgrade in time will find themselves suddenly without services, and consumers on the edges of 4G reception will be able to confirm whether they still have service under the updated network.

However, we acknowledge telcos have taken steps to mitigate the impact of the shutdown. Initiatives such as the issuing of pre-recorded warnings at the start of all calls, the roll-out of free handsets to consumers experiencing vulnerabilities, the ability to check device compatibility remotely, and assorted other communications with consumers should limit the number of consumers left without service in the coming year.

Case study: Terry* needs to pay more for a telco service after the 3G shutdown

Terry lives in a remote community on a limited income. He has significant medical concerns and struggles to afford his ongoing medical costs. He relies on a 3G mobile service for connecting outside of his community, since his landline service is unreliable and drops out entirely when it rains.

Terry has carefully managed his finances so that he can pay for his phone service, but the 3G shutdown has impacted his plans. He has been told that his antenna will stop working after the shutdown, and he will need to install a new antenna. Between the cost of the equipment and the cost of installation, he will need to pay over \$1,000 to continue using his service – which is a significant financial burden for him.

**Names of all parties have been changed.*

Appendix - Overview of regional, rural, and remote complaints to the Telecommunications Industry Ombudsman

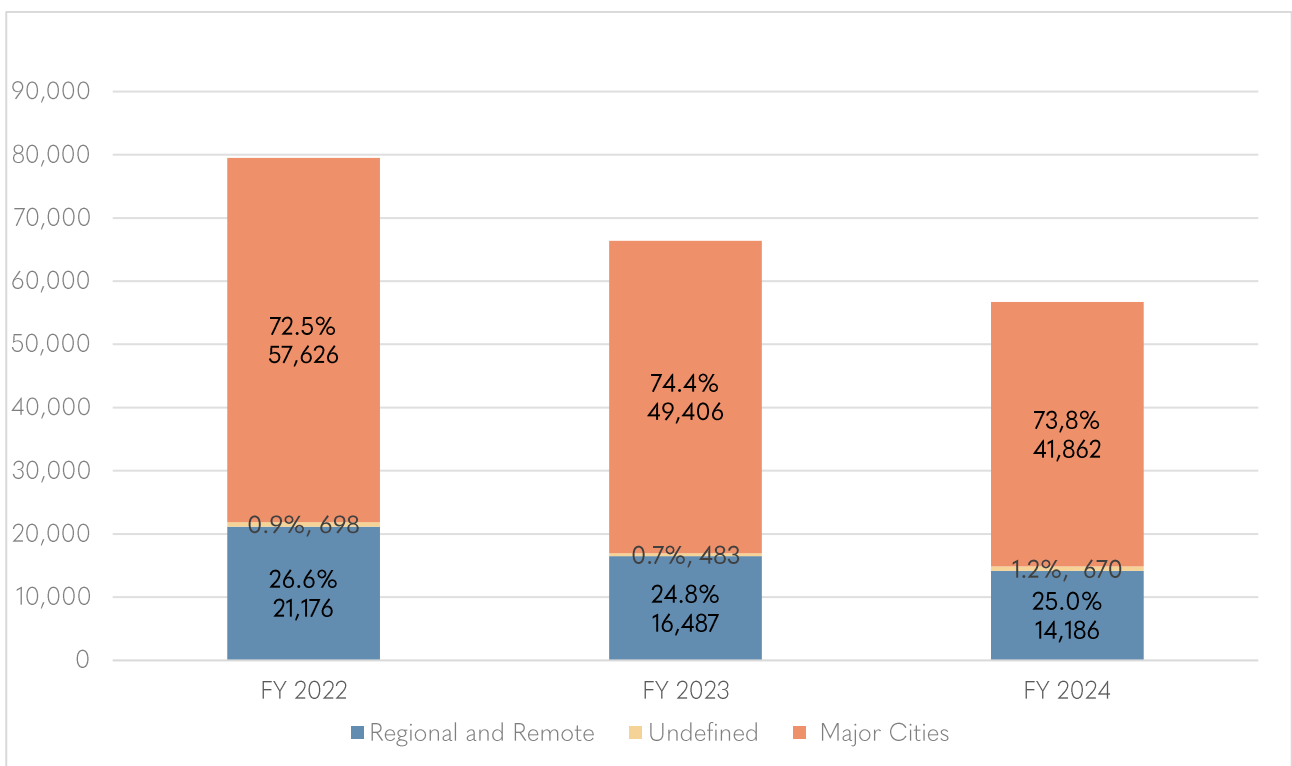
In this section, we share our data from complaints raised between Financial Years 2022-2024 (1 July 2021 and 30 June 2024), with a focus on complaints from regional areas. Please note that consumers who experience difficulties with their telecommunications services will typically contact their telco in the first instance and will contact our office if they are not satisfied with the telco's response to their complaint. This means that for any given issue identified in our complaints data, our number of complaints is likely to only represent a small proportion of the overall number of consumers affected by that issue.

To identify whether a consumer was classified as being from a regional, remote, or rural area, we matched the consumer's service address postcode or location with the latest version of the Australian Bureau of Statistics' (ABS) Accessibility and Remoteness Index of Australia (ARIA+) remoteness classification. The ARIA+ index classes locations into major cities, inner regional, outer regional, remote, and very remote areas. We have modified the ARIA+ index to include Darwin and Hobart postcodes as major cities. Some complaints have been listed as undefined due to missing, non-geographic, or invalid postcode information.

7.1. Overall complaint numbers for Financial Years 2022 - 2024

Between 1 July 2021 to 30 June 2024, we received 51,849 complaints from consumers living in regional and remote areas. The ratio of complaints between major cities and regional and remote areas remained largely stable over this period, with regional complaints making up approximately one quarter of our complaints each year. This ratio has a small increase over ratios reported in 2021, suggesting that while complaints from regional areas have decreased year-on-year, they are decreasing at a lower rate than they were from July 2019 to June 2021.

Chart 1 – Complaints by region for Financial Years (FY) 2022 - 2024



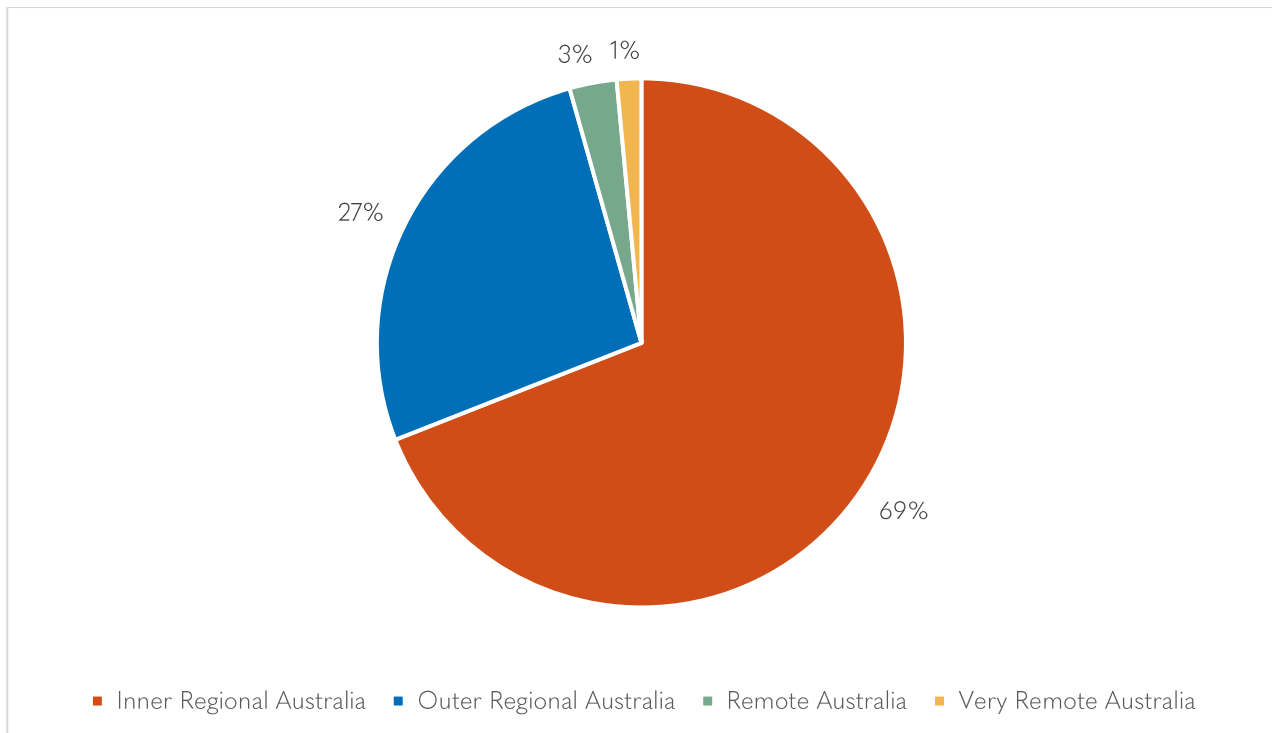
7.2. Distribution of regional and remote complaints

The distribution of complaints across different parts of regional and remote Australia remained largely similar throughout the last three financial years. While complaint numbers have decreased, the proportion of complaints between regions is largely the same year on year.

Table 1 – Distribution of regional complaints for FY 2022 – 2024

Region	FY 2022	FY 2023	FY 2024
Inner Regional Australia	14,666	11,329	9,798
Outer Regional Australia	5,529	4,441	3,815
Remote Australia	636	484	374
Very Remote Australia	345	233	199
Total	21,176	16,487	14,186

Chart 2 – Distribution of regional and remote complaints by percentage for FY 2022 - 2024



7.3. Top 10 complaint issues for regional complaints

The top ten complaint issues for regional complaints have remained consistent since our 2021 submission, with the top three complaint issues not changing positions since FY 2019. All ten of these complaint issues largely mirror the issues reported in major urban areas.

Our previous submission saw the ‘Provider Uncontactable’ complaint issue appear in FY 2021 as a result of temporary closures during the COVID-19 pandemic. This complaint issue, and the ‘Termination Fee’ issue did not rank in the top ten for this reporting period.

Instead, ‘Poor mobile coverage’ and ‘Inadequate fault testing’ have risen in the rankings across FY 2022 to FY 2024. These issues are discussed in more detail in Part 3 of our submission.

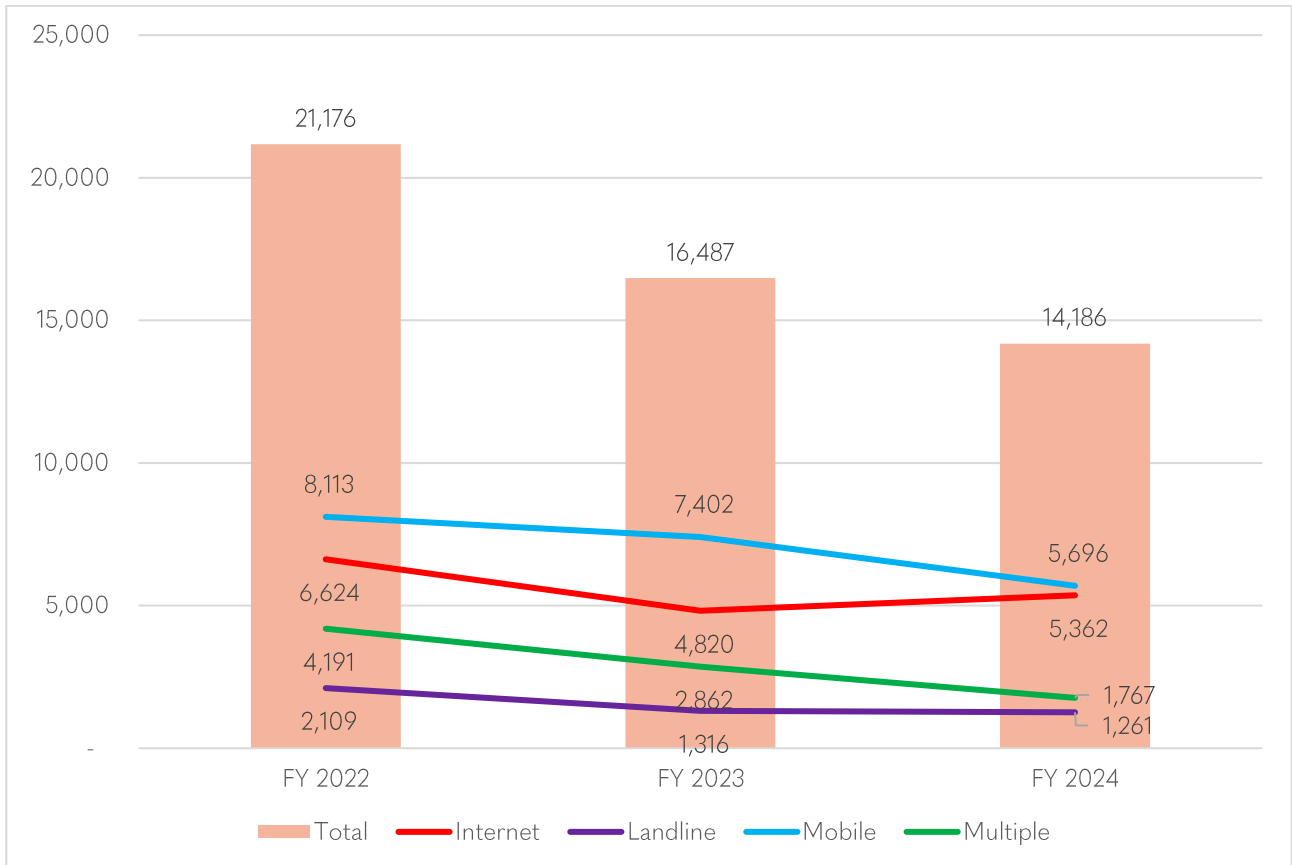
Table 2 – Top 10 keywords from regional complaints for FY 2022 - 2024

	FY 2022	FY 2023	FY 2024
1	No or delayed action	No or delayed action	No or delayed action
2	Service and equipment charges	Service and equipment charges	Service and equipment charges
3	No Phone or internet service	No Phone or internet service	No Phone or internet service
4	Intermittent service or drop outs	Resolution agreed but not met	Inadequate fault testing
5	Delay establishing a service	Intermittent service or drop outs	Intermittent service or drop outs
6	Resolution agreed but not met	Failure to cancel	Resolution agreed but not met
7	Slow data speed	Delay establishing a service	Delay establishing a service
8	Poor mobile coverage	Inadequate fault testing	Slow data speed
9	Inadequate fault testing	Slow data speed	Failure to cancel
10	Missed appointment	Poor mobile coverage	Poor mobile coverage

7.4. Regional complaints by service type

In the period from FY 2021 to FY 2024, mobile services continued to be the most complained about service type for regional areas. Complaints solely about landline services continue to be the least common in regional areas, falling to just over 1,000 complaints per year.

Chart 3 – Regional complaints by service type for FY 2022 - 2024¹³



¹³ Please note that we collect and publish limited data about the different technology types used in our complaints, although we do not currently collect granular data about some of these service types (for example, the percentage of consumers complaining about services received through low earth orbit satellites compared to geostationary satellites).

7.5. Complaints from regional Australia where consumers were affected by a power outage or natural disaster

For this round of the Regional Telecommunications Review, we have also included complaints data for consumers in regional, rural and remote parts of Australia who reported being affected by power outages or natural disasters.

This data was gathered through a combination of text matches and manual case reviews, with a preference to exclude complaints that discussed only hypothetical events (e.g. “I am worried I will lose my connection if there is a power outage”). As such, this data will not comprehensively capture every single complaint related to power outages or natural disasters, but it remains indicative of the overall number of cases we receive about these issues.

Table 3 – Overview of complaints involving power outages in regional and remote Australia

Region	FY 2022	FY 2023	FY 2024
Inner Regional Australia	50	32	39
Outer Regional Australia	30	12	19
Remote Australia	2	0	8
Very Remote Australia	0	2	0
Total	82	46	66

Table 4 – Overview of complaints involving natural disasters in regional and remote Australia

Region	FY 2022	FY 2023	FY 2024
Inner Regional Australia	532	230	166
Outer Regional Australia	95	77	80
Remote Australia	11	9	6
Very Remote Australia	8	3	3
Total	646	319	255