



TELCOS



It can be hard to stay on top of all of the different bills that we receive each month. Bills from telecommunications providers (telcos) can be especially hard to plan for because you don't always know how big they will be until they arrive.



If you're struggling to pay a telco bill, the first thing you should do is contact the provider. Most companies will have a department you can speak with to arrange a more manageable repayment plan.

If you have a complaint against your telco, you may wish to contact their internal dispute resolution department. If you're not happy with the response from your telco, you can raise the complaint with the Telecommunications Industry Ombudsman (TIO). The TIO provide a fast, free and fair service to consumers to help resolve telephone and internet complaints.

WHAT CAN THE TIO DO?

The TIO will try to assist you in negotiating with your telco provider, and, if necessary, investigate and make a decision on your matter. Remember that the TIO may decide against you or against the telco provider.

WHEN WILL THE TIO HELP?

The TIO will only deal with your complaint if:

- 1 You are an individual or a small business;
- 2 You are the account holder or the person authorised to deal with the account; and
- 3 Your dispute is less than 12 months old.

If your dispute is older than 12 months, you may not be able to lodge a complaint with the TIO unless you can show a good reason for not making the complaint earlier.

You can make a telephone complaint to the TIO by contacting them on 1800 062 058. Alternatively, you can make a complaint online at: <http://www.tio.com.au/making-a-complaint>