

# 2007

## Telstra's Access for Everyone low-income measures package

### Report to the Minister for Broadband, Communications and the Digital Economy

1. From the Chair
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## From the Chair

On behalf of my colleagues, I am pleased to present this fifth annual report of the Low Income Measures Assessment Committee (LIMAC) covering the 12 months to 31 December 2007.

The report details the work of LIMAC, the results of the commissioned market research on the *Access for Everyone* package, our assessment of the effectiveness of the low-income programs, together with recommendations for further work in 2008.

#### Highlights for 2007

- The following were significant outcomes of the committee's work with Telstra in 2007.
- For the first time the full reports of the low-income telecommunications market research have been made accessible to other interested social and academic researchers.
  - Targeting of the low-income package was improved through a successful validation campaign for the Telstra Pensioner Discount.
  - PhoneAway® calling cards were added to the Phonocard™ Assistance Program, which may suit recent arrivals to Australia and tenants using the Sponsored Access services, in particular.
  - All asylum seeker resource centres in Australia were contacted and many have joined the Phonocard/PhoneAway Card Assistance Program.

- InContact® has been further opened up to free-to-call crisis response numbers for community agencies.
- The needs of low-income consumers using Pre-Paid mobiles were considered in Telstra's CDMA to Next G™ mobile network migration.
- Telstra introduced a new "long-life" Pre-Paid mobile option of particular benefit to seniors and low-income consumers, which offers a 12 months service activation period.
- Chris Dodds and Robert Morsillo were both recognised by Consumers' Telecommunications Network for "service to low-income consumers" over many years.
- Robert Morsillo and Chris Dodds collaborated on a presentation to the Communications Policy Research Forum on *Access for Everyone: Community-business partnerships for innovation in communications*.
- With the Department of Families, Housing, Community Services and Indigenous Affairs, Telstra supported the gathering together for the first time of all emergency relief workers in South Australia. Similarly, with Anglicare Australia, in the ACT.
- "All About Access", a corporate social responsibility case study by Jenni Barbour, was published in *Australian Innovation: Towards a Sustainable Future*.

#### Communications, connectedness and social inclusion

The role of modern communications in promoting social inclusion is being increasingly highlighted. For example, the upcoming Monash University Prato CIRN Conference 2008 will focus on "ICT for Social Inclusion: What is the reality?"

In Australia, there has often been a focus on groups such as young people, seniors, Indigenous communities and people with disability who may face greater challenges. To cite just one example, the University of Melbourne Youth Research Centre concluded in a review that "Digital communication technologies play an integral role in the social inclusion of young people in our society" (October 2005).

LIMAC continues to note the increasing incidence of mobile phone usage among people who are job-seeking or looking for emergency accommodation. Further, the importance of reasonable broadband Internet access for children's and grandchildren's learning prospects at home has been a constant theme. The latter issue will come to the fore with the proposed roll-out of a high-speed National Broadband Network in coming years.

The *Access for Everyone* package presently assists well over one million households in Australia to remain connected, primarily with their home telephone but increasingly with mobile and Internet communications services.



Chris Dodds, Chair of LIMAC

#### Conclusion

Based on the most recent research, LIMAC has concluded again that the *Access for Everyone* package is still working effectively in making telecommunications services available to the disadvantaged and those on low incomes. The resources committed remain substantial while the programs continue to connect at a grass-roots level.

LIMAC looks forward to making the package more applicable to people with mobile and Internet communications as a result of Telstra's transformation throughout 2008 (see recommendations).

LIMAC also looks forward to continuing the conversation it began in 2007, about the changing communications needs and preferences of people on a low income, with the new Minister for Communications, Senator Stephen Conroy.

LIMAC has again worked extremely well during 2007. As Chairperson I would like to record my appreciation for the Committee members who have contributed so well. Further, on behalf of the Committee, I would like to record our appreciation for the Telstra staff who have consistently met our requests and needs.

I trust that you will find this fifth report of interest and the findings of the independent market research useful in evaluating the effectiveness of current consumer protections for low-income Australians.

Chris Dodds, LIMAC Chair  
12 May 2008

# Committee

The Low Income Measures Assessment Committee (LIMAC) comprises representatives of community organisations who are approved by the Minister for Broadband, Communications and the Digital Economy, as well as a representative from the Department of Families, Housing, Community Services and Indigenous Affairs.

LIMAC is comprised of the following members:

- Anglicare Australia
- Australian Council of Social Service
- Council on the Ageing
- Homelessness Australia
- Jobs Australia
- St Vincent de Paul Society
- The Salvation Army
- The Smith Family
- Department of Families, Community Services and Indigenous Affairs.

There are also a number of representatives who attend the LIMAC meetings who have observer status. These include representatives of the Department of Broadband, Communications and the Digital Economy (DBCDE), the Australian Communications and Media Authority (ACMA) and Telstra.

LIMAC is resourced by a Secretariat maintained within Telstra Consumer Affairs in the Public Policy and Communications Business Unit.

In 2007 the committee met four times in person and once by audio-conference. The table opposite shows representation at each LIMAC meeting.

## Role and activities

LIMAC's role, as set out in its governing rules is:

1. To produce a report annually which:
- a) assesses whether the resources committed under the low-income

package by Telstra are best allocated to the needs of low-income consumers;

- b) evaluates the effectiveness of the low-income package in making telecommunications services available to the disadvantaged and those on low-incomes;
  - c) advises on the effectiveness of the promotion of the low-income package; and
  - d) makes recommendations on how Telstra can improve the utilisation of resources committed under the low-income package to maximise the benefits to low-income telecommunications consumers.
2. To assess proposed changes to the low-income package or to the marketing plan for the low-income package.

## Access for Everyone monitoring

LIMAC receives regular briefings from Telstra on the development and rollout of its low-income programs, both formally at meetings and informally by email from the LIMAC Secretariat. Telstra reported that for the 2006-2007 year the value of the package again exceeded \$200 million.

## TBAP and TPCAP monitoring

LIMAC appointed a sub-committee to oversee the operational aspects of the Bill Assistance and Phonecard/PhoneAway Card Assistance Programs. It generally meets before each LIMAC meeting with representatives from the following organisations: Anglicare Australia, St Vincent de Paul Society, The Salvation Army, The Smith Family and Telstra.

At each sub-committee meeting detailed data is presented on the customer take-up of those programs, the number of community agencies that have joined the programs, and the relative distribution across

package by Telstra are best allocated to the needs of low-income consumers;

## Representation of LIMAC members and observers 2007

Member/Observer	Jan 19*	Feb 19	May 14	Aug 13	Dec 10
Anglicare Australia					
Australian Council of Social Service					
Homelessness Australia					
Council on the Ageing					
Department of Families, Housing, Community Services and Indigenous Affairs					
Jobs Australia					
The Salvation Army					
The Smith Family					
Australian Communications & Media Authority^					
Department of Broadband, Communications and the Digital Economy^					
St Vincent de Paul					
Telstra^					

\* Meeting held by audio-conference

^ Attended as observer

Australia of the benefits of the programs. The sub-committee also discusses awareness raising, optimising distribution each year and resolves any policy and process problems that arise.

## Other initiatives

Telstra regularly consults LIMAC on proposed product, pricing and process changes that affect residential customers. During 2007 this included the following matters:

- CDMA to Next G™ mobile network customer migration, including pre-paid options for people on a low income and remote Indigenous communities.
- The impact of the new ACT Utilities Infrastructure Tax on low-income telecommunications users.

- The withdrawal of the Telelink® service by 30 June 2008, and the development of an alternative Telstra Conferencing Special Rate Service for community organisations.

LIMAC also discussed the proposed increase in the Government Telephone Allowance for eligible Centrelink customers who have a home Internet connection. Telstra has indicated it is keen to promote this additional Government benefit.

## Research

LIMAC commissioned its sixth round of market research on the *Access for Everyone* package. Similar to 2005, the focus was on the actual users of the products and services and the community agencies that partner with Telstra to provide

them. For the first time, feedback was also gained on the operation of Telstra's Financial Hardship Assistance Policy.

## Public Policy

LIMAC continued to make representations to the Minister for Communications on the changing nature of telecommunications usage by people on a low income, including the growing importance of mobiles and Internet, and the possible role of the Committee in discussing these issues within the communications industry.

## Reporting

LIMAC submitted its fourth report to the Minister on 30 April 2007 covering the 12 months ended 31 December 2006.

## Conclusion

Telstra's transformation program continues to provide opportunities for improving *Access for Everyone*. For example, the application of the Bill Assistance Program and the Centrepay budgeting option beyond fixed line telephone accounts. This was an important step given the increasing reliance on mobile phones and broadband Internet access by people on a low income.

There may also be some further impacts of transformation on the products and services in the low-income package, which LIMAC will continue to monitor in 2008.

implementation of the validation campaign, which resulted in a one-off drop in the number of recipients of the discount.

## Distribution

The Bill Assistance, MessageBox and Phonecard/PhoneAway card programs are made available through community agencies across Australia who assess client needs on a local basis.

At the end of 2007 there were some 4000 community agency outlets delivering *Access for Everyone* programs. Telstra and LIMAC express their appreciation for these extensive community-business partnerships that make the programs effective, particularly in regional areas of Australia.

## Other products and services

- Telstra provides a range of other services relevant to low-income customers, which are not part of the *Access for Everyone* package. These include:
- Disability Services, including the Disability Equipment Program
  - Telstra Pre-Paid Home and Telstra Pre-Paid Mobile phone services
  - Multicultural Service Centres
  - Country Calling trial
  - Indigenous Communities Helpline
  - Financial Hardship Assistance Policy.

*Access for Everyone* products and services in 2007 was generally steady and consistent with previous years except for the Telstra Pensioner Discount. LIMAC monitored the

# Research

The independent market research surveyed over 600 customers during November 2007 and some 70 community agencies during December 2007 and January 2008.

## Key takeouts – customers

- The majority of users feel their financial situation had either worsened or remained the same compared to 12 months ago.
- Access to telecommunications has increased among users since 2005.
- Affordability of telecommunications has generally improved since 2005.
- Although affordability of telecommunications is increasing, many still have trouble paying their bills.
- Satisfaction with overall access to telecommunications has increased since 2005.
- Targeting of *Access for Everyone* services appears tight with high satisfaction and likelihood to recommend and continue using their current service while showing low interest in other services.
- The majority of users are satisfied with the process of establishing particular *Access for Everyone* services.

## Key takeouts – agencies

- Lack of client access to telecommunications was still an important issue.
- Financial difficulties as a result of phone bills or a lack of access to telecommunications are still relatively frequent problems clients bring to agencies.
- Encouragingly, welfare agencies believe *Access for Everyone* type initiatives such as Phonecards, Bill Assistance Certificates, and MessageBox are important

in helping their clients meet their telecommunications needs.

- Positively, there is relatively high levels of awareness for *Access for Everyone* initiatives except for Pre-Paid Home and Sponsored Access, although usage of *Access for Everyone* initiatives is notably lower than awareness.
- Encouragingly many agencies indicate no change is needed for the *Access for Everyone* package – this combined with the fact that agencies frequently cite *Access* initiatives as key ways to grant clients access to telecommunications suggests the program is working.
- Agencies suggested process improvements could be made in applying for Sponsored Access services and filling in the Bill Assistance certificates.

## Other research

Detailed results have now been published by Professor Peter Saunders (Social Policy Research Centre, University of NSW) and others on deprivation and social exclusion in Australia based on surveys about the types of services that Australians consider to be essential. The telephone was ranked at number 37 out of 48 essentials as rated by more than 50% of respondents. It was rated as number 16 out of 25 of those essentials that were not publicly or freely available.

Interestingly, some 16% of the welfare client sample said they did not have a telephone, compared to some 2% in the general population sample. This is consistent with the latest LIMAC research where community agencies estimated that some 22% of presenting clients did not have access to personal communications.

## A tale of two telephones

There is emerging two distinct stories about communications access in Australia.

On average, across the general population, affordability and access has been improving over a long period of time, resulting in very high telephone take-up rates of the order of 98%. Take-up of (pre-paid) mobiles, in particular, has made a significant contribution.

However, for people who are in financial or other crisis, who may seek the assistance of community welfare agencies, there is a continuing and significant lack of access to a telephone, of the order of 20%.

The *Access for Everyone* package can be divided into two areas:

- Options that increase affordability generally; and
- Options for use during a crisis or period of no access.

The former includes HomeLine Budget, Pensioner Discount Scheme, Centrelink's Centrepay service, InContact, and other services such as Pre-Paid Home and Pre-Paid Mobile. In the latter category are Bill Assistance, Phonecards/PhoneAway cards, MessageBox and again InContact/Sponsored Access along with the credit management Financial Hardship Assistance Policy.

Services in the former are delivered primarily by Telstra, the latter primarily by community agencies, on behalf of Telstra, who are in contact with people in financial and/or other crisis circumstances.

## Conclusion

The research seems to confirm that *Access for Everyone*, along with the indexation of the Government Telephone Allowance, the overall decline in telecommunications costs in Australia and the high rates of mobile phone take-up are resolving the general affordability issue for people on a low income.

## Community agency awareness

- Robert Morsillo presented at the first ever State-wide conference for emergency relief workers in South Australia, sponsored by the Department of Families, Housing, Community Services and Indigenous Affairs. Telstra contributed funds to enable community agency workers from regional and remote areas to attend the conference, which was held during Poverty Week, October 2007.
- Robert Morsillo also spoke at the first ever joint meeting of emergency relief workers in the ACT, sponsored by Anglicare Australia with Telstra support, in November 2007. Robert also addressed the National Committee of the St Vincent de Paul Society the next day.
- A letter was sent to all Sponsored Access agencies notifying them of the 31 October 2007 exit of Homelink 1800 and offering them the option to join the Phonecard/PhoneAway card program.
- A letter was sent to all Asylum Seeker Resource Centres across Australia inviting them to join the Phonecard/PhoneAway card program.

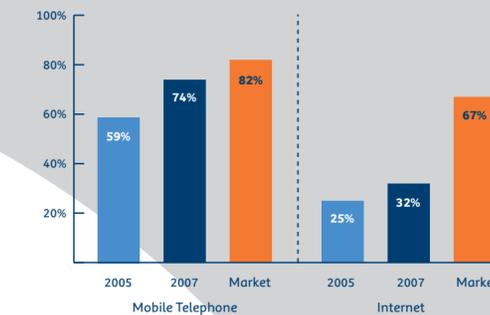


Chart 1: Access to Telecommunications – Overall

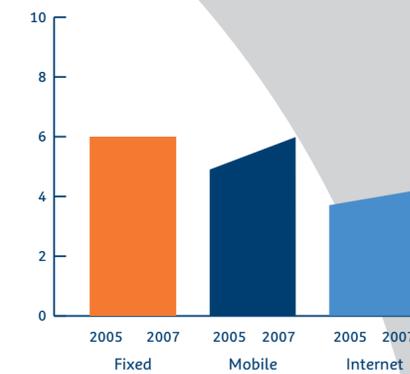


Chart 2: Level of Affordability – Overall

However, the research also indicates that a significant proportion of people in financial and other crisis situations continue to need specific assistance in gaining or maintaining access to communications services, at the time of and during the crisis. Further, that community welfare organisations are an effective channel for providing such assistance at that time.

Finally, the research continues to confirm the increasing role of mobiles and broadband Internet as preferred options for low-income families to provide for their communications needs.

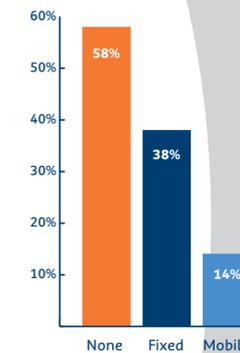


Chart 3: Trouble Paying Telephone Bills On Time

# Promotion

Telstra undertakes various promotional activities for *Access for Everyone* based on the Marketing Plan developed in consultation with LIMAC.

## Public awareness

- Telstra provides a 1800 353 652 number for general inquiries about *Access for Everyone*, referred to in most promotions.
- Telstra has a website at [www.telstra.com.au/accessforeveryone](http://www.telstra.com.au/accessforeveryone), referred to in most promotions.
- *Access for Everyone* brochures and other materials are maintained and distributed on request. They can be ordered directly from the website and are sent to all new partnering agencies.
- Robert Morsillo and Chris Dodds received public "Recognition for Services to Low Income Consumers" by the Consumers' Telecommunications Network at their annual conference in Sydney, May 2007.
- The 2006 LIMAC Report to the Minister and the *Access for Everyone* research 2002-2007 CD-ROM were publicly launched at the Australian Communications and Media Authority and Communications Alliance Consumer Dialogue in Sydney, August 2007.
- Robert Morsillo and Chris Dodds (via prerecorded video) gave a presentation on *Access for Everyone: Community-business partnerships for innovation in communications* to the Communications Policy Research Forum in Sydney, September 2007.
- Telstra places full page advertisements in each quarterly issue of *LINK Magazine*, which goes to people with a disability in Australia.
- Jenny Roche spoke about *Access for Everyone* on a Victorian Government produced DVD, which is promoting the rights of homeless people to all businesses in Victoria.
- Advertising about *Access for Everyone* continued in the first half of 2007 on selected Indigenous community radio stations nationwide.
- "All About Access", a corporate social responsibility case study by Jenni Barbour, was published in *Australian Innovation: Towards a Sustainable Future*.

and Media Authority and Communications Alliance Consumer Dialogue in Sydney, August 2007.

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## Customer awareness

- Telstra continues to utilise messages-on-hold to those who ring Telstra, bill messages and articles in its *News You Can Use* pamphlet included with residential bills to inform Telstra customers.

## Conclusion

General research on poverty in Australia seems to indicate that some 20% of people who approach community welfare agencies for assistance do not have communications access compared to some 2% in the general population. This is confirmed by the LIMAC research.

The considered view of LIMAC, then, is that targeting community agencies is still the most important strategy in addressing the needs of people who do not have reasonable access to personal communications. In 2008 Telstra will continue its general activities including:

- Sponsoring select conferences that are attended by substantial numbers of community organisations;
- Refreshing the *Access for Everyone* A-Z Guide booklet and website.
- Indigenous community radio spots to promote beneficial pre-paid mobile options.

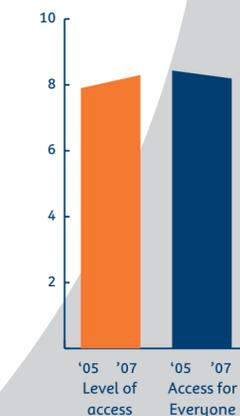


Chart 4: Satisfaction

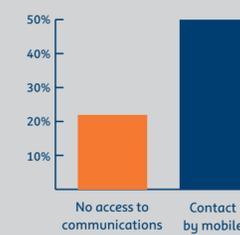


Chart 5: Agency feedback on client access

## Telstra's Carrier Licence Condition 22 Low-income measures

- (1) By 1 July 2002, the licensee must offer, or have a plan for offering, products and arrangements to low-income customers (the low-income package) that has been:
  - (a) endorsed by low-income consumer advocacy groups; and
  - (b) notified in writing to the ACA.
- (2) The low-income package must include details of the dates by which products or arrangements not offered to low-income customers from 1 July 2002 will be offered to such customers.
- (3) The licensee must comply with the low-income package as in force or existing from time to time.
- (4) The licensee must maintain and adequately resource a Low Income Measures Assessment Committee (LIMAC), comprising representatives of such organisations as are approved by the Minister in writing from time to time.
- (5) The role of LIMAC will be:
  - (a) to assess proposed changes to the low-income package or to the marketing plan for the low-income package; and
  - (b) to report annually to the Minister on the effectiveness of the low-income package and of its marketing by the licensee.
- (6) From 1 July 2002, the licensee must have in place a marketing plan for making low-income consumers aware of the low-income package, being a plan that has been approved by LIMAC.
- (7) The licensee must seek and consider the views of LIMAC before it makes any significant change to the low-income package. Note: It is intended that the licensee may make minor non-substantive changes to the low-income package (such as minor editorial or typographical corrections) without having to seek and consider the views of LIMAC. LIMAC is to be consulted on other proposed changes to the low-income package.
- (8) If the licensee makes a significant change to the low-income package, the licensee must give the ACA a revised version of the package incorporating the change.



# Future

The independent market research report summarises its findings by noting that:

- “The majority of current users indicate they are likely to recommend their current Access for Everyone service to others and will continue to use the service.
- “This may reflect a generally high level of satisfaction with the program as well as a belief that there are few alternatives other than the initiatives currently being utilised.
- “Encouragingly many agencies indicate no change is needed for the Access for Everyone program.
- “This, combined with the fact that agencies frequently cite Access initiatives as key ways to grant clients access to telecommunications, suggests the program is working.
- “There exists some room for improvement in the processes for establishing Sponsored Access, InContact and Pre-Paid Home services.”

LIMAC therefore concludes that the low-income package and marketing plan is operating effectively in meeting the basic communications needs of low income Australians in 2007.

## Mobiles

However, the researchers continue to highlight that:

- “The fact that mobiles phone access is steadily increasing among users as well as the fact that welfare agencies state that

they contact half of their clients by mobile suggests there is a real need to consider how the Access for Everyone initiatives can assist access to and affordability of mobile phones.

- “In addition, welfare agencies specifically cite the need for there to be Access for Everyone initiatives more aligned to mobile phone use.”

LIMAC is aware that Telstra’s billing transformation in 2008 will provide the ability to apply Bill Assistance and Centrepay options to post-paid mobile accounts. LIMAC regards this as a helpful response and extension of Access for Everyone for these customers.

LIMAC is also aware that Telstra intends to skill up its Disability Enquiry Hotline to provide guidance on suitable mobile handsets.

## Pre-paid mobiles

LIMAC notes that Telstra has a number of options for pre-paid mobile users that may provide benefits to customers on a low income. These include the “Long Life” offer launched in October 2007 that provides a 12 month credit expiry period for new services, and similar for existing services with a minimum \$30 top-up amount or six months otherwise.

Other options include “Freedom”, which provides free talk and text any time to 5 Telstra numbers based on \$30 recharge for 30 days; and “Every Call”, which means customers can talk for 5 minutes any time, any day to any network in Australia for \$1.

LIMAC welcomes Telstra’s proposal to promote the benefit of these options, particularly among Indigenous communities.

The one area still missing is some form of emergency top-up for pre-paid mobile phone users. Anecdotal feedback from community welfare agencies indicates this is a common situation faced, however, this has not been quantified. LIMAC will therefore recommend further work on this issue in 2008.

Finally, LIMAC notes the competitive nature of the mobile marketplace, which severely limits the effectiveness of a Telstra only response. LIMAC will therefore recommend continuing efforts to assist low-income people to access relevant communications options in ways that allow continued choice in these markets.

## Broadband

Finally, the researchers note:

- “Users report higher use of broadband Internet compared to dial-up... However, among users, broadband use is significantly lower than the general market and dial-up is significantly higher than the market.”

While it is noteworthy that broadband is increasingly preferred even among low-income users for their Internet connection, the overall levels of take-up are still constrained. LIMAC is aware that the broadband market in Australia is highly competitive with many Internet Service Providers and many different plans for data usage, speed and pricing.

However, LIMAC is still concerned that “entry level” plans do not provide adequate allowances and protections for low-income families seeking to provide for their children’s or grandchildren’s educational and social use. LIMAC will therefore recommend further work on these issues, particularly given the Government’s proposals for moving ahead with a high-speed National Broadband Network.

## Recommendations and commitments from the LIMAC 2006 Report

Commitment	Status
R1: That Telstra continue to explore ways in which it can provide a benefit to people on a low income using a mobile phone and/or Internet access that takes into account their distinctive needs and usage.	Pre-paid mobile “long life” option launched 2 October 2007. See also R4 and R5. Ongoing.
R2: That Telstra promote Access for Everyone specifically through all Asylum Seeker Resource Centre type agencies.	Completed. Access for Everyone, in particular the Phonecard Assistance Program, has been promoted to all 40 such agencies across Australia.
R3: That Telstra consider a PhoneAway® card program for asylum seeker support agencies.	Completed. PhoneAway cards were incorporated into the Phonecard Assistance Program from 1 December 2007.
R4: That Telstra extend the Bill Assistance Program, as soon as technically feasible, to include mobile phone accounts.	In principle agreement to do so, with implementation dependent on Telstra’s billing transformation expected in 2008. Ongoing.
R5: That Telstra ensure wherever technically feasible that Centrepay receipting is available as a payment/budgeting/top-up option for all products and services.	In principle agreement to do so, with implementation dependent on Telstra’s billing transformation expected in 2008. Ongoing.
R6: That Telstra continue to actively target community welfare agencies with relevant information for them to assist their clients, who do not have a basic telephone service, with suitable options.	Asylum Seeker Resource Centres specifically targeted. Ongoing as part of new applications and relevant community sector conferences.
R7: That LIMAC continue to seek whole of industry responses to issues of access to communications for people on a low income.	Discussions with Minister’s office were held. Ongoing.
Review with LIMAC impact and opportunities of Telstra’s transformation program for people on a low income.	Billing transformation briefing 13 August 2007 with updates on each agenda. Ongoing.
Monitor with LIMAC the outcomes of the Pensioner Discount verification program.	Completed. Regular updates have been provided on agenda.
Monitor with LIMAC the changes to HomeLine Budget in regard to Internet access.	Completed. 2007 LIMAC research refers.

## Contacts

- Information about the Access for Everyone package is available online at [www.telstra.com.au/accessforeveryone](http://www.telstra.com.au/accessforeveryone).
- For enquiries about residential services, please call 13 2200 between 7am and 6pm Monday-Friday and between 9am and 5pm Saturday (Eastern Standard Time).
- The TTY number for customers who use a teletypewriter is 1800 808 981.
- The Indigenous Communities Helpline to assist Indigenous consumers in rural and remote areas with specialised products and services which may assist them is available on 1800 444 403.
- Consumers from non-English speaking backgrounds can call the relevant Multicultural Service Centre, available in the following languages:

Language	Number
Cantonese	1800 677 008
Mandarin	1800 678 876
Italian	1800 649 013
Greek	1800 189 129
Indonesian	1800 429 432
Korean	1800 773 421
Arabic	1800 726 001
Spanish	1800 726 002
Vietnamese	1800 644 500

- For other languages, the Australian Government’s Translating and Interpreting Service offers a translation service via 13 1450.

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This report written and compiled by Robert Morsillo on behalf of the Low Income Measures Assessment Committee. Approved by LIMAC 12 May 2008.  
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# Recommendations

R1: That Telstra review its internal processes regarding activation of Pre-Paid Home, Sponsored Access and InContact services for customers and agencies who make general inquiries to Telstra.

R2: That Telstra extend the Bill Assistance Program and Centrepay receipting, as soon as technically feasible, to include all Telstra products and services and inform community agency partners.

R3: That Telstra continue to seek ways to raise awareness among community agencies and their clients of the full range of Access for Everyone products and services, as well as other options that may provide a benefit.

R4: That Telstra continue to consult broadly with LIMAC on the impacts and possible opportunities for Access for Everyone of its transformation program.

R5: That LIMAC continue to seek government and whole of industry responses to issues of access to modern communications services, including mobile and broadband, for people on a low income.

**LIMAC**  
Low Income Measures Assessment Committee

Telstra would like to thank all our community partners for supporting the Access for Everyone low-income package

