



COMMONWEALTH OF AUSTRALIA

PARLIAMENTARY DEBATES



**HOUSE OF REPRESENTATIVES**

**PROOF**

**Federation Chamber**

**ADJOURNMENT**

**Keep Me Posted Campaign**

**SPEECH**

**Thursday, 30 March 2017**

BY AUTHORITY OF THE HOUSE OF REPRESENTATIVES

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## SPEECH

<p><b>Date</b> Thursday, 30 March 2017  <b>Page</b> 102  <b>Questioner</b>  <b>Speaker</b> Leigh, Andrew, MP</p>	<p><b>Source</b> House  <b>Proof</b> Yes  <b>Responder</b>  <b>Question No.</b></p>
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**Dr LEIGH** (Fenner) (12:14): On Friday, 24 March, I held a community forum in Belconnen Library on the Keep Me Posted campaign. I told my own story of travails with paper bills. I signed up for a credit card offered by a major retailer, and was told that the statements would need to come electronically unless I wanted to pay a fee. I said I would do that, and was somewhat puzzled when six weeks had gone by and I was yet to receive an email setting out how much I should pay. I phoned up the credit card company and was told, 'Oh, yes, we emailed it out to you.' They had sent it in a particular attachment format. It turned out that that attachment format was one which my email provider, the Parliament House IT services, automatically consigned to the trash, where I could not see it. I went back to the credit card provider and said they would need to send the statements in a different format. They said that they were unable to do so. I said: 'Well, I now owe you not only the bill but also the overdue fees. Could you tell me how much I owe and how to get it to you?' They said: 'Certainly. We'll send you an email.' I explained to them that such an approach would not work because the email would not get through. They said: 'Well, we can send you a letter. It'll take a few days and you'll pay interest until it gets there, and then, after that, you'll have to pay a little extra to sign up for paper statements,' which I did.

My story is not unique. Across Australia, a large share of the population are frustrated by their inability to get paper bills without paying more. One survey found that 76 per cent of Australian customers are unhappy if asked to pay a premium for paper bills and statements, and that 69 per cent want the option to continue receiving printed information, as it provides a permanent record. This is fundamentally an issue of equity. If we look across the population, 38 per cent of Australians feel that they are being left behind by modern technology. If you have a disability, if you are in a low-income household or if you are dependent on a government support payment, then the likelihood of having no internet at home is two to five times higher than the national average.

Kellie Northwood, from the Keep Me Posted campaign, explained that charges from firms to receive paper statements can be well above the cost of providing those statements. Research done by Keep Me Posted estimates that, for a large-scale mail-out, the cost per unit is between 88c for a standard bill and \$1.02 for a personalised, marketing-style invoice. Keep Me Posted notes that a range of organisations charge considerably more than that. They note, for example, the charges from the Commonwealth Bank of \$2.50 per monthly statement to receive hard copies; from Origin Energy, \$1.75 for statements; Telstra, \$2; and Optus, \$2.20. Coles charge 50c, but it is one of the rare examples of a firm which charges less than the cost of providing the statement, with many firms charging considerably more. Indeed, the Keep Me Posted campaign has identified firms that charge as much as \$6. There is some irony in the fact that exemptions tend to exist for the high-fee cards.

Colin Ormsby, from the Fair Go for Pensioners campaign, spoke about older Australians' concern about vulnerability to scams and their desire to get paper statements. Among the nearly 100 attendees was the wife of a man with dementia who was late paying because the bills went only to his email address. There were people who spoke about their concern about phishing scams, which tend to come in attachments. Attendees commented that the desire of large firms to charge extra for paper statements reflected an unwillingness of those large firms to engage with customers and a desire to pass off work, such as scanning your groceries and entering your data, to customers but yet an unwillingness to provide customer support by phone. Many of those present acknowledged that they do many of their transactions online, through direct debit and receiving statements electronically, but that they supported the right of people to receive paper statements without paying an additional fee.

This is an issue which disproportionately hits the vulnerable—older Australians, Indigenous Australians and Australians with a disability. I commend the Keep Me Posted campaign and thank the many attendees who came to our Canberra forum, one of many that have been conducted across Australia. Keep Me Posted and Labor will keep up the pressure for customers to get a fair go.