

# Massive support for a ban on paper fees

## Submissions to Treasury analysis



In December 2017, Commonwealth Treasury sought contributions to a national consultation into paper billing fees. The consultation paper explored the costs and benefits of 5 policy options: (see overleaf), to protect vulnerable consumers against paper fees.

Keep Me Posted Australia unequivocally supported option 2, ban on paper billing fees, as the only option that can guarantee consumer protection against unfair and discriminatory charges.

Among the 43 organisations and political representatives that made public contributions, a vast majority (28) also advocated in favour of Option 2.

| POLICY PREFERENCES   |   |   |
|--|---|---|
| A total ban – option 2   |   | The status quo – options 1 and 5 or none  |
|  | Financial Rights Legal Centre   |   |
| ACTU - Australian Council of Trade Unions                      | Keep Me Posted AU   | ABA – Australian Bankers' Association   |
| AFPA - Australian Forest Products Association                  | Keep Me Posted UK   | AFIA – Australian Finance Industry Association  |
| AIR - Association of Independent Retirees Wodonga              | Leadership Plus – Disability and social change                        | AGL   |
| AMWU – Australian Manufacturing Workers' Union                 | LPO Group – Licenced Post Office                                      | Blind Citizens Australia  |
| AMWU – Australian Manufacturing Workers' Union Retired Members | Momentum Energy   | COBA – Customer Owned Banking Association   |
| Andrew Wilkie MP Council                                       | National Seniors Australia  | Commonwealth Bank   |
| Australia Post   | POAAL – Post Office Agents Association Limited                        | Communications Alliance   |
| Bottcher Systems   | Print NZ  | Optus   |
| Caxton Legal Centre  | Queensland Advocacy Incorporated                                      | Origin  |
| CALC - Consumer Action Law Centre                              | Senator Urquhart  | Simply Energy   |
| COTA Australia – Council Of The Ageing                         | Sierra Delta  | Telstra   |
| CPSA – Combined Pensioners and Superannuants Association       | Victorian Trades Hall Council   | Westpac   |
| CWU – Communications Workers Union                             | <b>A partial ban – option 3</b>                                       |   |
| Digital Finance Analysis                                       | ANMF - Australian Nursing and Midwifery Federation (Victorian Branch) | TIO – Telecommunications Industry Ombudsman <i>Neutral – didn't express a policy preference</i> |
| Fair Go for Pensioners   | DANA – Disability Advocacy Network Australia                          |   |



## Policy options explored in Treasury's consultation paper

### Option 1

The status quo, with an industry led consumer education campaign;

### Option 2

Prohibition (ban) on paper billing fees;

### Option 3

Prohibiting essential service providers from charging consumers to receive paper bills;

### Option 4

Limiting paper billing fees to a cost recovery basis;

### Option 5

Promoting exemptions through behavioural approaches.

## SUBMISSIONS SUMMARY

- 43 public submissions from organisations and political representatives
- 28 fully support a total ban on paper fees – option 2
- 2 support a ban on paper fees for essential services only – option 3
- 12 support the status quo or oppose the idea of Government intervention – option 1,5 or none
- 1 didn't express a policy preference

### Note:

10 individuals made public submissions, all of them are in favour of a total ban on paper fees.

### All the submissions are available here:

[https://consult.treasury.gov.au/small-business-and-consumer-division/fees-for-paper-bills/consultation/published\\_select\\_respondent](https://consult.treasury.gov.au/small-business-and-consumer-division/fees-for-paper-bills/consultation/published_select_respondent)

