

Telecommunications
Industry
Ombudsman

Providing free, independent, just, informal and speedy resolution of complaints.

ISSUE NUMBER 39 OCTOBER 2007

The TIO is an office of last resort — telephone and internet companies must have an opportunity to address a complaint before the TIO will become involved. The TIO is an independent, non-government scheme.

Contract warning to small business

Small businesses should be wary of telecommunications contracts offering cheaper services combined with incentives such as phone equipment, laptops or plasma-screen TVs.

The TIO is receiving up to 20 complaints a week from small businesses who say they were misled about, or did not fully understand, the nature and operation of equipment leases bundled with telecommunication deals when they signed up to them.

"Small businesses are telling us they are being approached by a sales person who offers a contract for call costs at the same price or less than what they are currently paying. They also say they were offered a handset, plasma TV, laptop or even an overseas holiday at 'no extra cost'," Deputy Ombudsman Simon Cleary said.

"What small businesses sometimes don't fully appreciate is that they are signing two separate contracts: one for the phone calls with a telecommunications service provider and the second being a lease of the equipment from a finance company.

"The two contracts are inter-related, with monthly lease payments often being offset by 'credits' on the phone bill from the telecommunications service provider. The size of these credits is similar to the monthly lease payments for the finance contract and the sales person will often ask to see a past telephone account for the purpose of calculating the credits.

"However, small businesses say that their call rates subsequently increase and the package proves to be more

expensive than their previous arrangement. Importantly, if the business then transfers to another phone company, the small business will still be bound by the finance company lease but without receiving the credits.

"And far from being free, the equipment can prove to be quite expensive if the business ends up paying just the finance lease. We have received complaints of standard model laptops leased over a five-year period costing up to \$20,000 in lease payments."

Mr Cleary said that while the dual contract arrangement might meet the needs of many businesses the TIO was concerned by the number of complaints from small businesses who said they had been misled and then found themselves locked into expensive equipment leases. The TIO can make binding rulings to direct service providers to release a small business or consumer from a telecommunications contract, but has no similar power over a finance company and their leases.

Given the number of similar complaints received by the TIO, the TIO warns small businesses who might be offered equipment leases bundled with telecommunication deals to take extreme care before signing contracts. In particular, small businesses should ask:

- who are the parties involved in the deal?
- are commissions paid as part of the deal, and to whom?

- how many contracts does the deal involve? Is it just one contract with one company or are they separate contracts?
- exactly what services are being offered by the phone company? If "credits" are being offered to offset the lease payments, how much are the credits and are there any limitations on when they are paid?
- is there a lease? If so, what are the monthly lease payments, and how long is the lease for?
- what happens if the telecommunications contract ends? Is the business still bound by the lease?
- what is the total cost of the deal over the term of the contracts?
- does it actually work out to be cheaper than the small business's existing telecommunications arrangements?

See case notes, page 3

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TIO Talks 39

Ombudsman's Overview



A fair and effective complaint handling system is in the TIO's view a key indicator of a company's commitment to its customers. Many of the complaints we receive have the common theme of an inadequate complaint handling process or poor customer service. This has frequently been highlighted by the TIO over time, and improving the industry's standards of complaint handling will be a major focus for us in the year ahead.

Where companies pay attention to developing a good complaint handling system which is appropriate to their size and the services they offer, they can benefit in three main ways. First, information from their customers through complaints can lead to improvements in service delivery. Customer feedback in this way can help in the identification of trends and eliminate many of the root causes of complaints. This can in turn lead to savings in time, money and effort.

Second, where complaints are handled fairly, the company's reputation is enhanced. We find that many complainants are unhappy with their service provider because they feel they haven't been properly listened to, or their concerns taken on board. But when a company takes the trouble to speak to the complainant and really understand what has caused them to call the TIO, the benefits to both parties can be significant. This can be demonstrated through increased customer loyalty or in recommending the company to others.

Third, a good complaint handling approach which is characterised by a consistent, systematic, prompt and fair approach to resolving grievances strengthens confidence in the company. A simple, visible and open complaints handling process that is easy to find and to navigate reinforces perceptions of that company's commitment to its customers. Conversely, not being able to get through to the right area to resolve a complaint means that complainants are not confident the company is committed to listening to and hearing from its customers.

We commend those companies that have clear pathways to escalated complaints areas, whether on their website, in their information to customers, or through a publicised phone number, and want to encourage more of this behaviour across the industry.

At the TIO we are always willing to work with our members to help improve their complaint handling. Our long experience, coupled with the industry code on complaint handling, can provide valuable feedback to companies to help improve their complaint handling processes. Many matters that come to the TIO could and should have been resolved without our intervention, and we look forward to working closely with regulatory and industry bodies to raise the overall standard of complaint handling in the telecommunications industry, to the benefit of all involved.

A handwritten signature in black ink, appearing to read 'Deirdre O'Donnell'.

Deirdre O'Donnell
Ombudsman

Ms Deirdre O'Donnell began work as Telecommunications Industry Ombudsman on Tuesday 29 May. She takes over from John Pinnock who served the TIO and the telecommunications industry with distinction for 12 years.

Most recently, Ms O'Donnell was the Western Australian Ombudsman, a position with wide investigative powers, including those of a Royal Commission. The WA State Ombudsman's office also incorporated the functions of Energy Ombudsman.

Before her role in Western Australia, Ms O'Donnell was the Deputy Telecommunications Ombudsman. She has extensive experience in the telecommunications industry, working in senior positions for service providers and the industry regulator.

See Farewell John Pinnock, page 8

Case notes

The following cases illustrate some of the problems that small businesses have experienced with equipment leases bundled with telecommunication deals. The cases are presented from the perspective of the small businesses and do not represent completed TIO investigations.

Example one

A small business owner was approached by a salesperson who said that for \$400 a month - less than what she was paying with her current provider - he would provide four business landlines and also supply "at no cost" a 50-inch plasma television and \$4,000 worth of phone handsets.

The salesperson said that to obtain the deal, the owner would have to sign a five-year contract. After gaining a verbal reassurance that the plasma television and the handsets were indeed "free", the owner signed the five-year contract. After a short time, the owner approached the TIO seeking to be released from the contract. She claimed that:

- the service provider initially transferred only one line from her original provider. It told her that a clause in the contract allowed it up to three months to transfer all four lines across
- she was also invoiced for a further amount of almost \$500 to cover the repayments for the "free" handsets and the plasma television
- all four phones were eventually transferred across, but the free handsets were defective. This meant that the business had only one phone line for two weeks and office staff had to use their mobile phones to contact clients. Problems with the handsets continued
- she was advised by the service provider that she would need to be given a new number for one of her services. This led to significant problems for clients trying to call the business.

The small business owner decided to transfer her service back to her original provider and attempted to be released from the five-year contract. She was then advised that as well as a contract for telephone services she had also signed a five-year finance contract for the "free" television and phone handsets. The finance company, which said it had no relationship with the telephone service provider, said she would have to pay \$25,000 to be released from the finance lease. The woman said the plasma television was worth only \$3,000.

Example two

A salesperson approached a small business owner promising him a package comprising a new phone system, handheld phones and a laptop computer (the equipment) if the owner transferred his landlines and mobile services to the service provider recommended by the salesperson. The salesperson reviewed the business's phone bills and said the owner's costs would be lower than with his previous provider and he would also be able to reduce the number of lines used.

The salesperson said several times that the entire package would cost no more than \$650 a month. The owner would also receive monthly call and line rental credits from the service provider. The salesperson assured the owner that he could terminate the contract at any time without penalty if he returned the equipment. As a result of these assurances, the owner signed the contract. The owner came to the TIO a few months later, seeking to either receive what he had been promised or to be released from the contract. He said:

- the telephone bills were two times higher than with his previous provider and the number of lines could not be reduced without affecting his business
- he was not receiving the full credits that had been promised as these credits only applied to selected call types
- the salesperson did not tell him that the equipment was on a five-year lease with a finance company
- he was paying \$650 a month for the finance charges relating to the equipment. The telephone costs were separate to this monthly charge
- the telecommunications service provider had a clause in its contract which did not allow him to leave the contract without penalty until after 12 months
- if he wanted to cancel the finance contract, he would need to pay the finance company \$25,000.

The small business owner was willing to continue with the finance contract if he received the full credits and if the entire cost for the telephone service and the

equipment package was not more than \$650 a month as promised by the salesperson.

Example three

A small business owner was approached by a salesperson at her place of business, after a call and appointment had been set up by a telemarketing consultant who had contacted her. The salesperson offered, at a cost of not more than \$450 a month, to take over the small business owner's business and residential landlines.

The salesperson also offered a free dishwasher if the owner agreed to a four-year contract for the telephone services. The salesperson offered the owner \$400 worth of monthly line rental credits and call credits. The owner signed the contract. She came to the TIO a few months later, seeking to be released from the contract.

She said:

- her account had been direct debited twice in early September 2006 for \$465 and once more for this amount shortly thereafter (three direct debits in a month)
- these debits were in addition to payments she already made for the telephone services
- these debits had significantly affected her cashflow for that month
- she then discovered that these debits were for the dishwasher, which was on a finance contract with a finance company; something she was unaware about
- the line rental credits and call credits had not been provided in full and her telephone bills were much higher than with her previous provider.

The owner stated that she had no real need for the dishwasher but had only agreed to receive it as the salesperson had said it was "free". When she attempted to return it, she was advised that it would cost her \$15,000 to be released from the finance contract.

Investigations Update

The TIO recorded 42,681 complaint issues in the March 2007 quarter, a 20.7 per cent increase on the 35,371 complaint issues logged in the December 2006 quarter.

Of these complaints, 14,838 (35 per cent) related to landline services, 14,190 (33 per cent) related to mobile services, and 13,653 (32 per cent) related to internet services.

Please note, complaints received under the MPSI Scheme are reported separately and all MPSI related statistics have been removed from the Complaints Issues reported in this section.

Billing and Payments

Billing and Payment complaints issues account for 20 per cent of all complaint issues in the March 2007 quarter, compared to 24.2 per cent in the December 2006 quarter. The 21.7 per cent reduction in mobile Billing and Payment complaint issues is due to the TIO now recording complaints related to premium SMS services under the MPSI Scheme, rather than an actual decrease in complaint numbers. Internet Billing and Payment complaint issues increased by 14.0 per cent and landline by 15.6 per cent.

Complaints relating to the Total of Bill account for 22.3 per cent of all landline billing complaint issues. The second largest category of complaints remained Timed Calls which accounted for 11.7 per cent of landline Billing and Payment complaint issues.

The primary type of complaint for internet users related to Internet Usage Charges, which accounted for 18.4 per cent of all internet Billing and Payment complaint issues. Complaints related to service charges accounted for 15.4 per cent, the second highest area of internet Billing and Payment complaint issues.

The most frequent type of mobile Billing and Payment complaint was for Total of Bill complaint issues (20.8 per cent). The next most common complaint issue related to Termination Fees (11.1 per cent).

Complaint Handling

Complaint Handling accounted for 16.2 per cent of complaint issues in the March 2007 quarter, compared to 15.6 per cent in the December 2006 quarter. This represents a total of 6,897 complaint issues, of which 34.4 per cent relate to landline services, 34 per cent relate to mobile, and the remaining 31.6 per cent to internet services.

Complaints issues relating to an alleged failure of suppliers to advise dissatisfied customers of the existence of the TIO accounted for 70.8 per cent of all Complaint Handling complaint issues. Mobile providers recorded 36.7 per cent of all Failure to Refer to TIO complaint issues, almost equalled by landline providers (34.7 per cent). This category also accounted for 76.3 per cent of all mobile Complaint Handling complaint issues.

Faults

Faults accounted for 14.3 per cent of all complaints issues recorded in the March 2007 quarter, with increases across all service types. Mobile Faults complaint issues rose by 29.8 per cent, and internet and landline Fault complaint issues rose by 37.8 per cent and 33.6 per cent respectively.

Mobile Equipment Faults again recorded the highest number of Fault complaint issues, accounting for 27.5 per cent of all Fault complaint issues, 71 per cent of all mobile Faults complaints issues, and 3.9 per cent of all complaints to the TIO for the quarter. The TIO also recorded a high number of complaint issues relating to Service Coverage – 13.5 per cent.

The largest number of landline Fault complaint issues was for CSG: Fully Unworkable, with 844 complaint issues, or 54 per cent of all landline Fault complaint issues. This represents a 32.5 per cent increase on the December 2006 quarter, continuing on from a 55.5 per cent increase in the September 2006 quarter.

Summary of Code Breaches 1 January 2007 to 31 March 2007

Code Name	Possible*	Confirmed**	Total	% of Total
Billing	4,840	20	4,860	33.9
Complaint Handling	4,920	12	4,932	34.4
Prices Terms and Conditions	2,216	12	2,228	15.5
Credit Management	1,523	8	1,531	10.7
Customer Transfer	625	13	638	4.4
Consumer Contracts Code	42	4	46	0.3
Handling of Life-Threatening and Unwelcome Calls	78	0	78	0.5
Commercial Churn	25	0	25	0.2
Mobile Number Portability	6	1	7	0.0
Priority Assistance	0	0	0	0.0
Connect Outstanding	1	0	1	0.0
Calling Number Display	0	0	0	0.0
Preselection	0	0	0	0.0
Local Number Portability	0	0	0	0.0
Total	14,276	70	14,346	100.0

* Code breaches logged as possible as no formal investigation was undertaken into complaints

** Confirmed after investigation at Level 2 and above

Recurring/Intermittent and CSG Partly Unworkable were the next highest numbers of landline Fault complaint issues, at 14.3 per cent and 14.7 per cent of the category respectively.

Internet Faults accounted for 35.8 per cent of all Faults complaint issues. Internet Fully Unworkable complaint issues accounted for 44 per cent of all internet Fault and 15.7 per cent of all Fault complaint issues. Drop Outs and Slow Data Speed were responsible for 20.1 per cent and 13.9 per cent respectively of the Internet Faults category.

ACIF Codes

The TIO recorded 14,276 possible code breaches, and 70 confirmed breaches, in the March 2007 quarter. This increase of 10.0 per cent, or 1,302 possible breaches, is not unexpected given the additional 7,310 complaints issues recorded for the period.

Billing Code breaches, which included possible and confirmed breaches, accounted for 33.9 per cent of all code breaches. This was a 3.6 per cent decrease on the March 2007 quarter. This reduction is largely due to TIO now logging premium SMS complaints as complaints under the Mobile Premium Services Industry Scheme. Confirmed Billing Code breaches account for 28.6 per cent of all confirmed code breaches. The major cause of complaint under this Code was the alleged failure of suppliers to verify charges.

Breaches (possible and confirmed) of the Complaint Handling Code were the second largest source of all breaches, accounting for 34.4 per cent of all breaches recorded by the TIO, as well as 17.1 per cent of all confirmed breaches. The major cause of complaint under this code remains the alleged failure of suppliers to advise dissatisfied customers of their external avenues of recourse, such as the TIO.

Mobile Premium Services Industry Scheme Update

The March 2007 quarter is the first full quarter in which the TIO has been taking complaints under the Mobile Premium Services Industry Scheme. Since December 2006, MPSI complaints have increased steadily.

The TIO recorded 3,189 Level 1 complaints, 65 Level 2 and 6 Level 3 complaints under the MPSI Scheme in the March 2007 quarter. These complaints generated 4,623 complaint issues. Of these complaints, 2,788 (60 per cent) related to *Disputed Usage Charges, Service Not Requested*. Complaints relating to an alleged failure to refer a customer with an unresolved complaint to the TIO accounted for 507 (10.9 per cent) complaints, whilst *Disputed Usage charges, Opt Out Request Not Actioned* accounted for 472 (10.2 per cent).

The TIO recorded a total of 3,836 possible breaches of the MPSI Scheme, with 63.6 per cent relating to clauses 5.3.1 and 5.3.2 and allegations that a complainant had been charged for MPSI services that were not requested. There were also 399 instances of possible breaches relating to an inability to "opt out".

To date, the TIO has not confirmed any breaches of the MPSI Scheme, which is not surprising given that only six complaints under the MPSI Scheme have been investigated at Level 3.

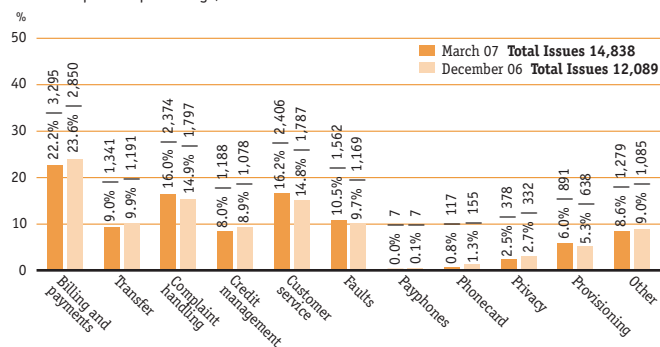
The TIO is the escalated complaints handling body for the Mobile Premium Services Industry Scheme (MPSIS). The scheme was developed by providers of mobile phone services and mobile content and came into force late last year.

The scheme applies to all services that deliver content to mobile phones for a premium charge including by SMS. Mobile premium services include sports scores, music clips, mobile ring tones, wallpaper, games, chat rooms and age-restricted content delivered to mobile phones or other mobile devices, and billed by a mobile phone company.

Under the scheme, the TIO handles complaints that the customer has not been able to resolve with their service provider.

Landline service complaints

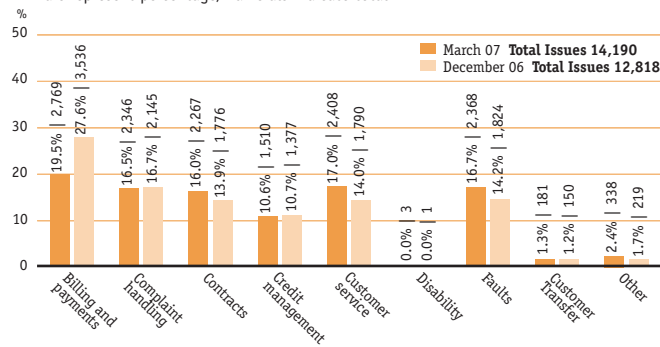
Bars represent percentage, numerals indicate total



Other includes Contracts, Directories, Disability Services, Land access and Porting

Mobile service complaints

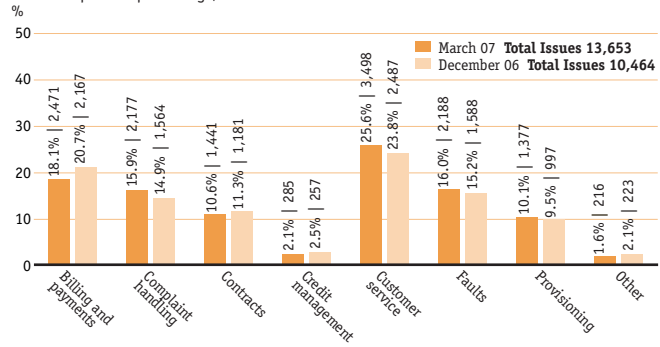
Bars represent percentage, numerals indicate total



Other includes Directories, Land access, Privacy and Provision

Internet service complaints

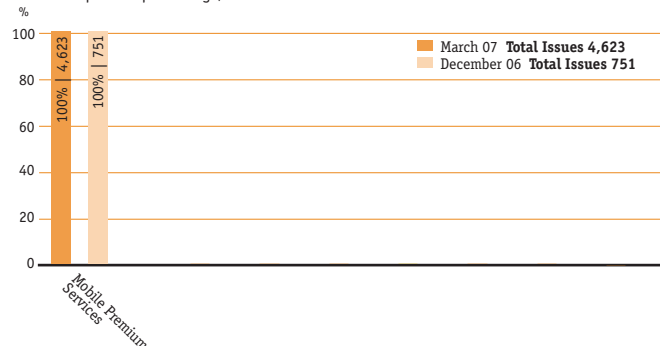
Bars represent percentage, numerals indicate total



Other includes Customer Transfer, Land Access and Privacy

Mobile Premium Service Industry complaints

Bars represent percentage, numerals indicate total



Complaints against TIO members BY LEVEL (non-standardised)

1 January 2007 – 31 March 2007 (Includes members that received 25 or more complaints logged for the quarter)

As not all TIO members have agreed to provide details of their customer numbers, the complaint statistics provided here are non-standardised. It is therefore important for readers to be aware that a higher number of complaints to the TIO about a member may reflect a larger customer base. It should also be remembered that TIO members provide a mixture of telephone, internet and mobile services, and that the number and nature of complaints will reflect this.

The table on page 6 shows the number of complaints against members according to the issue about which the customer lodged a complaint. The table, right, shows complaints against members by level – that is according to the level at which the complaint was resolved. As one complaint can raise more than one issue, there may be more complaint issues than complaints by level. TIO members are charged according to the number of complaints logged against them, not the number of issues raised.

Generally, the levels at which complaints were resolved is an indication of a member's internal dispute resolution performance. However, it should be borne in mind that some complaint issues, such as land access issues, are by nature complex and time consuming and are therefore raised immediately at Level 4.

These statistics report on members with 25 or more complaints logged against them in the March 2007 quarter. The members are listed in alphabetical order.

Company Name	Total	Level 1	Level 2	Level 3	Level 4
AAPT Ltd (t&f) (c)	923	97.1%	2.60%	0.3%	0.0%
ACN Pacific Pty Ltd (t & f)	63	93.7%	6.35%	0.0%	0.0%
Adam Pty Ltd (t) (c)	34	100.0%	0.00%	0.0%	0.0%
Astron Communication and Information Services Pty Ltd (t)	51	98.0%	1.96%	0.0%	0.0%
Australian Star Communications (t & f)	165	78.2%	15.15%	6.7%	0.0%
Axis Telecoms Pty Ltd (t)	87	87.4%	10.34%	2.3%	0.0%
B Digital Ltd (t)	247	97.2%	2.83%	0.0%	0.0%
Bordenet Internet Pty Ltd (f)	67	88.1%	10.45%	1.5%	0.0%
CardCall Pty Ltd (t & f)	30	90.0%	6.67%	3.3%	0.0%
Chariot Internet Ltd (f) (c)	30	96.7%	3.33%	0.0%	0.0%
Clear Networks Pty Ltd (t & f)	27	74.1%	14.81%	11.1%	0.0%
Commander Australia Pty Ltd (t&f)	35	80.0%	17.14%	2.9%	0.0%
Digiplus Pty Ltd (t&f)	148	87.2%	12.16%	0.7%	0.0%
Dodo Australia Pty Ltd (f)	2,980	98.3%	1.44%	0.3%	0.0%
Edirect Pty Ltd (t)	130	86.9%	10.00%	3.1%	0.0%
EFTEL Pty Ltd (t & f)	75	84.0%	9.33%	6.7%	0.0%
Exetel Pty Ltd (f)	92	95.7%	4.35%	0.0%	0.0%
GoBuzh Broadband Pty Ltd (f)	38	92.1%	7.89%	0.0%	0.0%
GoTalk Australia Pty Ltd (t)	430	96.7%	2.79%	0.5%	0.0%
Hutchison 3G Australia Pty Ltd (o)	2,112	94.1%	5.30%	0.6%	0.0%
Hutchison Telecoms (Aust) Pty Ltd (t&f) (c) (inc Orange)	33	90.9%	6.06%	3.0%	0.0%
iNet Ltd (f)	194	93.3%	6.70%	0.0%	0.0%
Internode Systems Pty Ltd (f)	36	97.2%	2.78%	0.0%	0.0%
Just Mobile Telecoms Pty Ltd (t) (c)	25	100.0%	0.00%	0.0%	0.0%
Koala Telecom Pty Ltd (t & f)	28	100.0%	0.00%	0.0%	0.0%
M2 Telecommunications Pty Ltd (t)	27	66.7%	18.52%	11.1%	3.7%
m8 Telecom Pty Ltd (o)	135	90.4%	7.41%	2.2%	0.0%
Max Telecom Pty Ltd (t & f)	85	63.5%	20.00%	16.5%	0.0%
Netspace Online Systems Pty Ltd (f)	99	87.9%	9.09%	3.0%	0.0%
Opus Broadband Pty Ltd (f)	885	96.5%	3.39%	0.1%	0.0%
Opus Mobile Pty Ltd (c)	2,569	95.0%	4.52%	0.5%	0.0%
Opus Networks Pty Ltd (t) (c)	2,065	94.1%	5.18%	0.7%	0.0%
People Telecom Limited (t&f)	362	81.2%	13.81%	4.7%	0.3%
Prime Telecoms Pty Ltd (t)	29	86.2%	10.34%	3.4%	0.0%
Primus Online Pty Ltd (t&f)	635	95.0%	4.57%	0.5%	0.0%
Red Media Solutions Pty Ltd (t)	29	89.7%	6.90%	3.4%	0.0%
Regional Internet Australia Pty Ltd (f) (c)	36	97.2%	2.78%	0.0%	0.0%
SIMplus Mobile Pty Limited (t)	193	88.1%	10.36%	1.6%	0.0%
Soul Pattinson Telecommunications Pty Ltd (t)	55	94.5%	3.64%	1.8%	0.0%
Southern Phone Company (t)	39	97.4%	2.56%	0.0%	0.0%
Tel Pacific Pty Ltd (f)	29	100.0%	0.00%	0.0%	0.0%
Telstra Big Pond (f)	1,997	93.7%	6.01%	0.3%	0.0%
Telstra Corporation (t) (c)	7,557	94.2%	5.15%	0.5%	0.1%
TPG Internet Pty Ltd (f)	257	91.1%	8.17%	0.8%	0.0%
TransACT Capital Communications (t&f) (c)	62	98.4%	1.61%	0.0%	0.0%
Virgin Mobile (Australia) Pty Ltd (t)	301	96.0%	3.99%	0.0%	0.0%
Vodafone Pacific (t)	1,342	97.2%	2.68%	0.1%	0.0%
Westnet Pty Ltd (t & f)	68	95.6%	4.41%	0.0%	0.0%
Wild Technology Pty Ltd (t & f)	126	68.3%	22.22%	9.5%	0.0%
World Tel (Aust) Pty Ltd (t)	51	78.4%	19.61%	2.0%	0.0%

(t) = telephone service provider
 (f) = internet service provider
 (o) = other
 (c) = holds carrier licence

Please note. Some companies listed here may have different trading names. Trading names may be obtained from the members section of the TIO website.

Farewell John Pinnock

John Pinnock ended his term as Ombudsman on Thursday 24 May, a role he had held from 1995. A farewell party was held at The Chapter House, St. Pauls Cathedral, Melbourne with staff, Board, Council and industry attending.



How to contact the TIO

FREECALL
Telephone 1800 062 058
**calls from mobiles will be charged at the applicable rate.*

FREEFAX
Facsimile 1800 630 614

FREECALL
TTY (teletype)
1800 675 692

Govt Interpreter Service
131 450

Internet Web address:
<http://www.tio.com.au>

Postal address:
PO Box 276
COLLINS STREET WEST
VIC 8007

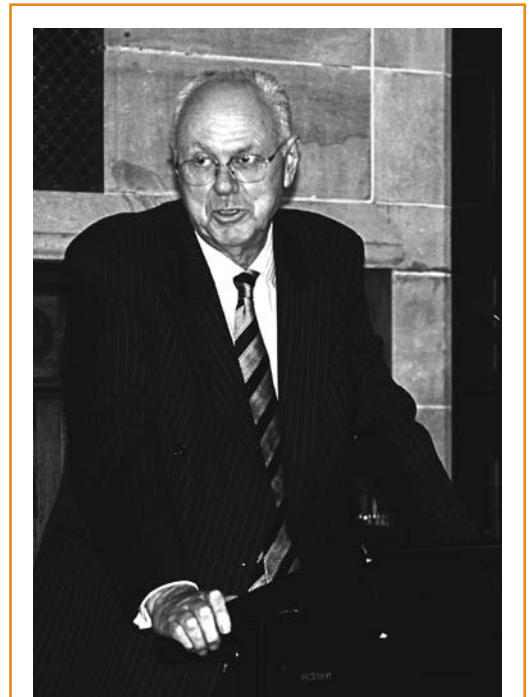
During his 12 years, Mr Pinnock led the TIO through significant growth; from a staff of 16 to over 100, complaint increases from 45,000 to 95,000 and a budget of \$2 million to \$10 million. He tackled many important issues and made decisions with integrity and strength of character.

John led his staff by example. He embodied the TIO approach of independence, objectivity, integrity and above all fairness and he encouraged everyone at the TIO to strive for these.

In July, the telecommunications industry marked John's distinguished service by presenting him with the 2007 Telecommunications Ambassador of the Year award. The award is given by the Communications Alliance and *Communications Day* to an outstanding CEO, senior executive or senior individual working within the telecommunications sector.

Pictured above (clockwise)

- John at his desk on his final day as Ombudsman.
- Left to right: Council Chairman the Hon Tony Staley, Board Chairman John Rohan, Deputy Ombudsman Simon Cleary and John Pinnock.
- TIO staff.



The Hon Tony Staley A0

The Ombudsman, the Board and the Council of the TIO would also like to express their heartfelt thanks to the Hon Tony Staley A0, whose term as chairman of the TIO Council finished in July. Mr Staley's 11 years as Council Chairman was but one of many public commitments. More information will appear in the TIO's annual report.