



CACU Response to OUR Consultation Document on Improving Information Transparency in Telecommunication Markets

July 2019

July 5, 2019

Office of Utilities Regulation
P.O Box 593
36 Trafalgar Road
Kingston 10

Attention: Marsha Minott

Subject: Response to the Consultation Document - Improving Information Transparency
In Telecommunication Markets

The Consumer Advisory Committee on Utilities (CACU) would like to share our collective opinion on the above name consultation document.

We thank the Office of Utilities Regulation (OUR) for bringing this issue to the fore, in the ongoing effort to improve the experience of the consumer.

In that regard, please find below, the CACU's response to the Consultation Document on the subject.

We look forward to further discourse on this important matter.

Regards,

Carolyn Arnold (Mrs) SMIEE, PE, PMP
Electrical Engineer & ICT Professional
Consumer Advisory Committee on Utilities (CACU)

General Comments:

- The document does not seem to capture the current trends in usage by consumers and customers alike. For example, nowhere in the document is consideration given to the significant increase in the use of data-based communications platforms such as WhatsApp, etc. as well as the social media channels which allows for communication across networks, i.e. IG, Facebook, Twitter, etc.
- The recommendations appear to place the onus on the provider to ensure that the customer uses their selected plan/service responsibly rather than on a measured approach where the consumer is expected to share in the responsibility of keeping track of their usage.
- The recommended imposition of what we consider to be the onerous task of several tiers of notifications on the providers, clearly does not take into consideration the current paradigm where notifications abound and recipients either ignore the notices or "forget" to respond, due to the number of notifications received from other suppliers of consumer products and/or services. Additionally, consideration should be given to the cost implications of the proposed multi-tier notification programme.
- Despite and in spite of the references to external markets, was any thought given to benchmarking these proposals against some of the referenced markets?
- Regarding the survey conducted by the OUR:
 - It would be useful to state how symmetrical the complaints are across the providers which would demonstrate the asymmetry in the sector.
 - The conclusions from the survey conducted cannot be verified in the absence of critical pieces of data - i.e. how many persons were invited to participate, how many responded, etc. It would have been better to share the aforementioned data in order for us to carry out a comparative analysis with the results of the same survey, which the CACU sent out to garner responses.
- We are of the view that it is far more important to finalize the long outstanding Quality of Service Standards for the telecom providers. A status update would be far more useful at this time.
- There is also the need for the regulator and the public consumer agencies to up the ante on public education, consumer rights as well as consumer **responsibilities**.
- The service providers should give consideration to **NOT** charging the customer's main account when bundled services have been exhausted. Instead the customer should not be allowed to access any additional services, related to the bundle. They should be notified that their bundle has ended and they would need to make another purchase.

Response to the proposed remedies:

- Proposal 1 (a): The CACU agrees with these stipulations.
- Proposal 1 (b): The CACU agrees with these stipulations.
- Proposal 1 (c) : The CACU agrees with these stipulations, save and except for the recommended changes outlined below:.
 - Proposal 1 (c) III (a) - We suggest that this be reworded to state ***"how to switch off data and voice roaming services from their device....."*** Using ***"on"*** could imply that the operator has to give instructions specific to the device.
 - Proposal 1 (c) III (b) - We suggest thst this be reworded to state ***"how to activate and deactivate voicemail"***
 - Proposal 1(c) IV- Here, we need to pay attention to costs and the efficient and effective use of the system – adding a new number will mean an additional cost. Why not encourage customers to use the toll free numbers for the respective call centres? Would suggest the following wording: ***"Service providers shall encourage customers to use toll-free numbers while roaming to access detailed usage information on all roaming services, i.e. voice, SMS and data services."***

As a further note regarding Proposals 1 (a) to 1 (c), the CACU would like to add that where there are any changes/revisions to the standard contract conditions, including tariffs and prices, notifications are to be given to existing customers and the information published as outlined in 1(d).

- Proposal 1 (d):
 - With regard to part II, we suggest the removal of the word ***"reasonable"*** as this gives the discretion to the service provider which is not necessary. Additionally, it is unclear as to who will determine that a request is reasonable and how ***"reasonable"*** is to be defined.
 - The CACU encourages the service providers to make provision for all consumers including those who are differently-abled.

Response to the proposed remedies cont'd:

- Proposal 2: The CACU agrees with these stipulations.
- Proposal 3: The CACU is aware that currently customers has the option to srt financial caps on their accounts which currently obtains with the credit limit that is set for post-paid customers. There should be clear guidelines on how often the cap can be changed as well as the minimum percentage change (whether increasing or decreasing) that can be effected.
- The CACU would like the following points to be given due consideration:
 - Why should **post-paid** customers have to opt out of a financial cap? Why not the reverse? With an imposed a financial cap – when the customer travels and has to make and receive several important phone calls which exceed their cap and their service is restricted – the customer then complains about the loss of access and the negative impact on their personal and/or business activities.
 - The nature of post-paid accounts is to allow for the most part, unrestricted use of the service purchased – we have to be careful that we are not imposing unreasonable requirements on the service providers. Account management should be an equal and shared responsibility.
- Paragraph 6.5 Notifications on usage and limits
 - Where it is stated that “alerts/notifications usually arrive too late”, the findings should also establish that the lateness is due to the provider and that it is a persistent issue for all/ most customers of the major telecom providers.
 - Where it is stated that alerts be “automatically and consistently sent by service providers”, the findings of the OUR’s research/survey should establish that consumers in fact want more alerts or an increase in the current frequency of alerts. This is to preempt any situation where consumers complain about getting too many messages.
- Proposal 4: The CACU suggests that this Proposal be drafted in conjunction with service providers to ensure that the additional network resources required to send these alerts do not negatively impact quality of service or impose additional cost for compliance, which would then have to be passed on to the consumer.

Additional Comments:

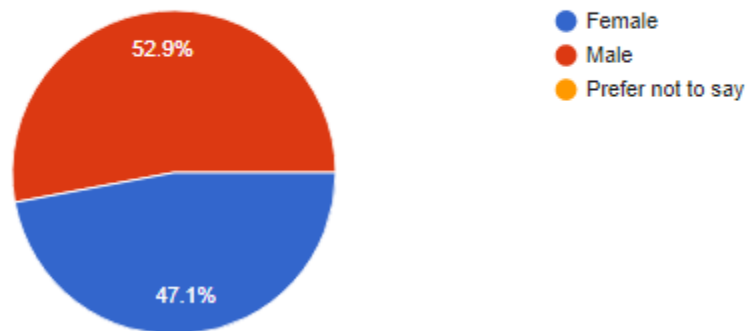
- The OUR should give consideration to notification thresholds for pre-paid customers, specifically with regard to expiry of pre-paid plans and the auto-renew of such plans. We believe that notifications should be sent more than 2 days before the plan is set to expire.

APPENDIX

The CACU re-issued the survey developed by the OUR and received 17 responses. Below is a summary of the responses received.

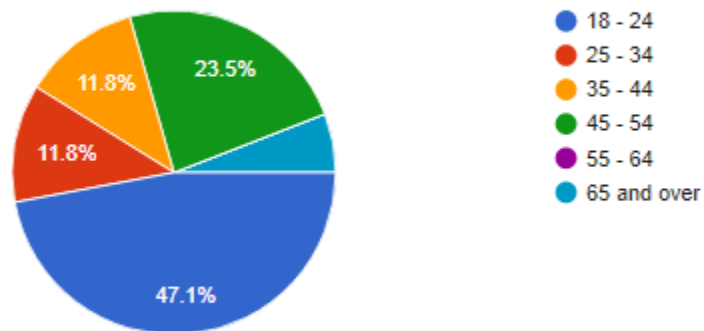
Gender

17 responses



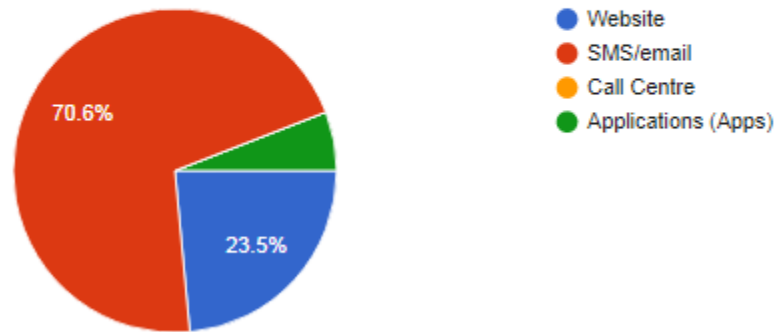
Age

17 responses



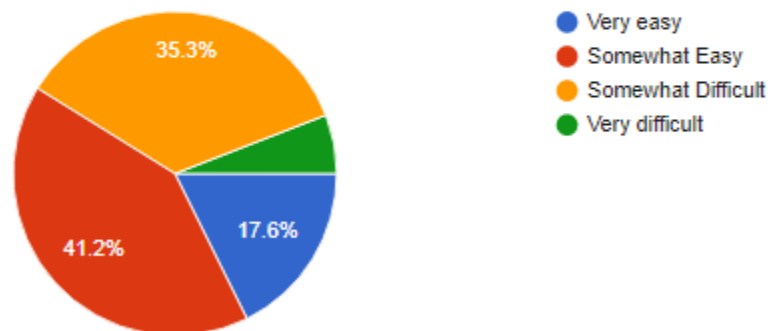
Where does your service provider make details/offers of their service plans available?

17 responses



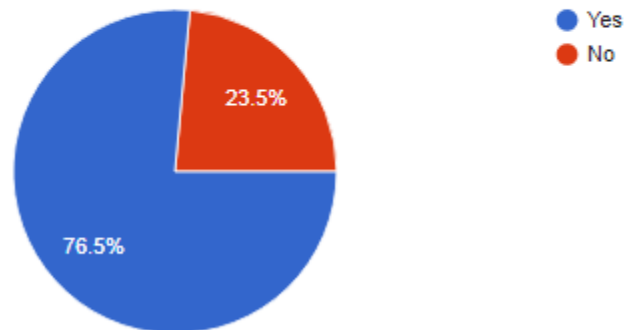
How easy do you find it to compare the offers/plans of service providers?

17 responses



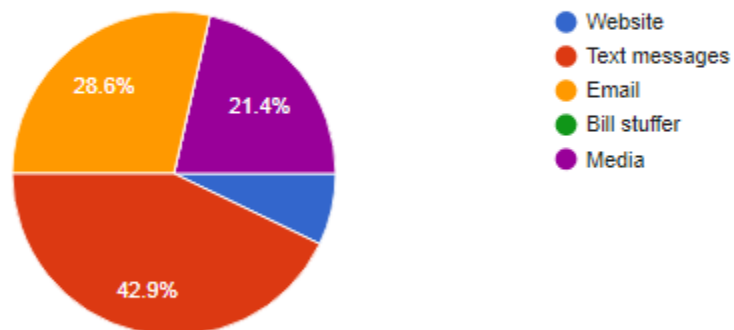
Does your service provider make you aware of any pending price changes to your existing plan?

17 responses



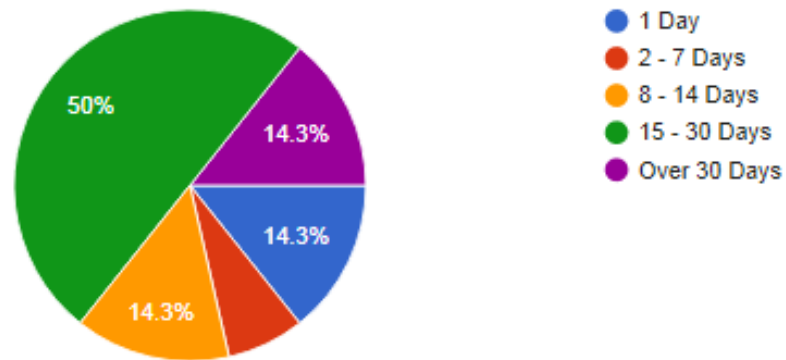
If yes, by what means?

14 responses



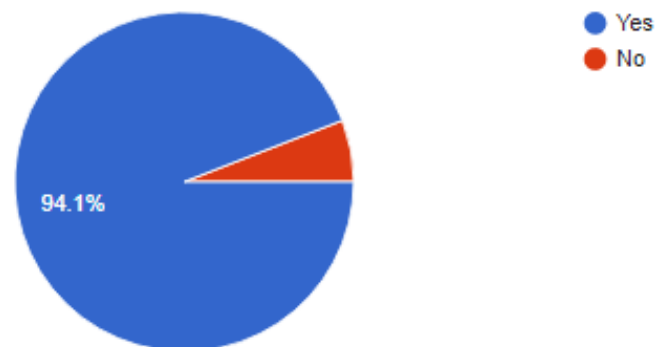
If your service provider makes you aware of pending price changes, what is the average notice period?

14 responses



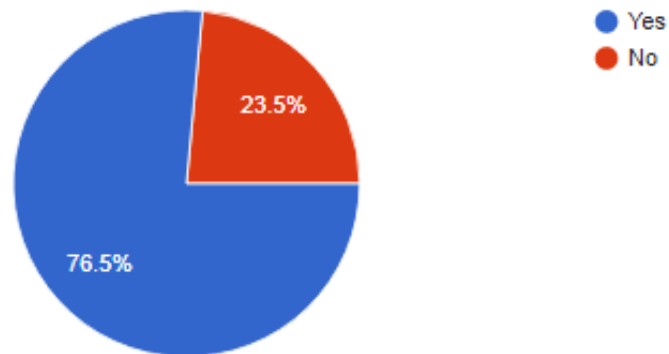
Does your service provider offer mechanisms which allow you to check your usage (e.g. *120#, Apps, etc.)?

17 responses



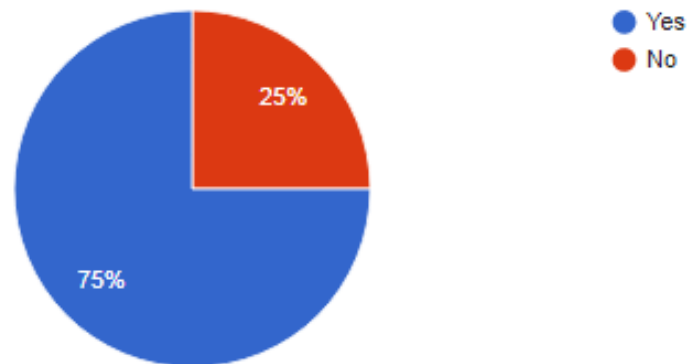
Does your service provider send usage alerts (e.g. text messages informing you that you are close to or have used up your credit/minutes/data plan)?

17 responses



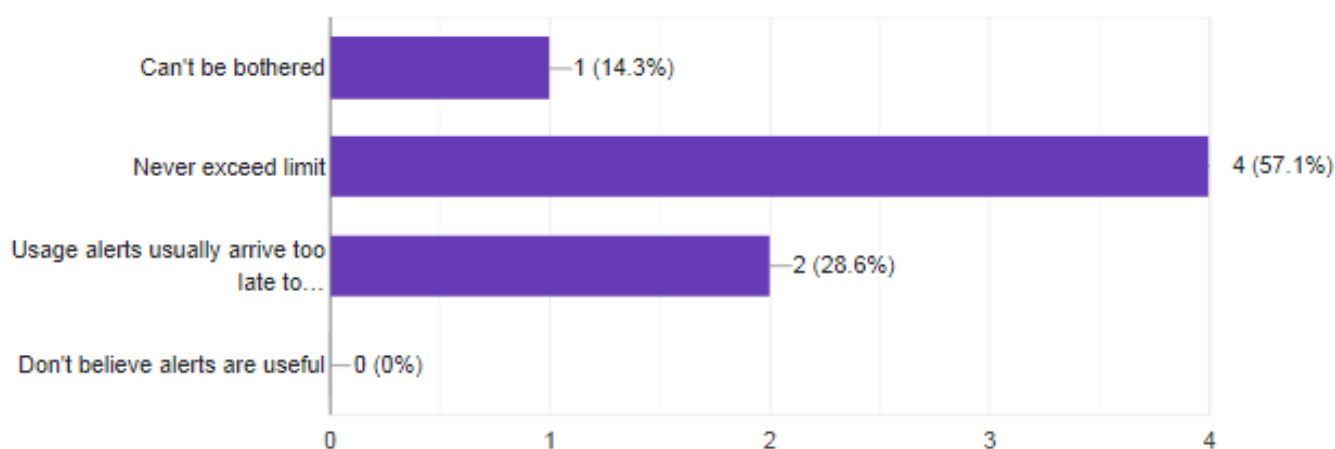
If yes, do you utilise these services to inform your usage decisions?

16 responses



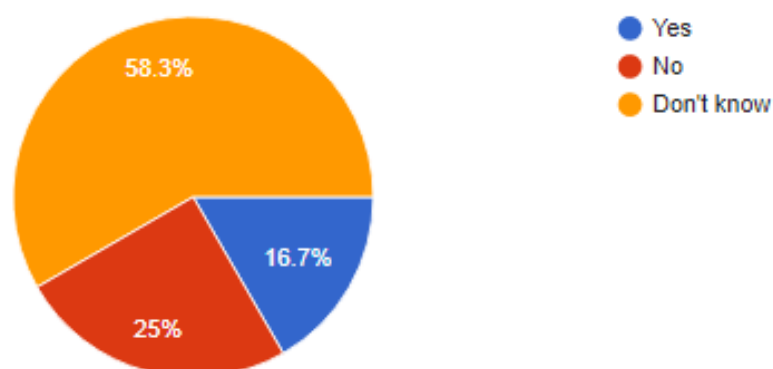
If you do not utilise these services to inform your usage decisions, why not?

7 responses



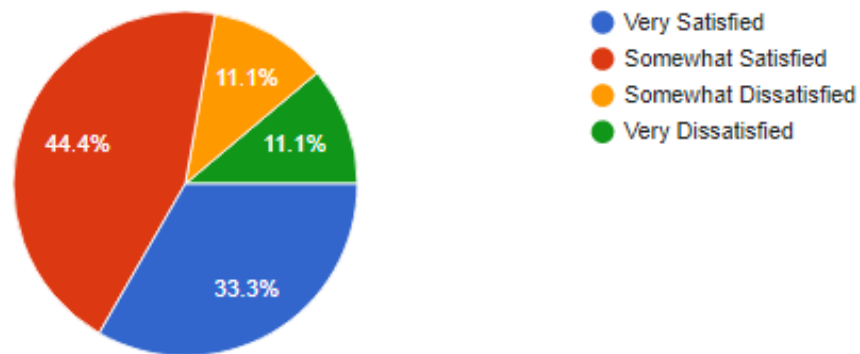
If you are a post-paid subscriber, does your service provider allow you to set credit limits, preventing you from spending above a certain amount?

12 responses



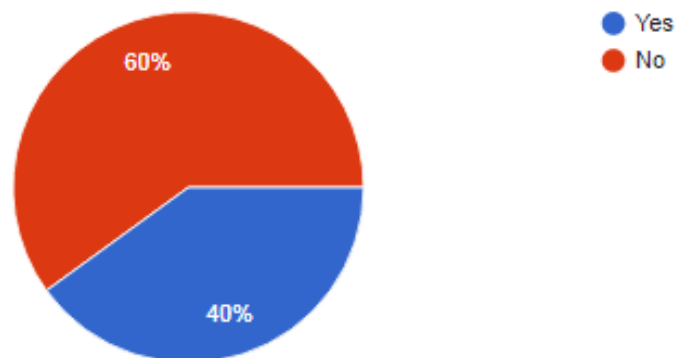
If yes, how satisfied are you with this usage control mechanism?

9 responses



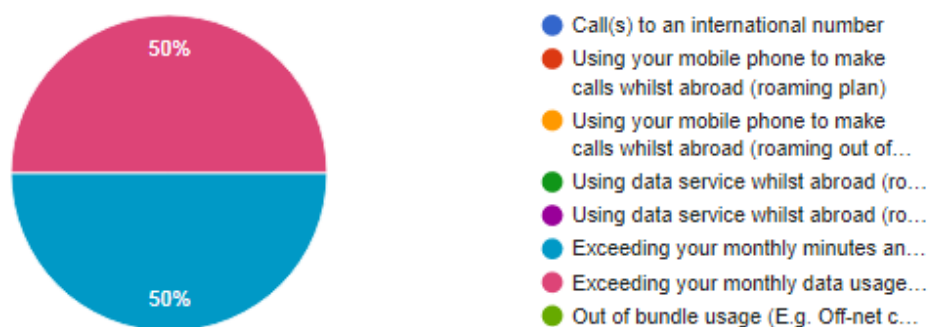
Have you received at least one unexpectedly high bill or experienced unexpected credit depletion in the past 24 months

15 responses



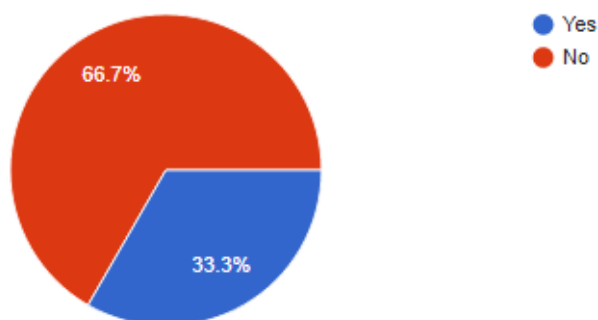
If you have received at least one unexpectedly high bill/charge in the last 24 months, for which of the following reason(s) was it received?

6 responses



Before using the service which led to the unexpectedly high bill/charge, did you obtain any information that would have helped you estimate how much the service was going to cost?

6 responses



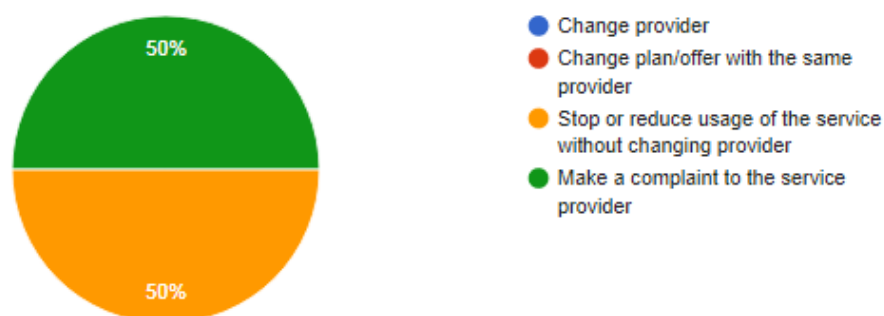
If yes, where did you find this information?

2 responses



Upon receipt of an unexpectedly high bill/charge, what did you do?

6 responses



If you made a complaint to the service provider, what was the response?

1 response

They explained the charges.