

Investigation Report

File No.	ACMA2024/1654
Carriage service provider	Origin Energy Limited
ACN	000 051 696
Relevant legislation	<i>Telecommunications Act 1997</i> <i>Telecommunications (Financial Hardship) Industry Standard 2024</i>
Date	4 June 2025

Findings

The Australian Communications and Media Authority (the **ACMA**) finds that Origin Energy Limited (**Origin**) has contravened subsection 15(4) of the *Telecommunications (Financial Hardship) Industry Standard 2024* (the **Financial Hardship Standard**) on 6 occasions between 28 May 2024 and 31 May 2024 by failing to include the required information in its reminder notices sent to 3 customers.

Consequently, the ACMA finds that Origin has contravened subsection 128(1) of the *Telecommunications Act 1997* (the **Act**) on 6 occasions.

Background

1. Origin is a carriage service provider (**CSP**) that supplies internet services to the public. As a participant in the section of the telecommunications industry to which the Financial Hardship Standard applies under subsection 128(1) of the Act, Origin is required to comply with the Financial Hardship Standard.
2. On 23 August 2024, the ACMA issued Origin with a notice under subsection 521(2) of the Act (the **Notice**) to provide information and documents relevant to certain aspects of its compliance with the Financial Hardship Standard.
3. As a result of the information provided by Origin on 11 October 2024 in response to the Notice, the ACMA commenced an investigation under Part 26 of the Act.
4. On 14 March 2025 the ACMA provided its preliminary findings to Origin. Origin provided submissions in response to the ACMA's preliminary findings on 31 March 2025.

Findings and reasons

5. The ACMA's findings that Origin has contravened subsection 15(4) of the Financial Hardship Standard are based on the information provided by Origin on 11 October 2024, and submissions made by Origin on 31 March 2025 in response to the ACMA's preliminary findings. Details of the contraventions are set out below.

Subsection 15(4) of the Financial Hardship Standard: Minimum requirements for correspondence to customers

6. Under subsection 15(4) of the Financial Hardship Standard, a CSP must include specific information in written communications sent to customers under

paragraph 14(b), and in its written bills and reminder notices (collectively, **relevant communications**).

7. Section 5 of the Financial Hardship Standard defines “customers” as consumers¹ who have entered into a consumer contract with a provider.
8. When a CSP sends relevant communications, subsection 15(4) provides that at a minimum, the CSP must include:
 - (a) advice to customers about its payment assistance policy, including options for assistance;
 - (b) a hyperlink or web address for the page on the provider’s website where the payment assistance policy is located, and if the provider uses an app, details about where it can be found on that app; and
 - (c) the contact details referred to in paragraph 15(1)(d); that is, an email address and telephone number of a general contact point to communicate with personnel who are authorised to deal with financial hardship matters and to discuss options to assist the customer.
9. In its response to the Notice, Origin provided copies of relevant communications that it sent to a sample of consumers that the ACMA is satisfied are customers for the purposes of the Financial Hardship Standard. The ACMA has assessed 6 relevant communications that Origin sent between 28 May 2024 and 31 May 2024 (inclusive). The ACMA’s assessment of the 6 relevant communications is set out in **Attachment A**.
10. The ACMA’s preliminary findings were that Origin breached subsection 15(4) of the Financial Hardship Standard.
11. In its response to the ACMA’s preliminary findings, Origin submitted that the invoices in this matter included information that substantially meets the purpose of paragraph 15(4)(a) because it advised customers that financial hardship support is available and included a link to further information about the payment assistance policy and options for assistance.
12. The ACMA agrees with Origin’s submission that the purpose of paragraph 15(4)(a) is to require that some advice (separate to just a link to the payment assistance policy, which is already separately required under paragraph 15(4)(b)) be provided to customers that options for assistance may be available to enable customers to assess whether it is worth their while to explore the options more fully by accessing the link to the payment assistance policy.
13. In this matter, the ACMA notes that references in the invoice to “If you’re experiencing financial hardship, we have ways to support you. Find out more at <https://originenergy.com.au/billing-payments/financial-support.html>. Need to contact us? You can get in touch with our customer service team at [support@originbroadband.com.au] or on 1300 980 711. You’ll find our opening hours at <https://originenergy.com.au/contact.html>” provide sufficient advice that if a customer is having trouble paying for their bill, there are options available to assist them. The ACMA therefore does not consider the invoices form part of the findings.

¹ ‘Consumer’ is defined under section 5 of the Financial Hardship Standard.

SMS communications

14. In its response to the ACMA's preliminary findings, Origin submitted that the 6 SMS messages were not subject to the paragraph 15(4)(a) requirements because they were not "bills", "reminder notices" or otherwise "written communications sent for a 14(b) purpose".
15. The ACMA does not agree with Origin's submission that the SMS messages were not "reminder notices" for the purposes of the Financial Hardship Standard because they did not include "information ordinarily associated with a reminder notice such as the specified amount of the charges, the overdue date and payment information."
16. Each of the SMS messages refers to either an account that is "overdue", a "missing payment" or a notification that Origin "wasn't able to receive payment". Each message includes a statement to the effect that failure to provide payment may result in restriction or termination of the customer's service.
17. The Financial Hardship Standard defines a "reminder notice" as a "written notice sent to a customer relating to an overdue bill". The ACMA is satisfied that the 6 SMS messages were clearly reminder notices because they were written messages sent to customers relating to those customers' overdue bills.
18. Origin also submitted that the information requirements in subsection 15(4) do not apply to *all* written communications with customers who meet the criteria under paragraph 14(b), but only to those communications sent for the purpose of paragraph 14(b).
19. The ACMA agrees that the reference in subsection 15(4) to "written communications sent to customers under paragraph 14(b)" does not mean all communications sent to customers who answer one of the criteria in subparagraphs 14(b)(i), (ii) and (iii), but rather it means communications sent as early as possible to those customers to identify whether they are financial hardship customers for the purpose of advising them on options for assistance.
20. Accordingly, and for the reasons set out in **Attachment A**, the ACMA finds that 6 of the SMS messages were sent in contravention of paragraph 15(4)(a).


ATTACHMENT A Compliance with subsection 15(4) of the Financial Hardship Standard between 28 May 2024 and 31 May 2024

TABLE 1 – Template text from Origin relevant communications

A. SMS account overdue text	Hi, your account X is overdue. Is everything okay? If unpaid, you'll be at risk of restriction or termination. You can pay your bill in the MyOrigin app or we're here to help, call 1300980711
B. SMS missing payment text	We're sorry but we're missing payment on your account X. We'll have to restrict your service if payment is not received in next 10 business days. Any issues please call us on 1300980711
C. SMS no payment received text	We weren't able to receive your payment. If you need to set up a payment plan, call us on 1300 980711 to avoid service restriction. Or if you need help with you bills, our hardship policy can be viewed here: https://online.originbroadband.com.au/custom/origin/broadband/important-information

TABLE 2 – ACMA assessment of Origin relevant communications

Relevant Customer Identifier	A. Account overdue SMS – Particulars of the contravention	B. Missing payment SMS – Particulars of the contravention	C. No payment received SMS - Particulars of the contravention	ACMA finding
1. [REDACTED]	<p>1 SMS dated 30 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Origin's payment assistance policy or include options for assistance (paragraph 15(4)(a)). A hyperlink or web address for the page on Origin's website where the payment assistance policy is located (paragraph 15(4)(b)) An email address of a general contact point to communicate with Origin staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). 	<p>1 SMS dated 31 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Origin's payment assistance policy or include options for assistance (paragraph 15(4)(a)). A hyperlink or web address for the page on Origin's website where the payment assistance policy is located (paragraph 15(4)(b)) An email address of a general contact point to communicate with Origin staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). 	N/A	The ACMA finds that Origin contravened subsection 15(4) of the Financial Hardship Standard on 2 occasions between 30 May 2024 and 31 May 2024 (inclusive) by not including the required information set out in that subsection when it sent 2 relevant communications to the relevant customer, as set out in column A to B.
2. [REDACTED]	<p>1 SMS dated 30 May did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Origin's payment assistance policy or include options for assistance (paragraph 15(4)(a)). 	N/A	N/A	The ACMA finds that Origin contravened subsection 15(4) of the Financial Hardship Standard on 1 occasion on 30 May

Relevant Customer Identifier	A. Account overdue SMS – Particulars of the contravention	B. Missing payment SMS – Particulars of the contravention	C. No payment received SMS - Particulars of the contravention	ACMA finding
	<ul style="list-style-type: none"> A hyperlink or web address for the page on Origin's website where the payment assistance policy is located (paragraph 15(4)(b)) An email address of a general contact point to communicate with Origin staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). 			2024 by not including the required information set out in that subsection when it sent 1 relevant communication to the relevant customer, as set out in column A.
3.  ²	<p>1 SMS dated 31 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Origin's payment assistance policy or include options for assistance (paragraph 15(4)(a)). A hyperlink or web address for the page on Origin's website where the payment assistance policy is located (paragraph 15(4)(b)) An email address of a general contact point to communicate with Origin staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). 	N/A	2 SMS dated 28 May 2024 and 30 May 2024 did not include an email address of a general contact point to communicate with Origin staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)).	The ACMA finds that Origin contravened subsection 15(4) of the Financial Hardship Standard on 3 occasions between 28 May 2024 and 31 May 2024 (inclusive) by not including the required information set out in that subsection when it sent 3 relevant communications to the relevant customer, as set out in column A and C.

² The ACMA acknowledges Origin's advice that the account overdue SMS and the no payment received SMS were in the incorrect order in the preliminary report. This has been corrected.