

Investigation Report

File No.	ACMA2024/1662
Carriage service provider	Swoop Telecommunications Pty Ltd
ACN	109 931 731
Relevant legislation	<i>Telecommunications Act 1997</i> <i>Telecommunications (Financial Hardship) Industry Standard 2024</i>
Date	3 June 2025

Findings

The Australian Communications and Media Authority (the **ACMA**) finds that Swoop Telecommunications Pty Ltd (**Swoop**) has contravened the following requirements of the *Telecommunications (Financial Hardship) Industry Standard 2024* (the **Financial Hardship Standard**):

- subsection 15(4) on 29 occasions between 31 March 2024 and 31 May 2024 by failing to include the required information in its invoices, overdue notices and final reminder notices sent to 5 customers that met one or more of the criteria set out under paragraph 14(b).
- subparagraph 27(2)(a)(i) on 13 occasions between 31 March 2024 and 30 June 2024 by failing to deliver, or arrange for a third party to deliver, the requisite training to 13 relevant personnel within 3 months after the commencement of the Financial Hardship Standard (that is, by 30 June 2024).

Consequently, the ACMA also finds that Swoop has contravened subsection 128(1) of the Telecommunications Act 1997 (the Act) on 42 occasions.

Background

1. Swoop is a carriage service provider (**CSP**) that supplies internet and mobile telephone services to residential and business customers. As a participant in the section of the telecommunications industry to which the Financial Hardship Standard applies under subsection 128(1) of the Act, Swoop is required to comply with the Financial Hardship Standard.
2. On 23 August 2024, the ACMA issued Swoop with a notice under subsection 521(2) of the Act (the **Notice**). The Notice required Swoop to provide information and documents relevant to its compliance with certain aspects of the Financial Hardship Standard.
3. As a result of the information provided by Swoop on 20 September 2024 in response to the Notice, the ACMA commenced an investigation under Part 26 of the Act.
4. On 20 March 2025 the ACMA provided its preliminary findings to Swoop. Swoop did not make any submissions to the ACMA's preliminary findings.

Findings and reasons

5. The ACMA's findings that Swoop has contravened subsection 15(4) and subparagraph 27(2)(a)(i) of the Financial Hardship Standard are based on the information provided by Swoop on 20 September 2024. The ACMA also considered subsequent information provided by Swoop on 5 February 2025, 7 April 2025, 14 April 2025 and 28 April 2025. 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 "consumers" who have entered into a consumer contract with a provider. A "consumer" is defined as including a business:
 - a. which acquires or may acquire one or more telecommunications products which are not for resale and which, at the time it enters into the consumer contract:
 - i. does not have a genuine and reasonable opportunity to negotiate the terms of the consumer contract; and
 - ii. has or will have an annual spend with the provider which is or is estimated on reasonable grounds by the provider to be, no greater than \$40,000.
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, Swoop 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. Because all these customers were business customers, the ACMA sought further information from Swoop to determine whether these customers met the definition of consumer under section 5 of the Financial Hardship Standard. Swoop provided this further information on 5 February 2025. Based on the information provided by Swoop, the ACMA is satisfied that each of the

customers identified in **Attachment A** satisfies the definition of a consumer under the Financial Hardship Standard.

10. The ACMA has assessed 29 relevant communications that Swoop sent between 31 March 2024 and 31 May 2024 (inclusive). The ACMA's assessment of the 29 relevant communications is set out in **Attachment A**.
11. The ACMA's preliminary findings were that Swoop breached subsection 15(4) of the Financial Hardship Standard, which Swoop did not dispute.
12. Following receipt of the ACMA's preliminary findings, on 7 April 2025 Swoop confirmed that all the deficiencies identified by the ACMA had been remedied, and on 14 April 2025 provided updated templates for relevant communications that include the requisite information.
13. While the ACMA has sustained its preliminary findings in making these findings, the particulars of the breaches have been amended.
14. Since issuing its preliminary findings, the ACMA has further considered the obligation imposed by paragraph 15(4)(a) of the Financial Hardship Standard. The ACMA notes that the obligation imposed by paragraph 15(4)(a) does not necessarily require that all options for assistance are included in the relevant communication. The clear purpose of paragraph 15(4)(a) is to give a customer sufficient information about the nature of the payment assistance policy (to which a link must already be included under paragraph 15(4)(b)) to enable the customer to assess whether it would be worthwhile to explore the payment assistance policy available at the link.
15. This clarification of the requirement at paragraph 15(4)(a) does not affect the number of breaches the ACMA finds in this case. However, the ACMA has included the clarification on this element in the particulars of the contravention in **Attachment A**.
16. Based on this information, the ACMA finds that Swoop breached subsection 15(4) of the Financial Hardship Standard on 29 occasions by not including the requisite information in its invoices, overdue notices and final reminder notices.

Subsection 27(2) of the Financial Hardship Standard: Training for personnel

17. Under subsection 27(1) of the Financial Hardship Standard, CSPs must deliver, or arrange for a third party to deliver, financial hardship training to its personnel who deal directly with consumers that complies with subsection 27(2).
18. Subsection 27(2) requires that this training be delivered within 3 months after the commencement of the Financial Hardship Standard (that is, by 30 June 2024) to personnel who deal directly with consumers at that time (subparagraph 27(2)(a)(i)).¹

¹ Subsection 27(2) also provides for personnel not covered by subparagraph (i) – that is, personnel who were not dealing directly with consumers within 3 months after the commencement of the Financial Hardship Standard (see subparagraph (ii)) – and further requires that all personnel who deal directly with consumers receive financial hardship training annually henceforth (paragraph 27(2)(b)). For the purposes of these findings, the requirements in these provisions are not relevant because, in the case of subparagraph 27(2)(a)(ii), Swoop did not advise that it had applicable personnel and, in the case of paragraph 27(2)(b), it has not yet been 12 months since personnel covered by paragraph 27(2)(a) were

19. In its response to the Notice and in information it provided subsequently on 5 February 2025 in response to further inquiries by the ACMA, Swoop advised that:
- (a) as at 30 June 2024, it had 13 personnel whose role involved dealing directly with consumers (the **13 relevant personnel**);
 - (b) it had not delivered the requisite financial hardship training to the 13 relevant personnel by 30 June 2024. Swoop did not explain why it had not delivered this training to the 13 relevant personnel by 30 June 2024; and
 - (c) as at 20 September 2024, 12 of the 13 relevant personnel had received at least some training.
20. The ACMA's preliminary findings were that Swoop breached subparagraph 27(2)(a)(i) of the Financial Hardship Standard.
21. Swoop did not make submissions in response to these preliminary findings, however, it subsequently confirmed on 28 April 2025 that it had since delivered the requisite financial hardship training to all relevant personnel.
22. The ACMA therefore finds that Swoop breached subparagraph 27(2)(a)(i) of the Financial Hardship Standard on 13 occasions by failing to deliver, or arrange for a third party to deliver, the requisite training to the 13 relevant personnel within 3 months after commencement of the Financial Hardship Standard (that is, by 30 June 2024).

required to first receive training and therefore the obligation to provide training annually is not yet enlivened.

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

TABLE 1: Template text from Swoop's relevant communication

Document	Template text
A. Invoice text	The invoices assessed do not include any reference to financial hardship or payment assistance, or the requisite information under subsection 15(4).
B. Overdue notice text (email)	<p>Just a quick reminder that invoice [invoice] reference [number] sent on [date] is now overdue. Please make payment against this invoice as soon as possible.</p> <p>To view all your invoices and to make payments, please sign in to the Swoop Portal. Alternatively, if you have not received this invoice, or have any queries relating to your account, please contact Accounts Receivable on 1300 333 200 extension 5.</p> <p>[Link] Login to Swoop Portal</p> <p>Swoop has a Financial Hardship Policy which can be found at: https://swoop.com.au/wp-content/uploads/2020/02/Swoop-Financial-Hardship-Policy.pdf</p> <p>If you have already made payment, please disregard this email.</p>
C. Final reminder notice text (email)	<p>Swoop has now provided [count] previous account reminders and if the overdue remaining charges of \$[amount] from invoice [invoice] reference [number] sent on [date] are not received by [date] then further action may be taken which could include Swoop disclosing the default to a credit rating body and/or referring the matter to a debt collection agency.</p> <p>Due date: [date]</p> <p>To ensure continued service, please make arrangements for payment.</p> <p>If you have not received invoice [invoice] reference [number] sent on [date], or have any queries relating to this matter, please contact Accounts Receivable on 1300 333 200 extension 5.</p> <p>[Link] Login to Swoop Portal</p> <p>Swoop has a Financial Hardship Policy which can be found at: https://swoop.com.au/wp-content/uploads/2020/02/Swoop-Financial-Hardship-Policy.pdf</p> <p>If you have already made payment, please disregard this email.</p>

TABLE 2: ACMA assessment of Swoop's relevant communications

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
1. [REDACTED]	<p>The 3 PDF invoices dated 31 March 2024, 1 May 2024 and 31 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> A hyperlink or web address for the page on Swoop's website where the payment assistance policy is located (paragraph 15(4)(b)). An email address and telephone number of a general contact point to communicate with Swoop 	<p>The 1 email overdue notice dated 2 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the overdue notice.</p>	<p>The 3 email final reminder notices dated 31 March 2024, 1 May 2024 and 31 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss 	<p>The ACMA finds that Swoop contravened subsection 15(4) of the Financial Hardship Standard on 7 occasions between 31 March 2024 and 31 May 2024 (inclusive) by not including the required information set out in that subsection when it sent 7 relevant communications to the relevant customer, as set out in columns A to C.</p>

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
	<p>staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)).</p> <p>The contact number¹ listed in the invoices is Swoop's general number and it's not clear in the invoices that this number can be called to discuss financial hardship matters or options to assist the customer. This is also the case for the general accounts email address listed in the invoices.</p>	<p>Further, the contact number¹ listed in the overdue notice is Swoop's general number and it's not clear in the overdue notice that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	<p>options to assist the customer (paragraph 15(4)(c)).</p> <p>There was no email address included in the final reminder notices. Further, the contact number¹ listed in the final reminder notices is Swoop's general number and it's not clear in the final reminder notices that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	
2. [REDACTED]	<p>The 1 PDF invoice dated 24 April 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the</p>	<p>The 2 email overdue notices dated 25 April 2024 and 26 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance under Swoop's payment assistance policy (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p>	<p>The 1 email final reminder notice dated 24 April 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance under Swoop's payment assistance policy (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p>	<p>The ACMA finds that Swoop contravened subsection 15(4) of the Financial Hardship Standard on 4 occasions between 24 April 2024 and 26 May 2024 (inclusive) by not including the required information set out in that subsection when it sent 4 relevant communications to the relevant customer, as set out in columns A to C.</p>

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
	<p>message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • A hyperlink or web address for the page on Swoop's website where the payment assistance policy is located (paragraph 15(4)(b)). • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>The contact number¹ listed in the invoices is Swoop's general number and it's not clear in the invoices that this number can be called to discuss financial hardship matters or options to assist the customer. This is also the case for the general accounts email address listed in the invoices.</p>	<p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the overdue notice. Further, the contact number¹ listed in the overdue notice is Swoop's general number and it's not clear in the overdue notice that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	<p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the final reminder notices. Further, the contact number¹ listed in the final reminder notices is Swoop's general number and it's not clear in the final reminder notices that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
3. [REDACTED]	<p>The 2 PDF invoices dated 15 April 2024 and 15 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> A hyperlink or web address for the page on Swoop's website where the payment assistance policy is located (paragraph 15(4)(b)). An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to 	<p>The 1 email overdue notice dated 16 April 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance under Swoop's payment assistance policy (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the overdue notice.</p>	<p>The 2 email final reminder notices dated 15 April 2024 and 15 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance under Swoop's payment assistance policy (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). 	<p>The ACMA finds that Swoop contravened subsection 15(4) of the Financial Hardship Standard on 5 occasions between 15 April 2024 and 15 May 2024 (inclusive) by not including the required information set out in that subsection when it sent 5 relevant communications to the relevant customer, as set out in columns A to C.</p>

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
	<p>deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)).</p> <p>The contact number¹ listed in the invoices is Swoop's general number and it's not clear in the invoices that this number can be called to discuss financial hardship matters or options to assist the customer. This is also the case for the general accounts email address listed in the invoices.</p>	<p>Further, the contact number¹ listed in the overdue notice is Swoop's general number and it's not clear in the overdue notice that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	<p>There was no email address included in the final reminder notices. Further, the contact number¹ listed in the final reminder notices is Swoop's general number and it's not clear in the final reminder notices that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	
4. [REDACTED]	<p>The 2 PDF invoices dated 10 April 2024 and 10 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance" requires advice so that the</p>	<p>The 2 email overdue notices dated 11 April 2024 and 12 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance under Swoop's payment assistance policy (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance"</p>	<p>The 2 email final reminder notices dated 10 April 2024 and 10 May 2024 did not include:</p> <ul style="list-style-type: none"> Advice to the customer about Swoop's payment assistance policy or include options for assistance under Swoop's payment assistance policy (paragraph 15(4)(a)). <p>The requirement to include "advice" about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include "options for assistance"</p>	<p>The ACMA finds that Swoop contravened subsection 15(4) of the Financial Hardship Standard on 6 occasions between 10 April 2024 and 12 May 2024 (inclusive) by not including the required information set out in that subsection when it sent 6 relevant communications to the relevant customer, as set out in columns A to C.</p>

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
	<p>message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • A hyperlink or web address for the page on Swoop's website where the payment assistance policy is located (paragraph 15(4)(b)). • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>The contact number¹ listed in the invoices is Swoop's general number and it's not clear in the invoices that this number can be called to discuss financial hardship matters or options to assist the customer. This is also the case for the general accounts email address listed in the invoices.</p>	<p>requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the overdue notice. Further, the contact number¹ listed in the overdue notice is Swoop's general number and it's not clear in the overdue notice that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	<p>requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the final reminder notices. Further, the contact number¹ listed in the final reminder notices is Swoop's general number and it's not clear in the final reminder notices that this number can be called to discuss financial hardship matters or options to assist the customer.</p>	
5. [REDACTED]	<p>The 2 PDF invoices dated 28 April 2024 and 28 May 2024 did not include:</p> <ul style="list-style-type: none"> • Advice to the customer about Swoop's payment assistance policy or include options for 	<p>The 3 email overdue notices dated 31 March 2024, 29 April 2024 and 30 May 2024 did not include:</p> <ul style="list-style-type: none"> • Advice to the customer about Swoop's payment assistance policy or include options for 	<p>The 2 email final reminder notices dated 28 April 2024 and 28 May 2024 did not include:</p> <ul style="list-style-type: none"> • Advice to the customer about Swoop's payment assistance policy or include options for 	<p>The ACMA finds that Swoop contravened subsection 15(4) of the Financial Hardship Standard on 7 occasions between 31 March 2024 and 30 May 2024</p>

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
	<p>assistance (paragraph 15(4)(a)).</p> <p>The requirement to include “advice” about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include “options for assistance” requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • A hyperlink or web address for the page on Swoop’s website where the payment assistance policy is located (paragraph 15(4)(b)). • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>The contact number¹ listed in the invoices is Swoop’s</p>	<p>assistance under Swoop’s payment assistance policy (paragraph 15(4)(a)).</p> <p>The requirement to include “advice” about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include “options for assistance” requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the overdue notice. Further, the contact number¹ listed in the overdue notice is Swoop’s general number and it’s not clear in the overdue notice that this number can be called to discuss financial</p>	<p>assistance under Swoop’s payment assistance policy (paragraph 15(4)(a)).</p> <p>The requirement to include “advice” about the payment assistance policy requires more than a simple reference to the policy, on the basis that the requirement at paragraph 15(4)(b) to include a hyperlink to the policy would necessitate some form or reference to the policy.</p> <p>The requirement to include “options for assistance” requires advice so that the message conveys the general character or nature of the options available to someone who may need financial assistance.</p> <ul style="list-style-type: none"> • An email address and telephone number of a general contact point to communicate with Swoop staff who are authorised to deal with financial hardship matters and to discuss options to assist the customer (paragraph 15(4)(c)). <p>There was no email address included in the final reminder notices. Further, the contact number¹ listed in the final reminder notices is Swoop’s general number and it’s not clear in the final reminder</p>	<p>(inclusive) by not including the required information set out in that subsection when it sent 7 relevant communications to the relevant customer, as set out in columns A to C.</p>

Relevant Customer Identifier	A. Invoice – Particulars of the contravention	B. Overdue notice – Particulars of the contravention	C. Final reminder notice – Particulars of the contravention	ACMA view
	general number and it's not clear in the invoices that this number can be called to discuss financial hardship matters or options to assist the customer. This is also the case for the general accounts email address listed in the invoices.	hardship matters or options to assist the customer.	notices that this number can be called to discuss financial hardship matters or options to assist the customer.	

¹ On 19 March 2025, the ACMA called the contact number listed on the invoice, overdue notice and final reminder: 1300 333 200, which is identified as being a support number for Swoop Business. The options offered via this number are: 1. Sales, 2. Voice services, 3. Update on order in progress, 4. Billing and account queries, 5. Technical support and all other queries. There was no reference to financial hardship or payment assistance support.