

Financial Counselling Australia (FCA)

- *There are 3 main issues FCA consider important to Telstra Energy's application for retailer authorisation:*
 1. *How will they sell?*
 2. *How will they bill?*
 3. *What are the complaint handling processes and credit processes in place and how will Telstra Energy ensure they are fair and reasonable?*
- *FCA would be concerned if Telstra staff working on credit assessments and disconnection decisions for telecommunications were making these decisions for energy customers. Energy and telecommunications are two very different services with different respective consequences. There needs to be dedicated energy staff to handle these matters.*
- *FCA have in-principle concerns with the bundling of energy and telecommunication products, because of the potential impact on people who are vulnerable, for example, if people are disconnected from both services at the same time for non-payment.*