

Financial Inclusion Action Plan

September 2020 - August 2021





**Australia's fair
phone company.**

Statement from Better Life Mobile

Better Life Mobile is pleased to become the first Telecommunications Company to join the Financial Inclusion Action Plan (FIAP) program.

We are proud to be accepted as a member of the FIAP Program, and look forward to being an active contributor to the FIAP community, working in partnership to reduce the barriers to digital and financial inclusion through the provision of fair, affordable and accessible mobile phone services.

Digital inclusion is an important issue, as relevant as social inclusion in terms of maintaining and strengthening the social capital and cohesion of our society. For most of us, we rely on access to smartphones and internet connection to participate in the most basic of daily life activities. Banking, health service, government departments, education and even local community and sporting groups are administered mostly online.

A lack of digital and financial capability often leads to telecommunications customers being subjected to unfair pricing and sales practices, resulting in people being sold “as much they can” rather than what they actually needed or can afford. As advocates for more transparent and customer

focused pricing of telecommunication services, we will continue with our approach to ensure that customers are supported to stay connected, and are able to make informed decisions about how much they can afford and should spend in order to access the telecommunications services they need. Usage data that informs the best outcome for customers will remain a key driver of ethos and business model.

We will deepen our relationships with the community and welfare sector to ensure that our customer interactions and pricing of our products and services supports the work they are doing with their clients. It is our hope that we can enhance the way we provide our customer service, in person and online, to improve our customers’ digital and financial literacy and capability.

To achieve these ambitious changes it will take a sustained and collaborative effort from the public and private sectors to positively impact digital inclusion and ensure there is fairness and integrity in the way telecommunications services are marketed and sold in Australia.



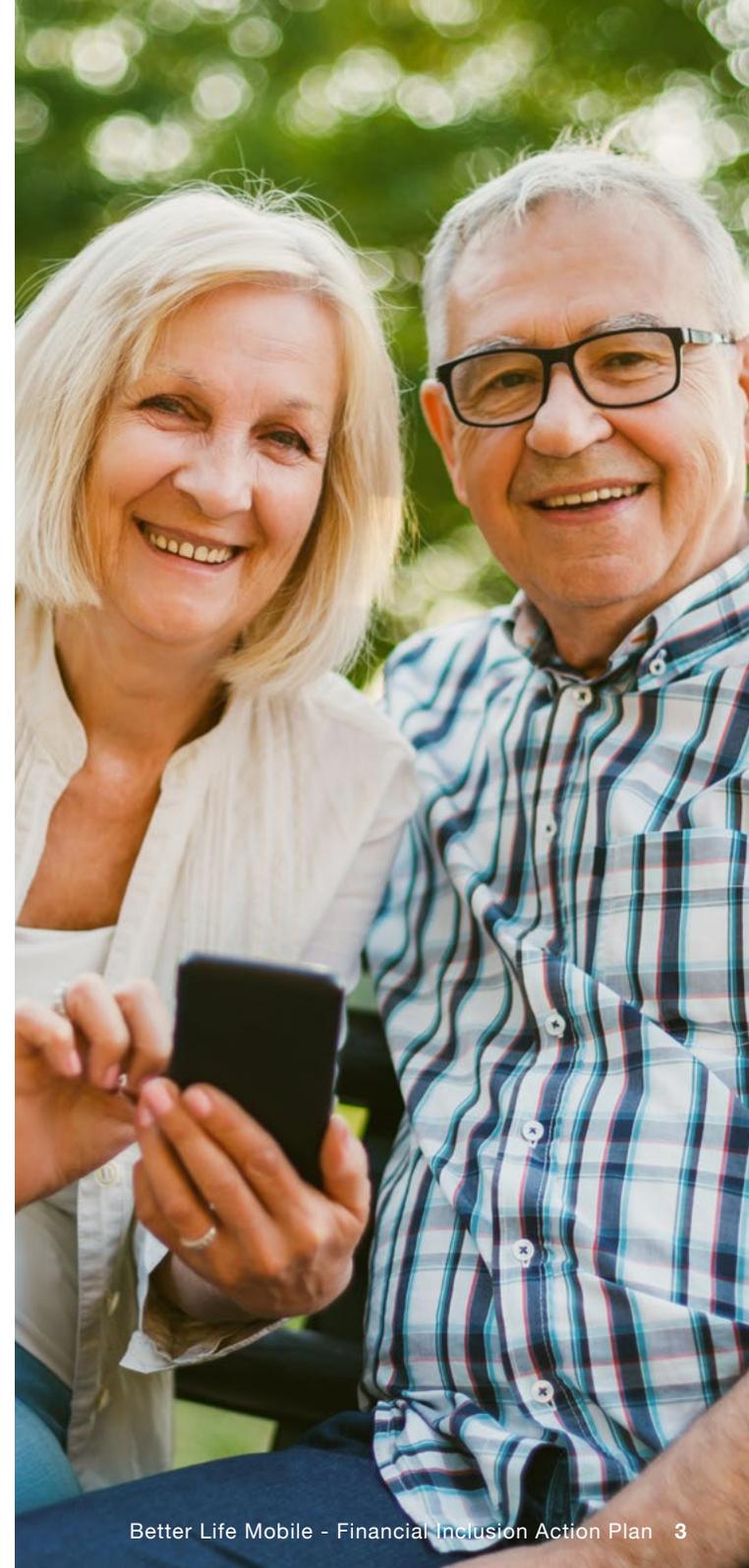
A handwritten signature in black ink, appearing to read 'Adrian Panozzo'.

Adrian Panozzo
Director



A handwritten signature in black ink, appearing to read 'Russel Barnes'.

Russel Barnes
Director



About Better Life Mobile

Better Life Mobile started in 2012 as a small project that provided approximately 100 homeless people in Melbourne with an affordable and secure mobile phone service.

Our social purpose is to increase digital inclusion among Australian's living on low-incomes or experiencing other forms of socio-economic disadvantage by providing low cost, pre-paid mobile phone services supported by untimed phone support from trained and experienced staff.

A key value of Better Life Mobile is to treat everyone as a customer (not a sales opportunity) and to make sure that they have the best mobile plan that suits their needs. Unlike other telco's and utility companies Better Life Mobile uses its customer's usage data to place them on the best value plan available at any given time.

Better Life Mobile was a 2019 Social Change Maker State Finalist in the Telstra Business Awards and in the same year, ACCAN (the Australian Communications Consumer Action Network) presented Better Life Mobile with its People's Champion Award. The People's Champion Award recognises a telco that has demonstrated a strong social conscience through the creation of a product or service that is designed for those on limited incomes. In 2020 Better Life Mobile achieved International acclaim, winning the 2020 MVNO's World Congress Dragon's Den competition for their focus on supporting homeless and disadvantaged Australian's access secure and affordable mobile phone services using an alternative business model and disrupting the status quo and being a symbol of inclusion in a modern world.

With customers in each state/territory of Australia, we work directly with state and federal administrators, financial counsellors, employment agencies and community organisations to assist those living on low incomes keep

their mobile phone connected and avoid indebtedness due to simply owning a mobile phone. Better Life Mobile is approved by the Australian Government's Department of Human Services to receive payments from customers via Centrepay.

All our phone and email support and customer service is based in Australia with staff who have experience and empathy for the challenges faced by those living on limited incomes or experiencing socio-economic disadvantage.

Each month we donate a number of free services to community organisations to assist people in crisis stay connected.

While approximately 70% of our customers would be experiencing some form of mental health, disability or socio-economic disadvantage we also provide mobile phone plans to an Australia wide network of community organisations, small to medium businesses and families.



“Working with clients on a pension I immediately saw the benefits and didn’t hesitate to refer to them. There was no risk attached as no lock in contract, no way of going over their limit and always being in contact. The process is simple and the staff are very helpful.”

– Financial Counsellor



Better Life Mobile's FIAP

Financial Capability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe
Customers, Community. 	Proactively work with financial counselors to enable them to make better decisions and recommendations to clients who do not have an affordable and secure phone and internet connection.	30 Financial Counselors become Mobile Phone Plan Masters BLM produces a Mobile Phone Plan Financial Counselors Guide	Increase in targeted and scalable resources to build financial capabilities. Improved support for financially vulnerable customers, staff, suppliers and wider community. Increased financial capability of individuals.	AP	June 2021
Customers, Community. 	Improve awareness and understanding of the telecommunications industry for our stakeholders (social workers, carers and Trustees). Enable social workers and carers to encourage more sustainable mobile connections for clients.	Participate in industry (3) not for profit and community sector forums, conferences and webinars each year. Create and post content on BLM's social channels including LinkedIn and Facebook.	Increased understanding of barriers to FI, FR & FW (including economic inequality). Organisational culture enables staff to better identify and support financially vulnerable groups.	RB, AP	December 2020
Customers, Community. 	Provide support and advice for customers and advocates to purchase the most reasonable/affordable handset and avoid inappropriate contracts.	Create Better Life Cares online resource for financial counselors and community workers. Offer untimed and unscripted call centre support with the option of referring callers to the product or plan that best suits their need irrespective of the provider.	Increased understanding of barriers to FI, FR & FW (including economic inequality). Increase in awareness and availability of appropriate financial services.	AP, RB	March 2021

Products and Services

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe
Customers, Community. 	Co-design a plain English product disclosure statement in consultation with the community to ensure easy communication of terms and conditions.	Plain English PDS produced	Increase in targeted and scalable resources to build financial capabilities. Improved support for financially vulnerable customers, staff, suppliers and wider community.	AP, BM	October 2020
Customers, Community. 	Provide data gifting service for customers to better understand data /internet usage and empower families and vulnerable customers to be in control of their mobile expenditure	Donate 250GB per month to customers experiencing digital exclusion.	Increase in targeted and scalable resources to build financial capabilities.	AP, BM	September 2021

Understanding of Financial Vulnerability

Stakeholders	Action Statement	Output	Outcomes	Responsibility	Timeframe
Employees. 	Provide upskilling opportunities for staff, with a particular focus on mental health training, to enable them to better understand customer needs and provide appropriate service.	Training and development programs accessed by staff. BLM call centre staff complete mental health first aid training.	Organisational culture enables staff to better identify and support financially vulnerable groups. Improved access to appropriate financial products and services.	AP	August 2021
Suppliers, Customers, Community.   	Co-design products and customer service processes with wholesale suppliers, customers and community partners to enable better service to disadvantaged customers, and continue to advocate for better mobile products and digital inclusion for disadvantaged customers.	Unique mobile phone plan products created specifically for those on low incomes.	Increase in targeted and scalable resources to build financial capabilities. Improved support for financially vulnerable customers, staff, suppliers and wider community. Improved access to appropriate financial products and services.	RB, AP	September 2021
Community; 	Engage with the community organisations and FIAP members and actively look for partnerships and collaborations.	Increased reach of Better Life Mobile services to customers who are vulnerable.	Increased intra- and inter-sector engagement and collaboration. Increase in awareness and availability of appropriate financial services.	RB, AP	June 2021



Statement by the FIAP Partnership Group



Financial hardship can impact us all, at any stage in our lives – through the FIAP, our hope is that every organisation will be able to respond in time and every time to ensure financial hardship can be identified early, managed and overcome.

By building capacity, awareness and greater access to appropriate products and services, organisations will see the social and economic benefits in their engagement, outcomes and prosperity of customers, employees and the wider community.

We congratulate Better Life Mobile on developing their first FIAP and for committing to strengthening financial wellbeing.

Sincerely,

A handwritten signature in black ink, appearing to read "Stella Avramopoulos".

Stella Avramopoulos

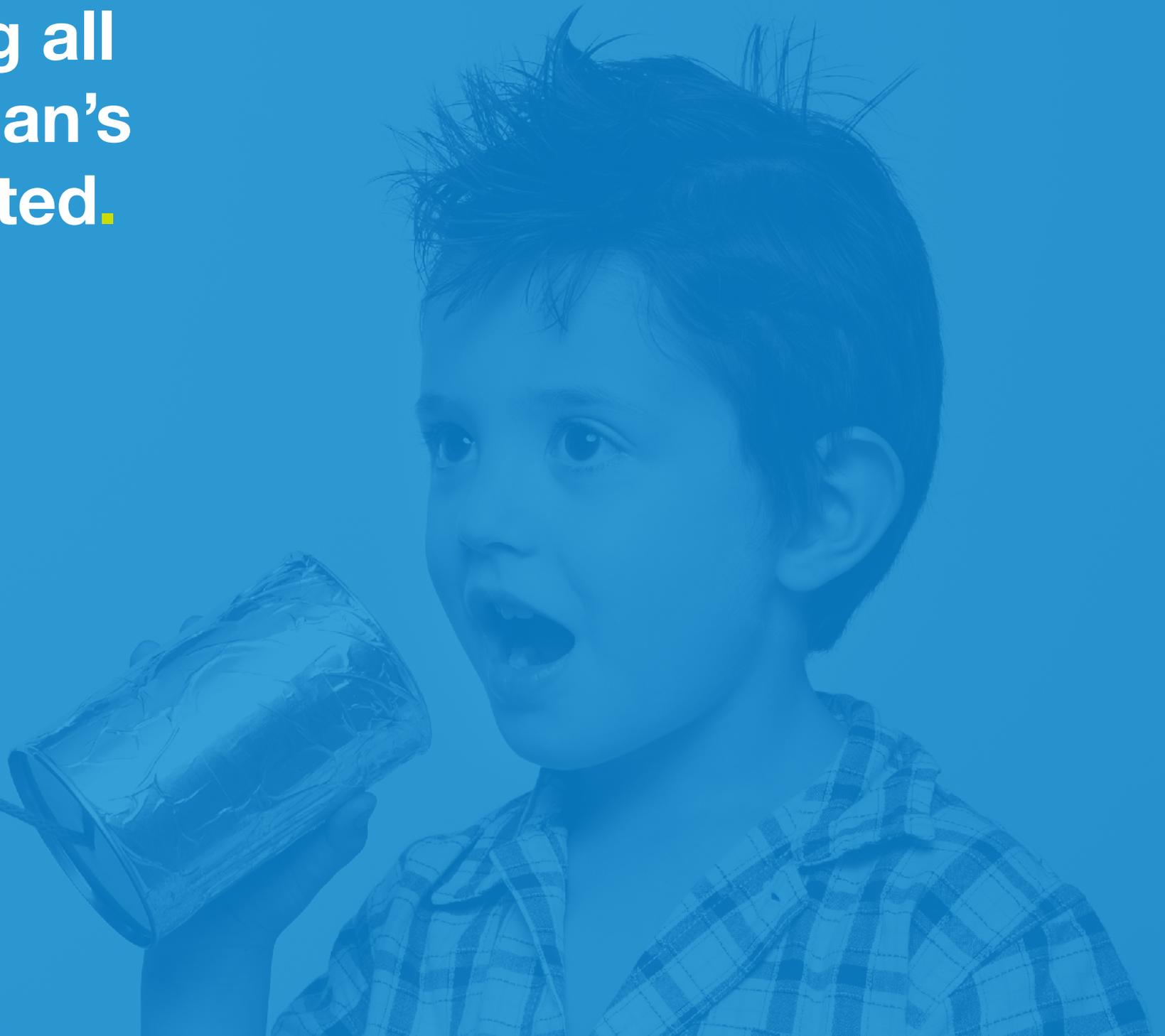
Chief Executive Officer,
Good Shepherd Australia New Zealand

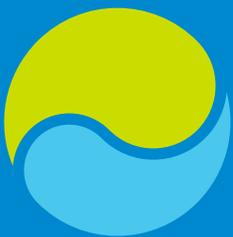
On behalf of the FIAP Partnership Group.

Supported by:



**Keeping all
Australian's
connected.**





Better Life Mobile Pty Ltd

PO Box 271
Sandringham VIC 3191 Australia

ABN 47607567671
Tel (03) 9018 5349
Web betterlifemobile.com.au

