



FINANCIAL COUNSELLING FOR
INDIGENOUS COMMUNITIES

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21/11/2025

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Business Operations Senior Lead

Dear Vicki, Michael, Amy and Niva,

We, the undersigned financial counselling agencies, wish to formally advise that we are unable to participate in the 2025 EOI process proposed for funding financial counselling services from now until 30 June 2026.

Over eight years our agencies have contributed many thousands of hours — largely unfunded — to assist Telstra in addressing the consequences of its misconduct affecting remote First Nations customers. Throughout this period, we have endeavoured to work constructively and in good faith.

Despite this, we have faced significant challenges, including contested factual assertions, substantial administrative delays, inconsistent decisions, loss of relevant client data, and a sustained reluctance to provide remediation to large cohorts of affected consumers identified by our agencies.

The most recent changes outlined during the meeting on 5 November 2025, and in Niva's letter of 14 November 2025, indicate a further departure from Telstra's earlier commitments and raise serious concerns about the adequacy and integrity of the proposed approach. In particular:

Cessation of Remediation by 30 June 2026

Telstra previously committed publicly, including in a statement to ABC TV in November 2023, to continue remediation efforts "until the job is done," and, in earlier correspondence from Michael Ackland dated 3 May 2021, to impose no date limits on eligible cases. The decision to cease all remediation and compensation activities at 30 June 2026 for misconduct contradicts these commitments and disregards the substantial number of remote Aboriginal customers who remain unaware of their eligibility for refunds and/or compensation.

Reclassification of Misconduct From 30 June 2026

The intention to reclassify instances of unconscionable sales conduct as “financial hardship” after 30 June 2026 will render many clients ineligible for full refunds. This departs from Telstra’s recent commitment to mirror the provisions of the Enforceable Undertaking (EU) in all remediation work and fails to acknowledge the seriousness of the misconduct involved.

Funding Arrangements Contrary to the EU

Several agencies were previously unable to accept funding due to revised and substantially reduced offers that conflicted with earlier commitments made in 2022. Paragraphs 4.6 and 4.2 of the Enforceable Undertaking require Telstra to:

- a) enable remote Remediation Consumers to choose a financial counsellor to seek redress on their behalf; and
- b) fund this work at Telstra’s expense.

The EU does not authorise Telstra to reduce previously committed funding, impose arbitrary population caps, or decline to pay for work performed within the scope of remediation activities.

Ending All Funding on 30 June 2026

The proposal to terminate all funding at this date disregards the continuing demand from remote communities where individuals are still coming forward seeking the same assistance and outcomes that peers and relatives have received.

Resumption of Sales Data Purging

Resuming the deletion of sales data older than seven years after 1 July 2026 will make it impossible to verify historical misconduct. Given that much of the harmful conduct occurred more than seven years ago, continuing data retention is essential to ensuring fair access to remediation.

No Review of the 22,500 People Identified During the Pink Bus Visits

The refusal to review cases arising from the flawed Pink Bus outreach, despite Telstra’s acknowledgement of issues with this process, leaves a large cohort of potentially affected consumers without access to appropriate review.

Collectively, these changes undermine the intent of the Enforceable Undertaking and fall short of what is required to deliver meaningful remediation to remote First Nations consumers. Consequently, we cannot lend our participation to a process that does not reflect genuine consultation or a credible pathway to fair outcomes.

We respectfully request that Telstra reconsider these decisions and align its approach with both the commitments already made and the expectations of regulators, communities, and consumers. We remain willing to engage constructively should Telstra adopt a framework that upholds the principles set out in the Enforceable Undertaking and ensures equitable access to remediation.

Yours sincerely,



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2022 national financial counsellor of the year



I respectfully acknowledge the traditional custodians and owners of the lands and waters where I work and live, and pay my respects to Elders past, present and emerging.
I recognise the richness and diversity of Aboriginal and Torres Strait Islander culture, and the continuing connection to lands, waters, skies, and community.
I acknowledge the impacts of colonisation on First Nations peoples — who have never ceded sovereignty — and I support the Uluru Statement’s call for three structural reforms: Voice, Treaty, Truth.



Belinda Walton
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East Arnhem Regional Office | Groote Eylandt Archipelago

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Anglicare NT acknowledges and celebrates the Traditional Custodians of this country and we pay our respects to Elders, past and present.

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