

CODE AUTHORITY  
ANNUAL REPORT  
2000-2001

adma

Australian Direct Marketing Association

AC/N 002 909 800

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**adma**  
**DIRECT MARKETING  
CODE AUTHORITY**

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## WHAT IS THE ADMA CODE AUTHORITY?

As the self-regulatory body for the industry, the Australian Direct Marketing Association strives to create an environment that encourages the growth of responsible direct marketing in Australia. To this end, the Association developed a Code of Practice in consultation with the Ministerial Council of Consumer Affairs (MCCA), the Australian Competition and Consumer Commission (ACCC) and consumer and business groups. The independent Code Authority was established to monitor compliance with this Code.

The Code sets standards of best practice and ethical conduct that must be followed by all 500 corporate members of ADMA. Encompassing fair trading, telemarketing and e-commerce standards and privacy principles, the purpose of the Code is to promote the highest standards of business practice and encourage consumer confidence in making purchases at a distance.

The Code Authority is comprised of equal numbers of industry and consumer representatives and is chaired by an individual from outside the direct marketing industry.

## WHAT DOES THE AUTHORITY DO?

As a backdrop to its members' own internal complaints handling processes, ADMA, through the Code Authority, offers consumers recourse in cases where they have not been able to resolve their complaint directly with the organisation.

The Code Authority investigates unresolved consumer complaints about ADMA members and, in limited cases, non-member companies. Government agencies receiving complaints about members are able to refer them to ADMA for resolution.

While the Authority's remit only covers members of the Association, casework involving non-members is also undertaken and where a breach of the Code is identified, the non-member is informed and urged to voluntarily comply. Such cases may also be referred to other appropriate bodies for review.

Should the Authority find a breach of the Code of Practice by an ADMA member it is authorised by the ACCC to impose a variety of sanctions. These include:

- Requiring a formal apology for breach
- Requiring corrective advertising or the withdrawal of offending advertisements or statements
- Requiring correction or deletion of relevant records and personal information
- Recommending refund or replacement of goods or services where appropriate
- Requiring the member to take specified remedial action to correct the breach and avoid re-occurrence
- Seeking a written undertaking for the member that the breach will not be repeated
- Recommending to the CEO that membership be revoked

Where a member demonstrates wilful non-compliance with the Code, the Authority can recommend that it be publicly expelled from the Association. Such action can inflict a serious financial penalty on the organisation in the marketplace.

The Authority may also make recommendations to the Association on possible changes to the Code.

## MEMBER BIOGRAPHIES

### Chairman: John Wood

John Wood brings extensive consumer affairs experience to his position as Chair of ADMA's Code Authority. He has established his own consultancy specialising in complaint handling, ombudsman schemes, consumer affairs and customer service charters.

Previously, John was the Deputy Commonwealth Ombudsman and managed the organisation's quality assurance, policy, public affairs and major project activities. He was a member of the Government's Task Force on Customer Service Charters and provided advice to agencies on internal complaint handling systems, service charters and client service practices. John also provided advice to a number of international delegations that were interested in Ombudsman duties or related developments.

From 1984 to 1994 John held the position of Director of the Federal Bureau of Consumer Affairs where he advised the Federal Government as well as establishing credibility and good working relations with Federal, State and Territory agencies, industry and the consumer movement.

More recently, John was a Member of the Consumer Protection Advisory Committee to Sydney's Olympic Games organisers. He is currently President of the Society of Consumer Affairs Professionals in Business (SOCAP) and a Council Member of the Australian Consumers' Association.



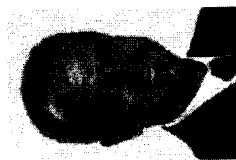
### Industry Representative: Colm Lorigan

As an international business lawyer with over 15 years experience with American Express in Europe, the Pacific Rim and the USA, Colm Lorigan has an extensive legal and financial services background.

Colm manages all legal matters for American Express in Australia and New Zealand. Previously he designed and managed a legal compliance program for the company's international business in New York. He has acquired extensive and specialised knowledge of international and local laws on financial services regulation and sanctions. He has managed legal issues in Eastern Europe and Russia, Italy, Switzerland, Austria and Germany, including major German competition-related litigation concerning the introduction of the American Express Membership Rewards program in Germany, the first card program of its kind in that country.

Previously, Colm was the Sole General Counsel in the Far East and managed legal affairs in 12 countries including the legal issues for the launch of American Express Cards in Taiwan and Indonesia. He also set up the company's first legal department in Australia.

Born in Ireland, Colm trained as a solicitor in England and began his legal career in London in the late 1970s working extensively on UK and European competition law. He holds an M.A. in Modern History from Oxford University, England.



**Industry Representative:**  
**Robert Tolmie**

With over 20 years of experience in direct marketing, Rob Tolmie brings a vital industry perspective to his position on the Code Authority.

In the late 1970s, Rob saw the potential of mail order and began a mail order photo processing company in Southport, Queensland. He founded National Photographic Marketing which became the largest mail order photo company in Australia. The company is internationally recognised as one of the most advanced operations of its type and is a leader in the fields of software design, production automation and marketing. In early 2000, Rob founded a new company called Digital Photoworks Limited, a direct marketing photographic company specialising in the e-commerce area.

Active in direct marketing circles, Rob is a past chairman of the ADMA Board of Directors and was also its Treasurer for two years. In addition, he was instrumental in the formation of the Queensland Branch of ADMA. The recipient of the 1992 Australian Direct Marketer of the Year award, Rob currently serves on the Direct Marketing Advisory Board of Monash University. He is also a member of the ADMA Board of Directors.



**Consumer Representative:**  
**Robin Brown**

Robin Brown brings over 15 years of experience in consumer and business regulatory affairs to ADMA's Code Authority with considerable experience in dispute resolution.

He spent 10 years as the chair and chief executive of Australia's national consumer body, the Australian Federation of Consumer Organisations. He also spent five years as an associate member of the board of the Australian Telecommunications Authority (AUSTEL) and oversaw its privacy study.

Robin has been involved in the establishment of industry-specific dispute handling mechanisms in the banking, life insurance, health insurance and telecommunications sectors, including four years as a member of the Life Insurance Industry Complaints Panel. He was a member of the inaugural Banking Industry Ombudsman Council.

In addition, Robin worked as a consumer affairs consultant on such issues as reforms to the insurance industry. He has been involved in efforts to advance consumer protection in developing countries including projects in Egypt and the Philippines.

Robin holds a degree in psychology and zoology from the Australian National University where he subsequently undertook the Public Policy Program to graduate diploma level.



**Consumer Representative:**  
**Bill Dee**

A consultant who specialises in the areas of compliance, dispute management and consumer affairs, Bill Dee has extensive experience in industry codes and self-regulation.

In over 20 years at the Australian Competition and Consumer Commission, Bill gained wide experience in the area of legal compliance. He was one of the founders of the Australian Standard on Compliance Programs and was also particularly active in codes of conduct and other self-regulatory initiatives and disputes management.

Bill drafted the ACCC's Guide on codes and various industry codes. He assisted in convening a forum on codes in Sydney in 1998 and reviewed self-regulation in the therapeutic goods industry.

For his work in developing innovative self-regulatory industry practices to strengthen the competitiveness of the Australian economy and to protect consumers, Bill was presented with an Australia Day Award by the Commonwealth Government in 1998.

Bill is currently advising the Malaysian Communications and Multimedia Commission on codes of conduct and code administration required under that government agency's legislation.

- Over 95 percent of member complaints dealt with by the Code Authority are resolved to the consumer's satisfaction
- **New Privacy legislation** was passed in Parliament in December 2000 prompting a heightened focus on responsible management of customer personal information
- **Code of Practice** is updated to bring it into line with the new Privacy Act
- **ADMA workshops** on Privacy attended by over 400 members
- Most common complaint arose from consumers receiving marketing offers after requesting to be removed from marketer's contact list
- The Authority endorses ADMA initiatives to develop best practice **Guidelines for Call & Contact Centres** and users of **Chance Draw and Prize Competition Promotions**.
- More ADMA members make use of the **Code Compliant symbol** to show commitment to quality and integrity in direct marketing
- **Consumer awareness** campaign involving magazine ads and package inserts boosts awareness of consumer protection the symbol affords
- Authority endorses circulation of NSW Dept of Fair Trading list of overseas companies engaging in **marketing scams**.
- Over 49,000 people have been registered for ADMA's national **Do Not Mail/Call** service



At the conclusion of my second year as Chairman of ADMA's Code Authority, I am delighted to report on a year of significant development both within the Authority and across the wider customer relations environment.

**CULTURE OF RESPONSIBILITY**

Firstly, it is encouraging to note that while more consumers are becoming aware of the Code Authority and our role as a complaint-handling mechanism, the number of consumer complaints reviewed by the Authority has risen only slightly from last year. For me, this is a welcome signal that ADMA members are using customer complaints as constructive and valuable feedback to improve the quality of their product or service offerings.

Positive too are moves by companies to actively correct systemic problems that have arisen, such as the establishment of a high level Consumer Relations Council by Reader's Digest to better address their consumer complaints. As one of Australia's largest and most visible direct marketers, the Digest's initiative serves as a model approach to customer feedback and I look forward to monitoring its progress.

**PRIVACY COMPLIANCE**

There is no doubt, issues of compliance in customer relations have taken on a heightened importance following the passing of the Federal Government's Privacy Amendment (Private Sector) Act in December 2000. Already the new legislation is altering the business landscape for many in terms of policies and procedures for the collection, use and disclosure of customer personal information.

Although there is certain to be a period of adjustment, the legislation incorporates the Privacy Commissioner's National Principles for the Fair Handling of Personal Information already contained in the Code of Practice, so ADMA members are better positioned than most to meet the requirements of the new legislation. While it remains to be seen how the new Act will affect the role of the Code Authority, I am confident there is scope for the Authority to take a larger role in complaints handling in a post-privacy legislation era.

**STRENGTHENING THE CODE**

As required by its authorisation by the ACCC, relevant areas of the Code are being updated to bring it into line with the new privacy legislation. I am pleased to see ADMA is also taking the opportunity to examine other possible areas where the Code can be broadened and made more relevant to the marketplace. As the backbone of self-regulation of this industry, it is crucial the Code keep pace not only with the legislative environment but emerging trends and expectations.

Whilst unfortunate, the decision by direct marketer Victor Paul to withdraw their membership of ADMA following a Code Authority inquiry into consumer complaints against them serves as a useful reminder that the protective mechanisms built into the Code are not to be taken lightly in the marketplace. I hope Victor Paul reconsiders their decision, as industry recognition of the spirit and principles of the Code is crucial in establishing trust in the practice of direct marketing within our community. The issue of any subsequent sanctions available against non-members is a continuing matter of discussion by the Authority.

**PROMOTING BEST PRACTICE**

The Code has been further bolstered by ADMA's development of new Guidelines to further promote best practice in the Call Centre arena and for users of Sweepstakes and prize giveaways in promotional campaigns. These new Guidelines will provide valuable support to the Code and address areas of uncertainty which have resulted in complaints arising before the Authority in the past. Together with ADMA's work in the area of online and children's privacy and burgeoning areas such as SMS marketing, the development of these guidelines, which will be amended and updated as technology evolves, will only add to the effectiveness of industry self-regulation.

My meeting with the ADMA Board during the year confirmed my confidence in its commitment to keep ahead of developments in the market.

*(continued overleaf)*



**A RESOLUTION TO CO-OPERATE**

ADMA's co-operative relationship with State and Territory Fair Trading and Consumer Affairs Departments continued to prove fruitful in allowing customers access to alternate and additional avenues of recourse for their complaints as well as protecting consumers and marketers from potential scams from overseas.

Throughout the year, a number of complaints were referred onto the Association regarding member companies, while complaints against non-members which the Authority was unable to resolve directly were forwarded to the most appropriate body for resolution. ADMA also circulated a member bulletin about a NSW Department of Fair Trading 'blacklist' identifying overseas companies running scam marketing promotions. ADMA warned members against sharing their customer lists with these companies.

**APPRECIATION**

Finally, I'd like pass on my thanks to fellow Code Authority members Robin Brown, Bill Dee, Colin Lorigan and Robert Tolmie for their contribution and counsel over the past year. I also wish to thank the Secretariat, Scott McClellan, and his assistant Shatun Robson, for their invaluable support and professionalism.

I invite you to read the following pages which detail the work of the Code Authority in complaint handling and document its ongoing role in administering compliance with the Code. As "compliance" becomes the new buzzword across the business world and even greater attention is paid to the expectations of consumers, the importance of the Authority can only grow in the year ahead.



John Wood  
Code Authority Chairman



*During the fiscal year 2000/2001, the Authority met quarterly to discuss Code-related issues and consider consumer complaints. The passing of the Privacy Amendment Act (Private Sector) 2000 saw heightened interest in issues surrounding responsible consumer information handling and the Authority welcomed several best practice guidelines, developed to support the Code.*

**CODE AUTHORITY SANCTIONS INFOMERCIAL PROMOTER**

Following a series of complaints against Victor Paul Direct Marketing Pty Ltd, the Code Authority sanctioned the Sydney-based company, which specialises in direct response television advertising. Common areas of concern included unsatisfactory handling of complaints, disputed billing practices, and lack of clarity of the initial offer.

In the course of its deliberations, the Code Authority sought information on what systems and procedural changes or training the company intended to implement to address these issues before considering if any further action was necessary. However, on 3 August 2000, ADMA received notification that Victor Paul, an ADMA member since 1994, would not be renewing its corporate membership. The case file of complaints against Victor Paul was referred to the ACCCC for further action.

**READER'S DIGEST ESTABLISHES CONSUMER RELATIONS COUNCIL**  
In an initiative to better address consumer complaints and improve code compliance procedures, Reader's Digest established a Consumer Relations Council, made up of senior executives of the company, with particular focus on addressing concerns over timeliness in complaint resolution.

Commending the new Council as a model approach to compliance, the Code Authority will maintain an ongoing interest in its handling, monitoring and measuring of complaints and benchmarking controls and compliance procedures.

**NEW ACT SEES PRIVACY ISSUES COME TO THE FORE**

The Federal Government's Privacy Amendment (Private Sector) Bill 2000 was passed into law by Parliament in December 1999. The legislation, which comes fully into effect in December 2001, incorporates the Privacy Commissioner's National Principles for the Fair Handling of Personal Information already contained in the ADMA Code of Practice.

In accordance with the provisions of authorisation by the ACCC, appropriate areas of ADMA's Code of Practice were updated to bring it into line with the new legislation.



**PRIVACY WORKSHOPS AND FORUMS**

To help members understand their obligations with regard to the new privacy legislation, ADMA conducted a series of workshops in March, April and May 2001 attracting over 250 delegates.

During the year, ADMA CEO Rob Edwards was also involved in two forums addressing specific privacy concerns. He appeared before the Senate Select Committee on Information Technologies hearings into "ePrivacy" and was also invited to join the Attorney General's Consultative Group on Children's Privacy.

The ePrivacy inquiry examined databases, data security and access, safe transacting media (ie encryption) and complaint handling while the Consultative Group on Children's Privacy, made up of people with experience in a range of areas affecting children, was convened to review existing Commonwealth privacy laws to consider whether there is a need for more specific protection of children's personal information.

**CALL & CONTACT CENTRE GUIDELINES**

The Authority welcomed the development of a set of Call & Contact Centre Guidelines by ADMA's Call Centre Council to establish best practice benchmarks for the sector. The Guidelines deal with operational issues such as the management of inbound calls, call recording and monitoring, agent training and outsourcing. They also discuss the appropriate use of technologies such as automatic dialling and announcing devices, call number display and predictive diallers.

While the Guidelines are not binding on ADMA members, they will provide an additional reference tool for the Code Authority in dealing with complaints about call and contact centres.

**GUIDELINES FOR CHANCE DRAW AND PRIZE COMPETITION PROMOTIONS**

The increasing variety and volume of bogus sweepstakes offers entering the Australian market from overseas has the potential to negatively affect genuine competitions offered by ADMA members.

In an initiative of ADMA's List Council, Guidelines were developed for the conduct of lotteries, sweepstakes, chance draw and prize competition promotions.

ADMA members who receive requests for customer lists from offshore promoters will be able to refer to the Guidelines as a benchmark in determining whether or not the promotion is genuine.

The Code Authority will be able to refer to the Guidelines in dealing with any complaints relating to sweepstakes and other promotions of the kind.

**ANTI-SCAM INITIATIVE**

As part of its response to bogus off-shore sweepstakes entering the Australian market, the Association, in co-operation with State Fair Trading Departments, began circulating the names of organisations promoting overseas mail-order scams in an effort to block access to customer lists of ADMA members. The aim is to encourage members to ensure the legitimacy of offers involving foreign requests for customer lists and not to cooperate with any organisations associated with scams.

**CONSUMER PROTECTION WITH SMS**

ADMA played a key industry role in developing a self-regulatory Code of Practice for marketing via Short Messaging Service (SMS). The Code, which is being developed by the Australian Communications Industry Forum (ACIF), aims to protect consumers from unsolicited marketing SMS messages while cutting down on the number of complaints experienced by telecommunications carriers as a result of SMS marketing.

**DO NOT MAIL / CALL SERVICE EXPANDED**

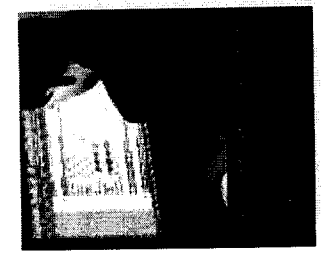
Over 40,000 names are registered on ADMA's Consumer Preference Service which serves as a cornerstone of industry self-regulation. This service will become even more paramount once the new privacy legislation is in place requiring all businesses who use direct marketing channels to respect consumers' preference not to receive offers. Accordingly, the Association broadened its scope of coverage to meet increasing public demand by providing the service to non-members for a fee.

Previously, only ADMA members were eligible to receive the Do Not Mail/Call file. By running the file against any outside lists, they avoid wasting marketing resources while sheltering consumers from unwanted marketing offers. Access by non-ADMA members will be governed by a strict licensing agreement, allowing the involvement of market research and real estate industries, among others.



**CONSUMER AWARENESS EFFORTS**

More members incorporated ADMA's Code Compliant symbol into their mail marketing material and web sites, recognising the value of the symbol in assuring consumers they are dealing with an organisation that values honesty, fair trading and privacy protection.



Efforts to promote consumer awareness of the symbol have continued with the support of member publishers and mail-order traders. Print ads appeared in popular magazines such as Time and The Bulletin. A new series of ads (see left) have been developed and commitments have been obtained from ACP, Time, Pacific Publications, Readers Digest, and Conde Nast to run them in the coming year.



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While the Guidelines are not binding on ADMA members, they will provide an additional reference tool for the Code Authority in dealing with complaints about call and contact centres.



## CONSUMER COMPLAINTS

During the fiscal year, the Code Authority considered 46 written complaints from consumers. It undertook follow-up action with organisations concerned in a number of cases (see *Sample Decisions*).

The majority of complaints arose from customer service issues (as shown in Figure 2). Over 95% were resolved to the satisfaction of the complainant.

Fig 1. Complaints reviewed by the Authority by Member Company

Member	Number of Complaints	% of total complaints
Austr Communications	1	3.7
Australian Lottery Office	1	3.7
ANZ Banking Group	2	7.4
Australian Wine Selectors	1	3.7
Complete Data Services	1	3.7
Doubleday Australia	2	7.4
Grolier	1	3.7
Inkjet Marketing	1	3.7
Infobreak	1	3.7
Innovations	1	3.7
International Masters Publishers	1	3.7
Kogonmail	1	3.7
National Australia Bank	1	3.7
National Photos	1	3.7
Pacific Publications	1	3.7
PMP Distribution	1	3.7
R.A Jenkins	1	3.7
Reader's Digest	5	18.5
Saton Australia Pty Ltd	1	3.7
Telemail Shopping (Suzanne Paul)	1	3.7
Top Gear	1	3.7
<b>Total Cases</b>	<b>27*</b>	<b>100</b>

\*Does not include complaints against non-members

Note: The above figures should be read in the following context: that the figures for each member company will be affected by the size of the company, the nature of its business and the volume of personalised customer communications. Figures are also affected by subjective factors such as the prominence of the ADMA Code Compliant symbol on the company's customer material.

## TYPES OF COMPLAINT

The most common complaint arose from customers not given adequate indication by marketers of the time and procedures necessary to fulfil their request to be removed from marketing lists. As a result, some continued to receive marketing offers until the information filtered throughout the organisation.

Others were found to be receiving offers from non-member companies not covered by ADMA's Code of Practice.

Figure 2 shows the distribution of the various complaints received this fiscal year.

Fig 2. Complaints considered by the Authority 2000/2001. Total number of complaints = 46

Complaints (as described by complainant)	Number	% of Total (approx)
<b>Contact list</b>		
Request for personal details removal	9	19.6
Source of personal details	3	6.5
Not leading DNW/C	2	4.3
List acquisition	1	2.2
Unsolicited email	1	2.2
<b>Delivery / payment</b>		
Goods received, claimed not ordered	5	10.9
Goods ordered, not received	3	6.5
Unfulfilled package fees	1	2.2
Faulty goods	1	2.2
Spare parts	1	2.2
<b>Marketing Content</b>		
Misleading advertising	4	8.7
Inappropriate advertising	1	2.2
<b>Returns / returns policy</b>		
Returns to retailer	3	6.5
Charged for cancelled order / goods returned	2	4.3
Returns policy	2	4.3
No refund for postage & handling	1	2.2
<b>Customer service / business practice</b>		
Unsatisfactory customer service	2	4.3
Database practices	1	2.2
<b>Telemarketing</b>		
Telemarketing using guise of market research	1	2.2
Telemarketing harassment (caller unknown)	1	2.2
Automatic Dialling/Announcing Devices	1	2.2
<b>Total Complaints</b>	<b>46</b>	<b>100</b>



**INFOMERCIAL COMPLAINT**

ADMA received a complaint from a consumer against member company, Infobreak, regarding its association with Kevin Trudeau and Shop America. The consumer expressed concern that by providing a forum for Mr. Trudeau, Infobreak may have been helping disseminate information that tended to mislead consumers, notably in the marketing of Mr. Trudeau's Mega Memory System.

In the course of reviewing the complaint, the Authority noted the NSW Fair Trading Department had entered an "enforceable undertaking" with Kevin Trudeau's Shop America (Australia). The Authority forwarded the complaint onto the Department as part of their investigations and proposed enquiry into infomercials.

**MAIL MARKETER CLARIFIES OFFER**

ADMA was forwarded a complaint in February 2001 by the NSW Department of Fair Trading regarding a consumer's claim of misleading marketing material from catalogue shopping company Magnamail. The mail piece featured a sweepstakes offer notifying the recipient that they had "definitely won" a prize. The consumer expressed concern that there was insufficient indication that an order had to be placed before the consumer was eligible for the prize.

In reviewing all the marketing material associated with the mailing, the Code Authority recommended that the company pay particular attention that all material contained within the mailing carry a clear and consistent message about the consumer's chances of success to avoid future instances of confusion. Acknowledging the suggestion, Magnamail provided an example of a subsequent campaign with areas of concern appropriately addressed.

**ADMA SUPPORT SEES BETTER RECEPTION**

Having been offered a unique package deal to connect to satellite television channel Ausstar, a consumer was referred to the Code Authority when the deal was unexpectedly cancelled and the terms of the original deal declared void. The company claimed the consumer must have misunderstood the conditions of the offer, despite paperwork recording the details of the original package.

When this matter was pursued through ADMA's complaint handling process, it was rapidly resolved. The company advised that its representative had offered the package outlined on more than one occasion, but was unauthorised to do so. Nevertheless, the company agreed to reinstall the initial package deal. The complainant was happy with the resolution and appreciated ADMA's involvement.

**RECOGNISING CONSUMER PREFERENCE**

A recipient of advertising material from catalogue Seton Australia Pty Ltd approached ADMA after being unsuccessful in repeated attempts to be removed from the company's mailing list.

ADMA noted Seton's offers included a mechanism for the recipient to express a preference to no longer receive catalogues and requested this mechanism be applied to respect the individual's request. As a result the complainant reported he had received no further correspondence.

**SEX SURVEY OFFENDS CONSUMER**

A consumer complained about a Pacific Publications survey sent to her son containing sexually-explicit references. The company responded that, due to a clerical error, an introductory letter from the editor of "B magazine" explaining the survey and warning of its content had been omitted. The company apologised to the complainant and undertook that anyone to whom the survey had been sent would not have their name added to a database or be used for any future promotions.

**READER'S DIGEST DEMONSTRATES THEIR COMPLAINT HANDLING PROCEDURES**

It was noted that Reader's Digest had received the largest number of complaints against any single ADMA member during the past year. The Authority agreed Reader's Digest's procedures and responses appear good on paper, but questioned the timeliness in practice and whether the controls and compliance procedures are monitored and benchmarked. A representative of Reader's Digest was invited to demonstrate the company's complaint handling procedures at a future meeting of the Authority.



**DO NOT MAIL/CALL REGISTRATION**

To have your name and telephone number (or those of a deceased person) removed from marketing lists used by ADMA members, register your contact details on the ADMA website at <http://www.adma.com.au/consumer/default.htm> or write (no postage required) to:

ADMA  
Reply Paid 38  
PO Box 464  
KINGS CROSS NSW 1340

**HOW TO LODGE A COMPLAINT**

Consumers who have been unable to resolve a complaint directly with an ADMA member organisation should send details, including any supporting documentation, to:

ADMA Code Authority  
PO Box 464  
KINGS CROSS NSW 1340

**CODE OF PRACTICE**

You can download a copy of the Code of Practice from the ADMA website at [www.adma.com.au/information](http://www.adma.com.au/information).

All other inquiries should be directed to ADMA.

Phone: (02) 9368 0366  
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