

Snapshot of Complaint Data for 10 Years (FY2009 to FY2018)



Included below is de-identified data collected from the membership of Australian Collectors & Debt Buyers Association through its annual Member Data Surveys.

Number of Complaints Received by Type

	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011	FY2010	FY2009
Number of Respondents	16	17	16	18	17	13	12	9	9	8
Number of Complaints Received										
Via IDR	6,194	7,015	12,055	10,171	6,925	4,045	3,638	2,763	2,270	954
Via IDR then EDR	1,864	1,872	1,810	1,864	1,811	1,364	1,305	872	381	87
Complaints Expressed as a Percentage										
Via IDR	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Via IDR then EDR	30%	21%	17%	18%	26%	34%	36%	32%	17%	9%

Number of Consumer Contacts Made and Number of Complaints Received

Complaints Experience										
Period	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011	FY2010	FY2009
Number of Respondents	15	16	16	18	17	13	12	9	9	8
Total Consumer Contacts Made*	109,139,040	96,462,665	63,217,722	59,514,030	65,426,503	49,783,554	35,873,078	46,828,319	33,268,977	23,173,039
Number of Complaints Received										
Via IDR	6,194	7,015	12,055	10,171	6,925	4,045	3,638	2,763	2,270	954
Via IDR then EDR	1,864	1,872	1,810	1,864	1,811	1,364	1,305	872	381	87
Complaints as a Percentage of Consumer Contacts Made										
Via IDR	0.0057%	0.0073%	0.0191%	0.0171%	0.0106%	0.0081%	0.0101%	0.0059%	0.0068%	0.0041%
Via IDR then EDR	0.0017%	0.0019%	0.0029%	0.0031%	0.0028%	0.0027%	0.0036%	0.0019%	0.0011%	0.0004%
* Contacts include letters, emails, telephone calls and SMS messages										

Complaint Costs for FY2018				
Resolution by	Costs calculated as	Total Complaints	Total Costs	Costs per complaint
IDR	Total direct labour costs to handle complaints from consumers	6,194	\$2,189,645	\$353.51
EDR	Total EDR Scheme Membership Fees together with EDR transactional fees paid for complaint lodgements, investigations and determinations	1,864	\$2,505,512	\$1,344.16
			\$4,695,157	

Complaint Outcomes										
Period	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011	FY2010	FY2009
Number of Respondents	15	16	16	18	17	13	12	9	9	8
Outcome of Complaints by number										
Account paid	179	118	107	388	101	93	966	19	7	0
Arrangement made /settlement accepted	376	515	918	753	426	409	518	179	143	2
No basis &/or insufficient detail to investigate	1,760	1,823	3,428	4,265	3,519	2,093	1,482	1,350	1,119	566
Withdrawn by consumer	105	95	1,375	1,325	789	137	169	29	54	3
Matter referred back to client for resolution	175	218	305	875	237	290	278	66	44	5
Apology letter issued to consumer	134	121	122	205	106	87	111	116	231	123
Credit file listing corrected/removed	1,933	982	3,116	2,666	526	389	367	296	61	4
Finalised by EDR award in favour of consumer	9	9	12	6	26	68				
Internal processes reviewed/amended	23	11	22	43	39	67	88	113	32	11
Other outcome	619	1,863	1,322	1,331	920	1,657	611	1,043	771	303
Unresolved	507	852	1,464	1,081	2,149	136	396	445	257	79
Total	5,820	6,607	12,191	12,938	8,838	5,426	4,986	3,656	2,719	1,096
Outcome of Complaints by percentage										
Account paid	3.1%	1.8%	0.9%	3.0%	1.1%	1.7%	19.4%	0.5%	0.3%	0.0%
Arrangement made /settlement accepted	6.5%	7.8%	7.5%	5.8%	4.8%	7.5%	10.4%	4.9%	5.3%	0.2%
No basis &/or insufficient detail to investigate	30.2%	27.6%	28.1%	33.0%	39.8%	38.6%	29.7%	36.9%	41.2%	51.6%
Withdrawn by consumer	1.8%	1.4%	11.3%	10.2%	8.9%	2.5%	3.4%	0.8%	2.0%	0.3%
Matter referred back to client for resolution	3.0%	3.3%	2.5%	6.8%	2.7%	5.3%	5.6%	1.8%	1.6%	0.5%
Apology letter issued to debtor	2.3%	1.8%	1.0%	1.6%	1.2%	1.6%	2.2%	3.2%	8.5%	11.2%
Credit file listing corrected/removed	33.2%	14.9%	25.6%	20.6%	6.0%	7.2%	7.4%	8.1%	2.2%	0.4%
Finalised by EDR award in favour of consumer	0.2%	0.1%	0.1%	0.0%	0.3%	1.3%				
Internal processes reviewed/amended	0.4%	0.2%	0.2%	0.3%	0.4%	1.2%	1.8%	3.1%	1.2%	1.0%
Other outcome	10.6%	28.2%	10.8%	10.3%	10.4%	30.5%	12.3%	28.5%	28.4%	27.6%
Unresolved	8.7%	12.9%	12.0%	8.4%	24.3%	2.5%	7.9%	12.2%	9.5%	7.2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%