



10 Year Snapshot of Complaint Data (FY2010 to FY2019)

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

Consumer Contacts and Complaints Received by Type

Complaints Experience										
Period	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011	FY2010
Respondents	14	15	16	16	18	17	13	12	9	9
Consumer Contacts Made										
Total*	123,918,410	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
Complaints Received										
Via IDR	8,364	6,194	7,015	12,055	10,171	6,925	4,045	3,638	2,763	2,270
Escalated from IDR to EDR#	690	Not collected								
Via EDR	2,473	1,864	1,872	1,810	1,864	1,811	1,364	1,305	872	381
Complaints as a Percentage of Consumer Contacts Made										
Via IDR	0.0067%	0.0057%	0.0073%	0.0191%	0.0171%	0.0106%	0.0081%	0.0101%	0.0059%	0.0068%
Via EDR	0.0020%	0.0017%	0.0019%	0.0029%	0.0031%	0.0028%	0.0027%	0.0036%	0.0019%	0.0011%
* Contacts include letters, emails, telephone calls, SMS messages and from FY2019 online portal access										
# These complaints are included in both the complaints received via IDR and the complaints received via EDR										

Complaint Costs for FY2019				
Resolution by	Costs calculated as	Total Complaints	Total Costs	Costs per complaint
IDR	Total direct labour costs to handle complaints from consumers	8,364	\$1,453,477	\$173.78
EDR*	Total EDR Scheme Membership Fees together with EDR transactional fees paid for complaint lodgements, investigations and determinations	2,473	\$2,171,986	\$878.28
Total Costs			\$3,625,463	\$1,052.06
* In FY2019 AFCA replaced FOS & CIO as a one-stop EDR scheme.				
As AFCA invoices at the end of matters rather than at each stage as the predecessor scheme CIO did, EDR costs for FY2019 may be understated due to timing differences.				



Number of Complaints Resolved with Breakdown of Outcomes

Complaint Outcomes										
Period	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011	FY2010
Number of Respondents	14	15	16	16	18	17	13	12	9	9
Outcome of Complaints by number										
Account paid	368	179	118	107	388	101	93	966	19	7
Arrangement made /settlement accepted	612	376	515	918	753	426	409	518	179	143
No basis &/or insufficient detail to investigate	1,663	1,760	1,823	3,428	4,265	3,519	2,093	1,482	1,350	1,119
Withdrawn by consumer	118	105	95	1,375	1,325	789	137	169	29	54
Matter referred back to client for resolution	557	175	218	305	875	237	290	278	66	44
Apology letter issued to consumer	142	134	121	122	205	106	87	111	116	231
Credit file listing corrected/removed	2,689	1,933	982	3,116	2,666	526	389	367	296	61
Finalised by EDR award in favour of consumer	15	9	9	12	6	26	68			
Internal processes reviewed/amended	33	23	11	22	43	39	67	88	113	32
Other outcome	859	619	1,863	1,322	1,331	920	1,657	611	1,043	771
Unresolved	377	507	852	1,464	1,081	2,149	136	396	445	257
Total	7,433	5,820	6,607	12,191	12,938	8,838	5,426	4,986	3,656	2,719