

10 Year Snapshot of Complaint Data (FY2011 to FY2020)

De-identified data collected from the membership of Australian Collectors & Debt Buyers Association through its annual Industry Data Surveys.



Consumer Contacts and Complaints Received by Type

Complaints Experience										
Period	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011
Respondents	13	14	15	16	16	18	17	13	12	9
Consumer Contacts Made										
Total*	69,219,325	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
Complaints Received										
Via IDR	15,190	8,364	6,194	7,015	12,055	10,171	6,925	4,045	3,638	2,763
Escalated from IDR to EDR#	419	690	Not collected							
Via EDR	2,484	2,473	1,864	1,872	1,820	1,864	1,811	1,364	1,305	872
Complaints as a Percentage of Consumer Contacts Made										
Via IDR	0.0219%	0.0067%	0.0057%	0.0073%	0.0191%	0.0171%	0.0106%	0.0081%	0.0101%	0.0059%
Via EDR	0.0036%	0.0020%	0.0017%	0.0019%	0.0029%	0.0031%	0.0028%	0.0027%	0.0036%	0.0019%
* 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 FY2020				
Resolution by	Costs calculated as	Total Complaints	Total Costs	Costs per complaint
IDR	Total direct labour costs to handle complaints from consumers	15,190	\$2,258,913	\$148.71
EDR*	Total EDR Scheme Membership Fees together with EDR transactional fees paid for complaint lodgements, investigations and determinations	2,484	\$3,106,269	\$1,250.51
Total Costs			\$5,365,182	\$1,399.22

Number of Complaints Resolved with Breakdown of Outcomes

Complaint Outcomes										
Period	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012	FY2011
Number of Respondents	13	14	15	16	16	18	17	13	12	9
Account paid	413	368	179	118	107	388	101	93	966	19
Arrangement made /settlement accepted	1,130	612	376	515	918	753	426	409	518	179
No basis &/or insufficient detail to investigate	3,515	1,663	1,760	1,823	3,428	4,265	3,519	2,093	1,482	1,350
Withdrawn by consumer	310	118	105	95	1,375	1,325	789	137	169	29
Matter referred back to client for resolution	1,516	557	175	218	305	875	237	290	278	66
Apology letter issued to consumer	71	142	134	121	122	205	106	87	111	116
Credit file listing corrected/removed	4,387	2,689	1,933	982	3,116	2,666	526	389	367	296
Finalised by EDR award in favour of consumer	12	15	9	9	12	6	26	68		
Internal processes reviewed/amended	43	33	23	11	22	43	39	67	88	113
Other outcome	4,181	859	619	1,863	1,322	1,331	920	1,657	611	1,043
Unresolved	887	377	507	852	1,464	1,081	2,149	136	396	445
Total	16,465	7,433	5,820	6,607	12,191	12,938	8,838	5,426	4,986	3,656