



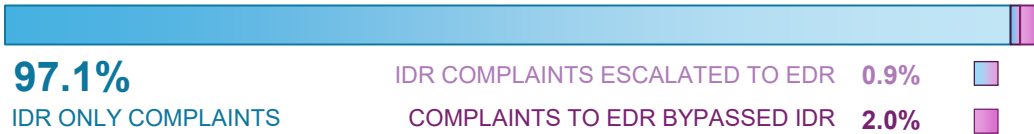
# DATA SNAPSHOT 2023

Snapshot of industry data from 11 respondents being ACDBA members and other industry participants

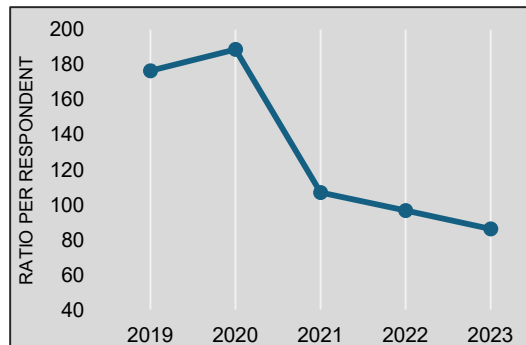
ACDBA members add value by acting ethically and embracing strong corporate governance and compliance standards when collecting and buying debt.

## ▶ CONDUCT

The number of IDR and EDR complaints totalled 30,064.



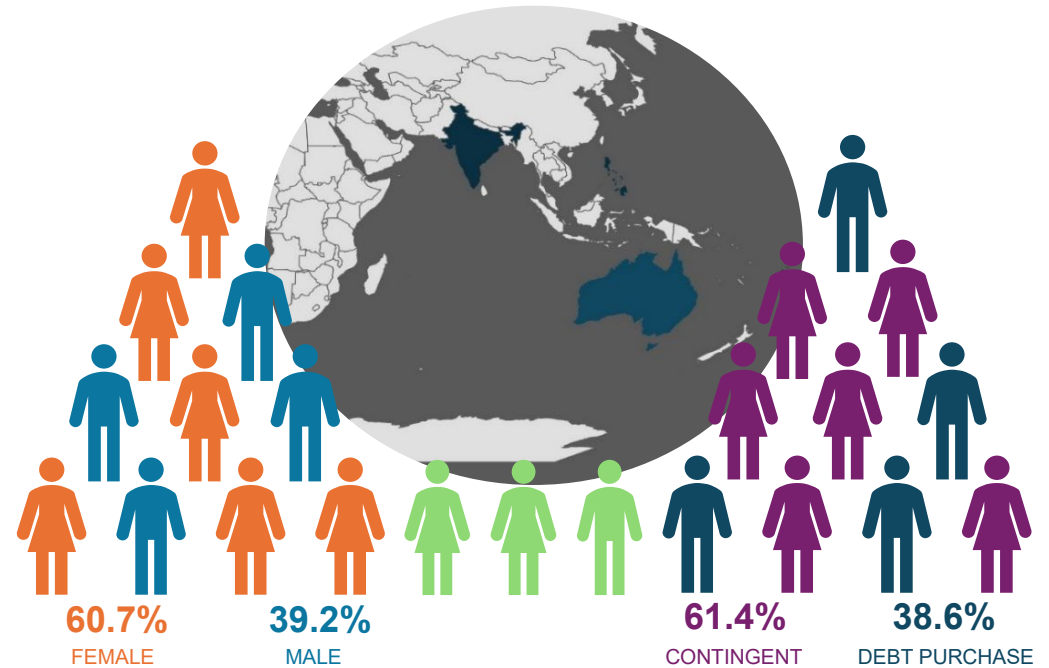
VOLUME OF EDR COMPLAINTS PER YEAR



The EDR complaint volumes as reported by ACDBA members are trending downwards year on year.

## ▶ PEOPLE

There were **1,818** collectors in **29** offices, spanning across Australia and overseas with offices in India, Fiji and the Phillipines.



Respondents had **120** full time equivalent compliant officers.

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Snapshot of industry data from 11 respondents being ACDBA members and other industry participants



ACDBA members add value by acting ethically and embracing strong corporate governance and compliance standards when collecting and buying debt.

## VALUES

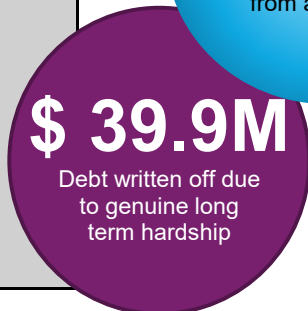
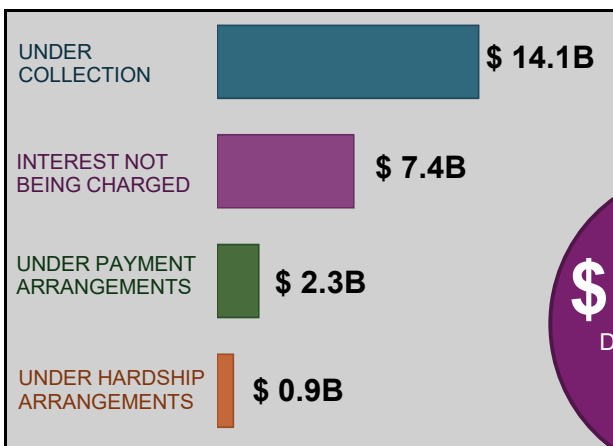
**4.6 million** reported accounts under collection



**\$ 14.1 billion** value of reported accounts

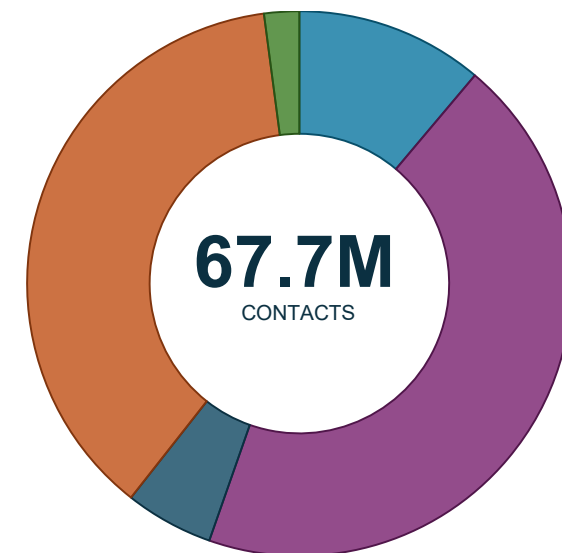
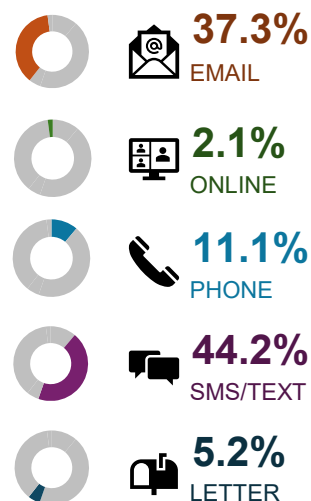


### VALUES OF REPORTED ACCOUNTS



## CONTACTS

In 2023 FY, texts and emails remained the preferred channels for communicating with consumers.



Complaints as a percentage of the 67.7 million total contacts made revealed very low incident rates.

	NO. OF COMPLAINTS	% COMPLAINTS OF CONTACTS
via. IDR	29,477	0.0435%
via. EDR	587	0.0013%

# Analysis of Results of Industry Data Survey conducted by ACDBA 3 Years to 30 June 2023



PARTICIPATION	2023	2022	2021
Member respondents	9	16	17
Other industry respondents	2	1	2
Members who failed to respond	3	2	0

For each survey question the number of respondents who provided data for the question is listed

Part 1 of the survey records values as at a single day being 30 June whereas Part 2 records values for the whole year ended 30 June.

NOTE: The prior year figures have not been adjusted to exclude industry participants that did not provide data in 2023.

PART 1	Snapshot at 30/06/2023		Snapshot at 30/06/2022		Snapshot at 30/06/2021	
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Total value of debts under collection in terms of						
Number of Respondents	11		16		17	
	\$	No. of files	\$	No. of files	\$	No. of files
Contingent collections	\$3,769,704,796	2,131,204	\$8,038,045,330	5,094,758	\$8,444,088,133	5,095,804
Debt purchase collections	\$10,345,957,680	2,424,386	\$12,736,157,901	2,777,049	\$13,943,385,070	2,978,030
Not specified	\$0	0	\$0	0	\$0	0
<b>TOTAL</b>	<b>\$14,115,662,476</b>	<b>4,555,590</b>	<b>\$20,774,203,231</b>	<b>7,871,807</b>	<b>\$22,387,473,203</b>	<b>8,073,834</b>

On a percentage breakdown the value of debts under collection by type of debt are						
Number of Respondents	11		16		17	
	\$	No. of files	\$	No. of files	\$	No. of files
Contingent collections	26.7%	46.8%	38.7%	64.7%	37.7%	63.1%
Debt purchase collections	73.3%	53.2%	61.3%	35.3%	62.3%	36.9%
Not specified	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Accounts under payment arrangements						
Number of Respondents	11		16		17	
	\$	No. of files	\$	No. of files	\$	No. of files
<b>TOTAL</b>	<b>\$2,256,313,472</b>	<b>408,686</b>	<b>\$2,571,853,955</b>	<b>522,141</b>	<b>\$3,060,247,201</b>	<b>556,422</b>

<b>PART 1 (cont'd)</b>	<b>Snapshot at 30/06/2023</b>		<b>Snapshot at 30/06/2022</b>		<b>Snapshot at 30/06/2021</b>	
<b>Accounts under hardship arrangements</b>						
Number of Respondents	11		16		17	
	<b>\$</b>	<b>No. of files</b>	<b>\$</b>	<b>No. of files</b>	<b>\$</b>	<b>No. of files</b>
<b>TOTAL</b>	<b>\$874,169,044</b>	<b>94,355</b>	<b>\$939,152,014</b>	<b>101,593</b>	<b>\$1,158,687,566</b>	<b>107,786</b>
<b>Accounts where interest is not being charged</b>						
Number of Respondents	11		16		17	
	<b>\$</b>	<b>No. of files</b>	<b>\$</b>	<b>No. of files</b>	<b>\$</b>	<b>No. of files</b>
<b>TOTAL</b>	<b>\$7,382,990,826</b>	<b>2,805,958</b>	<b>\$14,121,156,727</b>	<b>7,164,031</b>	<b>\$10,408,096,063</b>	<b>5,151,408</b>
<b>Number of employees in terms of</b>						
Number of Respondents	11		16		17	
	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>
Contingent collections	1,117	1,161	1,170	1,170	1,170	1,170
Debt purchase collections	701	1,472	1,537	1,537	1,537	1,537
Unspecified	0	0	0	0	0	0
<b>TOTAL</b>	<b>1,818</b>	<b>2,633</b>	<b>2,633</b>	<b>2,633</b>	<b>2,707</b>	<b>2,707</b>
<b>Gender of employees</b>						
Number of Respondents	11		16		17	
	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>
Male employees	712	1,082	1,070	1,070	1,070	1,070
Female employees	1,103	1,549	1,637	1,637	1,637	1,637
Other	3	2				
<b>TOTAL</b>	<b>1,818</b>	<b>2,633</b>	<b>2,633</b>	<b>2,633</b>	<b>2,707</b>	<b>2,707</b>
<b>Number of compliance officers</b>						
Number of Respondents	11		16		17	
	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>
<b>TOTAL</b>	<b>120</b>	<b>131</b>	<b>131</b>	<b>131</b>	<b>126</b>	<b>126</b>
<b>Number of collection offices</b>						
Number of Respondents	11		16		18	
	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>
<b>TOTAL</b>	<b>29</b>	<b>44</b>	<b>44</b>	<b>44</b>	<b>41</b>	<b>41</b>

<b>PART 2</b>	<b>12 month period to 30/06/2023</b>	<b>12 month period to 30/06/2022</b>	<b>12 month period to 30/06/2021</b>
<b>Total value collected from accounts</b>			
Number of Respondents	11	16	17
	\$	\$	\$
<b>TOTAL</b>	<b>\$1,052,253,443</b>	<b>\$1,357,178,521</b>	<b>\$1,549,055,412</b>
<b>HARDSHIP</b>			
<b>Total value of debt written off in response to genuine long term hardship situations</b>			
Number of Respondents	9	12	14
	\$	\$	\$
<b>TOTAL</b>	<b>\$39,858,412</b>	<b>\$29,379,111</b>	<b>\$54,659,689</b>
<b>ACCOUNTS UNDER PAYMENT ARRANGEMENTS</b>			
<b>Total number of arrangements made with debtors and/or their representatives via</b>			
Number of Respondents	10	15	16
	<b>Number</b>	<b>Number</b>	<b>Number</b>
Negotiation with a collector	680,428	910,591	1,112,089
Online through a digital portal	183,159	239,408	239,338
Other method	2,017	1,916	15,437
<b>TOTAL</b>	<b>865,604</b>	<b>1,151,915</b>	<b>1,366,864</b>
<b>Total number of arrangements kept by debtors (at least a single payment received) where arrangement was made via</b>			
Number of Respondents	10	14	13
	<b>Number</b>	<b>Number</b>	<b>Number</b>
Negotiation with a collector	553,793	737,812	766,061
Online through a digital portal	118,339	180,208	168,542
Other method	1,903	1,829	11,735
<b>TOTAL</b>	<b>674,035</b>	<b>919,849</b>	<b>946,338</b>

<b>PART 2 (cont'd)</b>	<b>12 month period to 30/06/2023</b>	<b>12 month period to 30/06/2022</b>	<b>12 month period to 30/06/2021</b>
<b>CONTACT WITH DEBTORS</b>			
<b>Total number of contacts made with consumers and/or their representatives</b>			
Number of Respondents	11	16	15
	<b>Number</b>	<b>Number</b>	<b>Number</b>
Telephone calls	7,548,284	29,903,362	36,360,989
SMS/text messages	29,939,832	35,753,534	36,747,430
Letters	3,550,229	5,163,619	6,101,371
Emails	25,257,778	32,118,370	32,937,416
Debtor portal online	1,409,811	1,365,111	1,382,552
<b>TOTAL</b>	<b>67,705,934</b>	<b>104,303,996</b>	<b>113,529,758</b>
<b>On a percentage breakdown contacts made with consumers and/or their representatives were</b>			
Number of Respondents	11	16	15
	<b>%</b>	<b>%</b>	<b>%</b>
Telephone calls	11.1%	28.7%	32.0%
SMS/text messages	44.2%	34.3%	32.4%
Letters	5.2%	5.0%	5.4%
Emails	37.3%	30.8%	29.0%
Debtor portal online	2.1%	1.3%	1.2%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>PART 2 (cont'd)</b>	<b>12 month period to 30/06/2023</b>		<b>12 month period to 30/06/2022</b>		<b>12 month period to 30/06/2021</b>	
<b>COMPLAINTS</b>						
Complaints recorded as part of each respondent's IDR process are considered to be any matter relating to alleged unsatisfactory professional conduct lodged as requiring investigation and exclude genuine requests by consumers for additional information to understand the terms of an account, balance outstanding or history of payments made.						
<b>Number of incidents received from consumers and logged via</b>						
Number of Respondents	10		16		17	
	<b>Number</b>		<b>Number</b>		<b>Number</b>	
<b>Total via IDR (including IDR complaints escalated to EDR)</b>	<b>29,477</b>		<b>38,712</b>		<b>22,236</b>	
IDR complaints escalated to EDR	278		525		519	
<b>Total via EDR (including IDR complaints escalated to EDR)</b>	<b>865</b>		<b>1,551</b>		<b>1,933</b>	
EDR complaints not first lodged through IDR	587		1,026		1,414	
<b>Total via regulators</b>	<b>45</b>		<b>4</b>		<b>3</b>	
<b>Incidents received from consumers as a ratio of consumer contacts</b>						
Number of Respondents	10		16		17	
	<b>%</b>		<b>%</b>		<b>%</b>	
Total via IDR (including IDR complaints escalated to EDR)	0.0435%		0.0371%		0.0196%	
Total via EDR (including IDR complaints escalated to EDR)	0.0013%		0.0015%		0.0017%	
Total via regulators	0.0001%		0.0000%		0.0000%	
<b>Outcome of incidents received from consumers</b>						
Number of Respondents	10		16		16	
	<b>Number      %</b>		<b>Number      %</b>		<b>Number      %</b>	
Service-based remedy	171	1.5%	9,058	22.0%	12,916	53.0%
Monetary remedy	1,278	10.9%	10,179	24.7%	1,775	7.3%
Contract/policy variation	342	2.9%				
Decision changed	3,645	31.0%				
Other remedy	12	0.1%	2,407	5.8%	3,361	13.8%
Withdrawn/discontinued	89	0.8%	9,148	22.2%	4,572	18.8%
Referred to another financial firm	325	2.8%	9,073	22.0%	1,061	4.4%
No remedy provided/apology or explanation only	5,244	44.6%	149	0.4%	96	0.4%
Not yet resolved	654	5.6%	1,231	3.0%	577	2.4%
<b>TOTAL</b>	<b>11,760</b>	<b>100.0%</b>	<b>41,245</b>	<b>100.0%</b>	<b>24,358</b>	<b>100.0%</b>
<b>NOTE:</b> The dissection of outcome of incidents have changed in 2023 for which prior year numbers have been adjusted to.						

<b>PART 2 (cont'd)</b>	<b>12 month period to 30/06/2023</b>		<b>12 month period to 30/06/2022</b>		<b>12 month period to 30/06/2021</b>	
<b>UNDERSTANDING EDR MATTERS</b>						
<b>Number of EDR complaints</b>						
Number of Respondents	10		16		18	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
<b>Total number of EDR complaints lodged</b>	<b>865</b>	<b>100.0%</b>	<b>1,551</b>	<b>100.0%</b>	<b>1,932</b>	<b>100.0%</b>
Number of those EDR complaints lodged by an authorised third party for the debtor	118	13.6%	106	6.8%	274	14.2%
<b>Basis of EDR complaints solely involving issues</b>						
Number of Respondents	14		15		17	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
PRE assignment of debt	343	39.7%	585	37.8%	657	36.1%
POST assignment of debt	435	50.3%	508	32.8%	704	38.7%
Both PRE and POST assignment of debt	87	10.1%	455	29.4%	460	25.3%
<b>TOTAL</b>	<b>865</b>	<b>100.0%</b>	<b>1,548</b>	<b>100.0%</b>	<b>1,821</b>	<b>100.0%</b>
<b>For resolved EDR complaints - stage at which resolution was reached</b>						
Number of Respondents	10		16		17	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
Referral Stage	565	81.1%	904	56.4%	1,319	69.0%
Workflow Stage	25	3.6%	18	1.1%	170	8.9%
Case Management 1 stage	72	10.3%	234	14.6%	232	12.1%
Outside AFCA Rules/Terms of Reference			328	20.4%		
Conciliation / Case Management 2 Stage	21	3.0%	71	4.4%	105	5.5%
AFCA Preliminary Assessment	11	1.6%	28	1.7%	53	2.8%
Determination by AFCA	3	0.4%	21	1.3%	33	1.7%
<b>TOTAL</b>	<b>697</b>	<b>100.0%</b>	<b>1,604</b>	<b>100.0%</b>	<b>1,912</b>	<b>100.0%</b>



<b>PART 2 (cont'd)</b>	<b>12 month period to 30/06/2023</b>	<b>12 month period to 30/06/2022</b>	<b>12 month period to 30/06/2021</b>
<b>NOTIFICATIONS BY REGULATORS</b>			
<b>Number of notifications during period by regulators of alleged breaches</b>			
Number of Respondents	10	16	18
	<b>Number</b>	<b>Number</b>	<b>Number</b>
<b>TOTAL</b>	<b>4</b>	<b>1</b>	<b>2</b>
<b>Notifications from regulators as a ratio of consumer contacts</b>			
	<b>%</b>	<b>%</b>	<b>%</b>
	<b>0.000006%</b>	<b>0.000001%</b>	<b>0.000002%</b>
<b>Outcome of notifications during period from regulators</b>			
Number of Respondents	10	16	18
	<b>Number</b>	<b>Number</b>	<b>Number</b>
No finding of breach/dismissed	1	1	1
Apology offered to consumer	1	0	0
Written warning	0	0	0
Enforceable undertaking	0	0	0
Court decision pending	0	0	0
Court proceedings finalised	0	0	0
Other - unspecified	3	0	0
Not yet resolved	0	0	1
<b>TOTAL</b>	<b>5</b>	<b>1</b>	<b>2</b>
<b>Note:</b> Number of notifications by regulators of alleged breaches will not always reconcile to outcomes of notifications from regulators due to timing issues.			
<b>COMPLAINT COSTS</b>			
<b>Costs of complaints in terms of fees and expenses</b>			
Number of Respondents	11	15	13
	<b>\$</b>	<b>\$</b>	<b>\$</b>
IDR Costs	\$4,624,003	\$5,132,852	\$4,035,599
EDR Costs	\$1,888,524	\$3,408,586	\$2,988,093
Regulator Costs	\$1,244	\$345,052	\$370
<b>TOTAL</b>	<b>\$6,513,771</b>	<b>\$8,886,490</b>	<b>\$7,024,062</b>