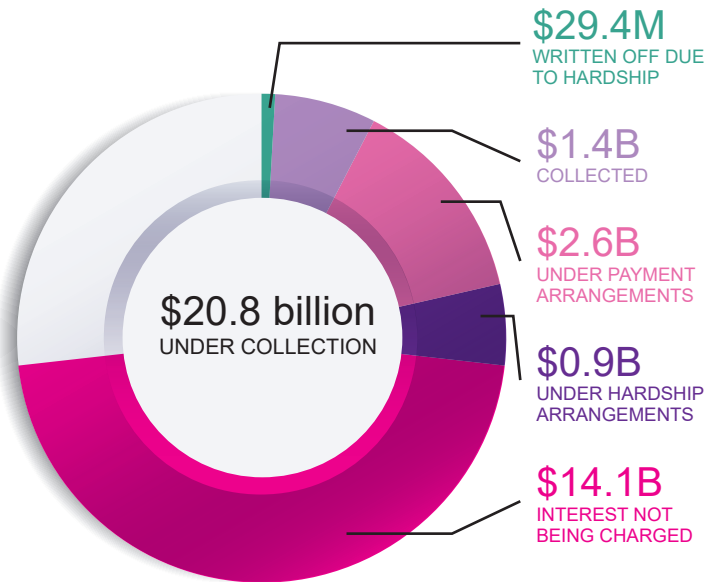


## ► VALUES

Reported accounts under collection in Australia in FY2022 numbered 7.9 million with a total value of \$20.8 billion.

Contingent collections were 65% of accounts and 39% of debt whereas purchased collections were 35% of accounts and 61% of debt.



## ► PEOPLE



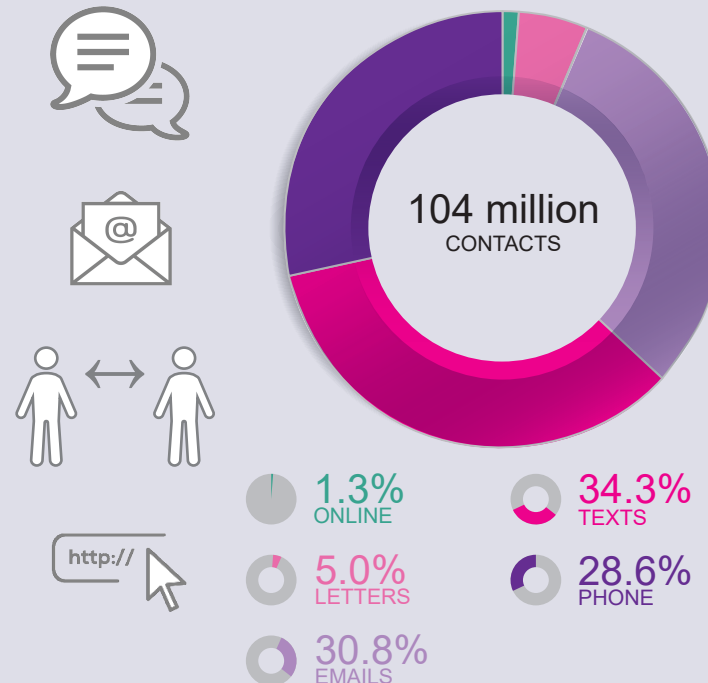
There were 2,633 collectors in 44 offices across Australia and overseas (Fiji, India, NZ, Philippines & South Africa) tasked 44% to contingent & 56% to debt purchase accounts. Respondents had 131 full time equivalent compliance officers.

# Data Snapshot | 2022

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

## ► CONTACTS

In FY2022 phone & texts remained the preferred channels for communicating with consumers.



AUSTRALIAN COLLECTORS &  
DEBT BUYERS ASSOCIATION

## ► CONDUCT

IDR complaints recorded in accordance with RG 271 totalled 38,712 with 1% escalated to EDR.



66% of the 1,551 complaints to EDR bypassed IDR.

38% of EDR complaints involved issues PRE assignment of debt and 33% issues POST assignment.

Some 21% of complaints had no basis, insufficient detail or were withdrawn and a further 21% related to credit report issues

Complaints as a percentage of the 104 million total contacts made revealed very low incident rates:

% Complaints of Contacts	
Via IDR	0.0371%
Via EDR	0.0015%

# Analysis of Results of Industry Data Survey conducted by ACDBA

## 3 Years to 30 June 2022



PARTICIPATION	2022	2021	2020
Member respondents	16	17	13
Other industry respondents	1	2	2
Members who failed to respond	2	0	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: Prior year figures have been adjusted to reflect data anomalies discovered during the current year's data collection process.

The 2020 figures have been adjusted to remove data from one industry participant which did not provide data in 2021 and 2022 to create an appropriate baseline for trend analysis between periods.

PART 1	Snapshot at 30/06/2022	Snapshot at 30/06/2021	Snapshot at 30/06/2020
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### Total value of debts under collection in terms of

Number of Respondents	16		17		15	
	\$	No. of files	\$	No. of files	\$	No. of files
Contingent collections	\$8,038,045,330	5,094,758	\$8,444,088,133	5,095,804	\$6,493,459,604	4,804,057
Debt purchase collections	\$12,736,157,901	2,777,049	\$13,943,385,070	2,978,030	\$15,476,938,037	2,990,881
Not specified	\$0	0	\$0	0	\$0	0
Total	\$20,774,203,231	7,871,807	\$22,387,473,203	8,073,834	\$21,970,397,641	7,794,938

### On a percentage breakdown the value of debts under collection by type of debt are

Number of Respondents	16		17		15	
	\$	No. of files	\$	No. of files	\$	No. of files
Contingent collections	38.7%	64.7%	37.7%	63.1%	29.6%	61.6%
Debt purchase collections	61.3%	35.3%	62.3%	36.9%	70.4%	38.4%
Not specified	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

### Accounts under payment arrangements

Number of Respondents	16		17		15	
	\$	No. of files	\$	No. of files	\$	No. of files
Total	\$2,571,853,955	522,141	\$3,060,247,201	556,422	\$2,808,284,062	533,516

PART 1 (cont'd)		Snapshot at 30/06/2022		Snapshot at 30/06/2021		Snapshot at 30/06/2020	
Accounts under hardship arrangements							
Number of Respondents	16		17		15		
	\$	No. of files	\$	No. of files	\$	No. of files	
Total	\$939,152,014	101,593	\$1,158,687,566	107,786	\$1,460,055,284	202,359	
Accounts where interest is not being charged							
Number of Respondents	16		17		15		
	\$	No. of files	\$	No. of files	\$	No. of files	
Total	\$14,121,156,727	7,164,031	\$10,408,096,063	5,151,408	\$14,690,542,424	4,588,962	
Number of employees in terms of							
Number of Respondents	16		17		15		
Contingent collections Debt purchase collections Unspecified Total	Number		Number		Number		
	1,161		1,170		1,047		
	1,472		1,537		1,631		
	0		0		0		
Total	2,633		2,707		2,678		
Gender of employees							
Number of Respondents	16		17		15		
Male employees Female employees Non-binary employees Total	Number		Number		Number		
	1,082		1,070		1,169		
	1,549		1,637		1,509		
	2						
Total	2,633		2,707		2,678		
Number of compliance officers							
Number of Respondents	16		17		15		
	Number		Number		Number		
Total	131		126		90		
Number of collection offices							
Number of Respondents	16		18		15		
	Number		Number		Number		
Total	44		41		43		

<b>PART 2</b>	<b>12 month period to 30/06/2022</b>	<b>12 month period to 30/06/2021</b>	<b>12 month period to 30/06/2020</b>
<b>Total value collected from accounts</b>			
Number of Respondents	16	17	15
	\$	\$	\$
<b>Total</b>	<b>\$1,357,178,521</b>	<b>\$1,549,055,412</b>	<b>\$1,894,969,676</b>
<b>HARDSHIP</b>			
<b>Total value of debt written off in response to genuine long term hardship situations</b>			
Number of Respondents	12	14	12
	\$	\$	\$
<b>Total</b>	<b>\$29,379,111</b>	<b>\$54,659,689</b>	<b>\$31,309,960</b>
<b>ACCOUNTS UNDER PAYMENT ARRANGEMENTS</b>			
<b>Total number of arrangements made with debtors and/or their representatives via</b>			
Number of Respondents	15	16	14
	<b>Number</b>	<b>Number</b>	<b>Number</b>
<b>Negotiation with a collector</b>	910,591	1,112,089	1,428,781
<b>Online through a digital portal</b>	239,408	239,338	350,214
<b>Other method</b>	1,916	15,437	18,804
<b>Total</b>	<b>1,151,915</b>	<b>1,366,864</b>	<b>1,797,799</b>
<b>Total number of arrangements kept by debtors (at least a single payment received) where arrangement was made via</b>			
Number of Respondents	14	13	13
	<b>Number</b>	<b>Number</b>	<b>Number</b>
<b>Negotiation with a collector</b>	737,812	766,061	1,140,593
<b>Online through a digital portal</b>	180,208	168,542	212,272
<b>Other method</b>	1,829	11,735	15,471
<b>Total</b>	<b>919,849</b>	<b>946,338</b>	<b>1,368,336</b>

<b>PART 2 (cont'd)</b>	<b>12 month period to 30/06/2022</b>	<b>12 month period to 30/06/2021</b>	<b>12 month period to 30/06/2020</b>
<b>CONTACT WITH DEBTORS</b>			
<b>Total number of contacts made with consumers and/or their representatives</b>			
Number of Respondents	16	15	14
	<b>Number</b>	<b>Number</b>	<b>Number</b>
Telephone calls	29,903,362	36,360,989	26,827,544
SMS/text messages	35,753,534	36,747,430	38,812,625
Letters	5,163,619	6,101,371	6,067,205
Emails	32,118,370	32,937,416	27,439,122
Debtor portal online	1,365,111	1,382,552	916,319
<b>Total</b>	<b>104,303,996</b>	<b>113,529,758</b>	<b>100,062,815</b>
<b>On a percentage breakdown contacts made with consumers and/or their representatives were</b>			
Number of Respondents	16	15	14
	<b>%</b>	<b>%</b>	<b>%</b>
Telephone calls	28.7%	32.0%	26.8%
SMS/text messages	34.3%	32.4%	38.8%
Letters	5.0%	5.4%	6.1%
Emails	30.8%	29.0%	27.4%
Debtor portal online	1.3%	1.2%	0.9%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

PART 2 (cont'd)		12 month period to 30/06/2022	12 month period to 30/06/2021	12 month period to 30/06/2020
<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	16	17	15	
	<b>Number</b>	<b>Number</b>	<b>Number</b>	
Total via IDR (including IDR complaints escalated to EDR)	38,712	22,236	22,128	
IDR complaints escalated to EDR	525	519	933	
Total via EDR (including IDR complaints escalated to EDR)	1,551	1,933	2,998	
EDR complaints not first lodged through IDR	1,026	1,414	2,065	
Total via regulators	4	3	6	
Methodology for recording IDR complaints amended in FY2022 to align with RG 271 Internal Dispute Resolution which requires any expression of dissatisfaction to be recorded as a complaint. 1.4% of IDR matters in FY2022 were unresolved and escalated to EDR.				
<b>Incidents received from consumers as a ratio of consumer contacts:</b>				
Number of Respondents	16	17	15	
	<b>%</b>	<b>%</b>	<b>%</b>	
Total via IDR (including IDR complaints escalated to EDR)	0.0371%	0.0196%	0.0221%	
Total via EDR (including IDR complaints escalated to EDR)	0.0015%	0.0017%	0.0030%	
Total via regulators	0.00000%	0.00000%	0.00001%	
<b>Outcome of incidents received from consumers</b>				
Number of Respondents	16	16	15	
	<b>Number</b>	<b>Number</b>	<b>Number</b>	
	<b>%</b>	<b>%</b>	<b>%</b>	
Credit file listing corrected/removed	8,467	11,068	5,386	22.8%
No basis or insufficient detail to investigate or consumer did not respond	8,815	4,420	6,697	28.4%
Account paid	589	1,770	580	2.5%
Matter referred back to client for resolution	9,062	1,029	2,213	9.4%
Account waiver	2,273	813	0	0.0%
Arrangement made/settlement accepted	7,728	771	1,907	8.1%
Interest waiver or freeze	178	191	0	0.0%
Withdrawn by consumer	333	152	358	1.5%
Apology letter issued to consumer	149	96	95	0.4%
Internal processes reviewed/amended	2	78	45	0.2%
Finalised by EDR award in favour of consumer	11	32	18	0.1%
Other or not dissected	2,407	3,361	5,423	23.0%
Not yet resolved	1,231	577	897	3.8%
Total	41,245	24,358	23,619	100.0%

PART 2 (cont'd)		12 month period to 30/06/2022		12 month period to 30/06/2021		12 month period to 30/06/2020	
UNDERSTANDING EDR MATTERS							
Number of EDR complaints							
Number of Respondents		16		18		15	
Total number of EDR complaints lodged Number of those EDR complaints lodged by an authorised third party for the debtor	Number %		Number %		Number %		
	1,551 100.0%		1,932 100.0%		2,998 100.0%		
	106 6.8%		274 14.2%		442 14.7%		
Basis of EDR complaints							
Number of Respondents		15		17		14	
Number of EDR complaints solely involving issues PRE assignment of debt Number of EDR complaints solely involving issues POST assignment of debt Number of EDR complaints involving issues BOTH PRE and POST assignment of debt	Number %		Number %		Number %		
	585 37.8%		657 36.1%		952 45.1%		
	508 32.8%		704 38.7%		700 33.1%		
	455 29.4%		460 25.3%		461 21.8%		
Total		1,548 100.0%		1,821 100.0%		2,113 100.0%	
For resolved EDR complaints - stage at which resolution was reached							
Number of Respondents		16		17		15	
Referral stage Workflow stage Case Management 1 stage Outside AFCA Rules/Terms of Reference Conciliation / Case Management 2 stage AFCA Preliminary Assessment Determination by AFCA	Number %		Number %		Number %		
	904 56.4%		1,319 69.0%		1,813 63.8%		
	18 1.1%		170 8.9%		128 4.5%		
	234 14.6%		232 12.1%		456 16.0%		
	328 20.4%						
	71 4.4%		105 5.5%		293 10.3%		
	28 1.7%		53 2.8%		95 3.3%		
	21 1.3%		33 1.7%		58 2.0%		
Total		1,604 100.0%		1,912 100.0%		2,843 100.0%	

<b>PART 2 (cont'd)</b>	<b>12 month period to 30/06/2022</b>	<b>12 month period to 30/06/2021</b>	<b>12 month period to 30/06/2020</b>
<b>NOTIFICATIONS BY REGULATORS</b>			
<b>Number of notifications during period by regulators of alleged breaches</b>			
Number of Respondents	16	18	15
	<b>Number</b>	<b>Number</b>	<b>Number</b>
<b>Total</b>	<b>1</b>	<b>2</b>	<b>6</b>
<b>Notifications from regulators as a ratio of consumer contacts:</b>			
	<b>%</b>	<b>%</b>	<b>%</b>
	<b>0.000001%</b>	<b>0.000002%</b>	<b>0.000006%</b>
<b>Outcome of notifications during period from regulators</b>			
Number of Respondents	16	18	15
	<b>Number</b>	<b>Number</b>	<b>Number</b>
<b>No finding of breach/dismissed</b>	1	1	5
<b>Apology offered to consumer</b>	0	0	0
<b>Written warning</b>	0	0	0
<b>Enforceable undertaking</b>	0	0	0
<b>Court decision pending</b>	0	0	0
<b>Court proceedings finalised</b>	0	0	1
<b>Other - unspecified</b>	0	0	0
<b>Not yet resolved</b>	0	1	0
<b>Total</b>	<b>1</b>	<b>2</b>	<b>6</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	15	13	12
	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>IDR Costs</b>	\$5,132,852	\$4,035,599	\$2,497,102
<b>EDR Costs</b>	\$3,408,586	\$2,988,093	\$3,902,312
<b>Regulator Costs</b>	\$345,052	\$370	\$802,920
<b>Total</b>	<b>\$8,886,490</b>	<b>\$7,024,062</b>	<b>\$7,202,334</b>



## Australian Collectors & Debt Buyers Association thanks participants of the FY2022 Industry Data Survey:



### Member respondents\*

(being Subscribers to the ACDBA Code of Practice)

- Axess Australia Pty Ltd
- CCC Financial Solutions Pty Ltd
- CFMG Pty Ltd t/as reminda
- Charter Mercantile Pty Ltd
- CollectAU Pty Ltd
- Collection House Limited
- Complete Credit Solutions Pty Ltd
- Credit Collection Services Group Pty Ltd
- Credit Corp Group Limited (ASX: CCP)
- PF Australia Pty Ltd
- Pioneer Credit Limited
- PRA Australia Pty Ltd
- Recoveries Corporation Holdings Pty Ltd
- Shield Mercantile Pty Ltd
- Standard8 Advisory Pty Ltd
- Strategic Collections Pty Ltd

### Other industry respondents

- illion Australia Pty Ltd