



## 10 Year Snapshot of Complaint Data (FY2012 to FY2021)

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	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012
Respondents	16	13	14	15	16	16	18	17	13	12
Consumer Contacts Made										
<b>Total*</b>	86,173,501	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
Complaints Received										
<b>Via IDR</b>	22,167	15,190	8,364	6,194	7,015	12,055	10,171	6,925	4,045	3,638
<b>Escalated from IDR to EDR#</b>	519	419	690	Not collected						
<b>Via EDR</b>	1414	2,484	2,473	1,864	1,872	1,820	1,864	1,811	1,364	1,305
Complaints as a Percentage of Consumer Contacts Made										
<b>Via IDR</b>	0.0257%	0.0219%	0.0067%	0.0057%	0.0073%	0.0191%	0.0171%	0.0106%	0.0081%	0.0101%
<b>Via EDR</b>	0.0022%	0.0036%	0.0020%	0.0017%	0.0019%	0.0029%	0.0031%	0.0028%	0.0027%	0.0036%
* 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 FY2021				
Resolution by	Costs calculated as	Total Complaints	Total Costs	Costs per complaint
IDR	Total direct labour costs to handle complaints from consumers	22,167	\$4,035,599	\$182.05
EDR	Total EDR Scheme Membership Fees together with EDR transactional fees paid for complaint lodgements, investigations and determinations	1,933	\$2,988,093	\$1,545.83
<b>Total Costs</b>			<b>\$7,023,692</b>	<b>\$1,727.88</b>

## Number of Complaints Resolved with Breakdown of Outcomes

Complaint Outcomes										
Period	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013	FY2012
Number of Respondents	16	13	14	15	16	16	18	17	13	12
<b>Credit file listing corrected/removed</b>	11,068	4,387	2,689	1,933	982	3,116	2,666	526	389	367
<b>No basis or insufficient detail to investigate or no response from consumer</b>	4,382	3,515	1,663	1,760	1,823	3,428	4,265	3,519	2,093	1,482
<b>Account paid</b>	1,770	413	368	179	118	107	388	101	93	966
<b>Matter referred back to client for resolution</b>	1,028	1,516	557	175	218	305	875	237	290	278
<b>Account waiver</b>	813									
<b>Arrangement made /settlement accepted</b>	769	1,130	612	376	515	918	753	426	409	518
<b>Interest waiver or freeze</b>	191									
<b>Withdrawn by consumer</b>	152	310	118	105	95	1,375	1,325	789	137	169
<b>Apology letter issued to consumer</b>	94	71	142	134	121	122	205	106	87	111
<b>Internal processes reviewed/amended</b>	75	43	33	23	11	22	43	39	67	88
<b>Finalised by EDR award in favour of consumer</b>	32	12	15	9	9	12	6	26	68	
<b>Other outcome</b>	3,338	4,181	859	619	1,863	1,322	1,331	920	1,657	611
<b>Not yet resolved</b>	577	887	377	507	852	1,464	1,081	2,149	136	396
<b>Total</b>	<b>24,289</b>	<b>16,465</b>	<b>7,433</b>	<b>5,820</b>	<b>6,607</b>	<b>12,191</b>	<b>12,938</b>	<b>8,838</b>	<b>5,426</b>	<b>4,986</b>