



10 Year Snapshot of Complaint Data (FY2013 to FY2022)

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	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013
Respondents	15	16	13	14	15	16	16	18	17	13
Consumer Contacts Made										
Total*	78,928,951	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
Complaints Received										
Via IDR	38,653 [^]	22,167	15,190	8,364	6,194	7,015	12,055	10,171	6,925	4,045
Escalated from IDR to EDR[#]	525	519	419	690	Not collected					
Via EDR	1026	1414	2,484	2,473	1,864	1,872	1,820	1,864	1,811	1,364
Complaints as a Percentage of Consumer Contacts Made										
Via IDR	0.0490%	0.0257%	0.0219%	0.0067%	0.0057%	0.0073%	0.0191%	0.0171%	0.0106%	0.0081%
Via EDR	0.0013%	0.0022%	0.0036%	0.0020%	0.0017%	0.0019%	0.0029%	0.0031%	0.0028%	0.0027%
* Contacts include letters, emails, telephone calls, SMS messages and from FY2019 online portal access										
[^] 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										
[#] These complaints are included in both the complaints received via IDR and the complaints received via EDR										

Complaint Costs for FY2022				
Resolution by	Costs calculated as	Total Complaints	Total Costs	Costs per complaint
IDR	Total direct labour costs to handle complaints from consumers	38,653	\$5,132,852	\$132.79
EDR	Total EDR Scheme Membership Fees together with EDR transactional fees paid for complaint lodgements, investigations and determinations	1,551	\$3,408,586	\$2,197.67
Total Costs			\$8,541,438	\$2,330.46



Number of Complaints Resolved with Breakdown of Outcomes

Complaint Outcomes										
Period	FY2022	FY2021	FY2020	FY2019	FY2018	FY2017	FY2016	FY2015	FY2014	FY2013
Number of Respondents	15	16	13	14	15	16	16	18	17	13
Credit file listing corrected/removed	8,467	11,068	4,387	2,689	1,933	982	3,116	2,666	526	389
No basis or insufficient detail to investigate or no response from consumer	8,769	4,382	3,515	1,663	1,760	1,823	3,428	4,265	3,519	2,093
Account paid	589	1,770	413	368	179	118	107	388	101	93
Matter referred back to client for resolution	9,062	1,028	1,516	557	175	218	305	875	237	290
Account waiver	2,273	813								
Arrangement made /settlement accepted	7,728	769	1,130	612	376	515	918	753	426	409
Interest waiver or freeze	178	191								
Withdrawn by consumer	333	152	310	118	105	95	1,375	1,325	789	137
Apology letter issued to consumer	141	94	71	142	134	121	122	205	106	87
Internal processes reviewed/amended	2	75	43	33	23	11	22	43	39	67
Finalised by EDR award in favour of consumer	11	32	12	15	9	9	12	6	26	68
Other outcome	2,402	3,338	4,181	859	619	1,863	1,322	1,331	920	1,657
Not yet resolved	1,231	577	887	377	507	852	1,464	1,081	2,149	136
Total	41,186[^]	24,289	16,465	7,433	5,820	6,607	12,191	12,938	8,838	5,426
[^] Methodology for recording IDR complaints amended from FY2022 to align with <i>RG 271 Internal Dispute Resolution</i> which requires any expression of dissatisfaction to be recorded as a complaint										