



Annual Report 2021-2022



Telecommunications
Industry
Ombudsman



Acknowledgement of Country

The Telecommunications Industry Ombudsman acknowledges the traditional custodians of the land throughout Australia and their continuing connection to land, culture, and community.

We pay our respects to Elders past and present and extend our respect to Aboriginal and Torres Strait Islander Peoples from all nations of this land.

Sovereignty has never been ceded. It always was and always will be, Aboriginal land.

Contents

Chair's message	6
Ombudsman's message	8
Complaints fast facts	10

About us 12

About this report	13
Our purpose	14
Our stakeholders	15
Our structure	16
Our groups	17
Our Senior Leadership Team	18

Our people 20

Building relationships and capability	21
EveryOne culture	22
Equality, diversity, and inclusion	23
Our workforce and workplace	24
Employees	27
Workplace health and safety	28
Recognising our people	29
RAP Chair's message	30

Our performance 32

Our goals and values	33
Continuous improvement	36
Improving our complaint handling	38
Group achievements	39

Members and Communities 44

Events that shaped the year	45
Our members	46
Working with our members	47
Working with our communities	48
Reaching new audiences	50

Our dispute resolution service..... 52

How we work: our process	53
First contact and referral	54
Handling unresolved and escalated complaints	54
Land access objections	57

Industry improvements..... 60

Systemic issue investigations.....	61
Contribution to public policy	63

Complaints..... 68

Trends in complaints	70
Complaints by service type	72
Top 10 issues	73
Issues by service type	74
Fault and connection complaints	76
Complaints by provider	78
Residential complaints	79
Small business complaints	81

Governance 84

Overview and governance	85
Corporate strategy	85
Our Board	86
Legal framework	88
Public policies	89
Statement on financials	89

Glossary..... 90

Data and complaints terminology	91
Glossary: Complaint issue categories	93

Appendix 96

Complaint distribution	97
Residential complaints	98
Small business complaints	99
Complaints about internet services	100
Complaints about mobile services	101
Complaints about multiple services	102
Complaints about landline services	103
Complaints by provider	104
Complaints by state	105
Top 10 issues by state.....	106
Unresolved and escalated complaints.....	110



For the best reading experience, view this report in a 'two-page view'. If this report is opening in a single page view, explore your internet browser for a 'two-page view' option.

Figures, graphs, and tables

Figures

- | | | | |
|--|----|--|----|
| 1. Roles and responsibilities in the telecommunications industry | 15 | 3. Overview of the TIO complaint process | 53 |
| 2. TIO organisational structure | 16 | | |

Graphs

- | | | | |
|--|----|--|----|
| 1. Complaints by service type and quarter 2019-20 to 2021-22 | 70 | 5. Residential complaints by service type and quarter: 2019-20 to 2021-22 | 79 |
| 2. Enquiries: 2019-20 to 2021-22 | 71 | 6. Small business complaints by service type and quarter: 2019-20 to 2021-22 | 81 |
| 3. Escalated complaints: 2019-20 to 2021-22 | 71 | | |
| 4. Fault and connection complaints by service type and network: 2019-20 to 2021-22 | 77 | | |

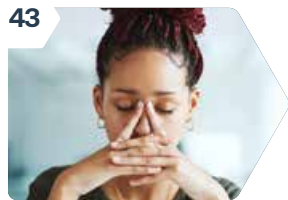
Tables

- | | | | |
|---|----|---|----|
| 1. Complaints by service type: 2019-20 to 2021-22 | 71 | 8. Residential complaints by service type: 2019-20 to 2021-22 | 80 |
| 2. Top 10 issues 2021-22 | 73 | 9. Top 10 issues in residential complaints 2021-22 | 80 |
| 3. Top 10 issues for internet services 2021-22 | 74 | 10. Small business complaints by service type: 2019-20 to 2021-22 | 82 |
| 4. Top 10 issues for mobile services 2021-22 | 75 | 11. Top 10 issues in small business complaints 2021-22 | 82 |
| 5. Top 10 issues for multiple services 2021-22 | 75 | | |
| 6. Top 10 issues for landline services 2021-22 | 76 | | |
| 7. Top 10 service providers by complaints 2021-22 | 78 | | |

Further tables can be found in the Appendix on pages 96-110

Our case studies

This report contains a series of case studies from the past year. You can find more information about each case study on the pages listed below.



43

Delaney deals with the flow-on effects of an unauthorised SIM swap

We helped Delaney get assistance from her telco to recover from the effects of an unauthorised SIM swap.



51

Steve was not given flexibility once a payment plan was in place

We worked with a provider to organise a payment plan for a consumer facing financial hardship after the COVID-19 pandemic.



56

Milli was sold a mobile service she could not use

We questioned the sale of a mobile service to a consumer who lived in a mobile black spot.



58

Nadia objected to the installation of cabling on her property

We determined whether a property owner was able to object to the installation of fibre optic cabling and telco pits within her property.



65

A fraudster signed up for devices in Alexis' name

We helped a victim of a romance scam remove \$8,000 in mobile handset fees, after their provider did not do enough to protect their account.



66

Farhad's purchase of a house is interrupted by an incorrect telco debt

We assisted a consumer who had someone else's telco debt listed in his name, by arranging for his provider to remove two default listings on his credit file.



83

Joe's business lost profit during a connection delay

We helped a small business in regional Australia receive compensation after their service was disconnected by their provider.

Chair's message

“Our employees are committed to providing an ongoing excellent service, which was reconfirmed by the adjustments they made in this changing environment.”

The last 12 months have seen us adjust to an ever-changing working environment as we welcomed a new Ombudsman, reconnected in a flexible and hybrid way, developed an agile workforce, and streamlined how we work. We are ready to respond to further fluctuations in complaint volumes, as well as recommendations arising from our recent Independent Review.

This year saw a big change in the TIO's demand with a 33 per cent reduction in overall complaints. The TIO has seen complaints go up and down over the years, but this is the largest reduction we have seen and required us to think about our internal structures and cost base models.

It is always a challenge for an organisation to adjust so quickly to a changing environment of demand. It is a difficult task to create the best structures for an agile workforce, and I want to commend all those involved in the process. Our employees are committed to providing an ongoing excellent service, which was reconfirmed by the adjustments they made in this changing environment.

Our 2021-2023 strategic plan allows us to navigate the changing telecommunications landscape. It outlines what we are doing, what defines us, and how we hope to connect with our stakeholders. Our purpose is simple; to provide a fair, independent, and accessible dispute resolution service, and improve outcomes for consumers and members. Now, more than halfway through our three-year strategy, we have been assessing how we are tracking, and how we adjust to changing demand as we look forward to what is next.

In early 2022, the Board's focus turned to appointing a new Ombudsman and managing the transition to a new organisational leader. I would like to take this opportunity to express my great appreciation for the contribution of Judi Jones, who departed in April 2022 after six years as Ombudsman. Some of the highlights of Judi's time as Ombudsman include the coordinated response to Part A of the Consumer Safeguards Review, overseeing the organisation during the roll out of the NBN, proposing the TIO as a new body to handle disputes about digital platforms, and commencing our Project Echo business transformation project.



In May 2022, I was delighted to welcome Cynthia Gebert in the role of Ombudsman. Cynthia not only brings a wealth of Ombudsman experience to the TIO, but her personable style has made for a smooth transition and reinforced our 'people first' commitment, along with the importance of reconnecting in a hybrid world.

Despite the challenges of changing demand for our services, we continued to deliver this year, and key highlights included:

- roll out of our new Terms of Reference (ToR) on 1 January 2022. The new ToR incorporates recommendations from the Independent Review 2017 and clarifies the scope of our scheme
- improved service accessibility through the introduction of a Western Australian team providing extended operating hours of 8am to 8pm AEST/AEDT
- enhanced use of our complaints data and systemic investigation insights in policy consultations on telco account security
- implemented the finance system module as part of our business transformation Project Echo. Delivering this milestone against the backdrop of rolling lockdowns and the impact of COVID-19 on our technology partners has not been easy.

Project Echo will enhance the experience of consumers and members who use our service, and is the largest technology upgrade the TIO has seen in 10 years. This vital investment in our technology underpins the ability of the TIO to innovate and meet stakeholder expectations and will continue to be a key focus for the Board, with the next stage looking at our complaint resolution modules.

This year, the TIO underwent an Independent Review, to which the Board, key TIO employees, stakeholders, and members provided input. The Board's priorities in the coming year will include consideration of the recommendations arising from the Independent Review. The Board and Ombudsman will consider these recommendations when deliberating on our next strategic plan and ongoing improvements, as we work to deliver a great and accessible dispute resolution service for consumers and members.

Finally, I would like to thank my fellow directors for their commitment and acknowledge the contribution of Paul Harrison, who retired from the Board in early 2022. I would also like to welcome Dana Beiglari, who joined the TIO Board in February 2022 as a Director with Consumer Experience. I look forward to working with my fellow TIO Board members and the Senior Leadership Team in the coming year.

Professor The Hon Michael Lavarch AO
Chair

Ombudsman's message

“We were pleased to see a 33.4 per cent reduction in complaint numbers this year, with improvements across many of the issues we hear about from consumers.”

This year, we focused on reconnecting with our people and stakeholders. We worked closely together to respond to the challenges of running our service in an environment of declining complaints, and in a hybrid working world.

In recent years, people and small businesses across Australia have moved to use their phone and internet services for work, schooling, banking, shopping, healthcare, and social connection. This increased reliance on phone and internet services has changed the telco operating landscape in Australia.

Despite this, we were pleased to see a 33.4 per cent reduction in complaint numbers this year, with improvements across many of the issues we hear about from consumers. Complaints about mobile services was the notable exception. Complaints about mobile services now represent 39.7 per cent of our complaints, and poor mobile coverage continues to be a consistent problem for consumers in most states and territories.

I thank my predecessor Judi Jones for her work in reinforcing the solid foundations of our organisation. In my short time as Ombudsman, I've noticed there is a real enthusiasm for an innovative and different way of approaching challenges. This positivity underpins all the activities we do to achieve our goals and fulfil our purpose.

Meaningful change rarely comes without difficult decisions being made. This was especially the case in an environment of declining complaint volumes. We made some tough organisational decisions to ensure we continued to deliver on our purpose without compromising our quality of service.

To demonstrate our commitment to an ongoing, flexible workforce and support for our people in the new hybrid working world, we launched a new flexible working policy, Flex@TIO this year. We have continued our active support of gender equality at the TIO. We also conducted a review of recruitment processes and training across the business to ensure our processes are impartial, unbiased, and provide equal opportunities for all.

This year's Independent Review has given us an opportunity to reflect on what we have achieved and set the agenda for how we can improve over the next five years. We look forward to sharing the final report and working through its recommendations to improve our service.

We also worked closely with our members throughout the year to improve the telco industry and consumer experience. Our systemic investigation reports 'Defending phone and internet accounts from fraudsters' and 'Responding to consumers in financial hardship' elevated the issues we saw in our complaints data and offered tips for members and consumers to avoid the problems from occurring.

Every person at the TIO has a part to play in meeting our organisational goals and this year we have delivered some very exciting improvements. These included:

- working with our members to reduce complaints and improve practices with our new Targeted Resolution team
- developing a process for handling complaints involving Statutory Infrastructure Providers (SIPs)
- introducing our modernised Terms of Reference (ToR) on 1 January 2022



- enhancing our internal and external reporting by transitioning our data reporting to Microsoft Power BI
- improving accessibility for consumers by:
 - establishing a call centre in Western Australia, which has allowed us to extend our opening hours from 8am to 8pm AEST/AEDT
 - introducing an Auslan Video Interpreting Service which allows people who are Deaf or hard of hearing to contact us via video chat, using an Auslan interpreter
 - publishing information about our scheme in 37 languages including Auslan.

We tried different approaches and ways of working to resolve complaints quickly, such as asking members to take part in early conciliation conferences. Members worked proactively with us to help address the wait times and frustrations consumers faced during lockdowns, while also dealing with the challenges of impacted operations and staff.

This year, we have continued to build connections with hard-to-reach communities and the organisations that support those communities. I was thrilled to introduce myself as Ombudsman at the Financial Counselling Australia National Conference in May 2022 and host the External Dispute Resolution Forum the preceding day.

While we visited communities and organisations in person across Australia this year, we also maintained our digital presence with online events.

We've also kept our 1,577 members engaged and up to date with our work through our webinars on systemic insights, our 'Let's Talk!' series, and two national member forums.

We started our pilot on fairness and satisfaction using a human-centred-design approach to develop a fairness metric and measure how members and consumers perceive fairness. This work, along with other service delivery initiatives, will continue in the coming year.

I would like to thank our members, industry bodies, consumer organisations, regulators, and government officials for their support and productive working relationships. I thank the Board and the Chair, Professor the Hon Michael Lavarch AO, for their commitment and support. Special thanks to our Consumer Panel members and my colleagues in the Australian and New Zealand Ombudsman Association for their invaluable feedback and shared wisdom.

Finally, a very big thank you to our enthusiastic and committed people, people leaders, and the Senior Leadership Team for their warm welcome. They are committed to making our service better each day, and I cannot wait to see what we achieve together.

Complaints fast facts

Complaints
received

79,534

-33.4%

on 2020-21



10,501

escalated complaints

-36.8%

on 2020-21



Who complained



Residential

68,546

86.2%



Small Business

10,988

13.8%



Mobile

was the most complained
about service type with

31,556

complaints



20.5%

of 1,577 providers
had a complaint in

2021-22



49.6%

of all complaints had a
connection, change of
provider, or service
quality issue

About us

About this report	13
Our purpose	14
Our stakeholders	15
Our structure	16
Our groups	17
Our Senior Leadership Team	18

About this report

This annual report provides an overview of the Telecommunications Industry Ombudsman's activities from 1 July 2021 to 30 June 2022. We also refer to this period as '2021-22' or 'this financial year' in this report.

In this report, references to 'Telecommunications Industry Ombudsman', 'TIO', 'we', 'us', and 'our' refer to the Telecommunications Industry Ombudsman Limited (TIO Ltd), unless otherwise stated.

Our annual report demonstrates longer-term trends in phone and internet complaints. We are uniquely placed to provide complaint data on phone and internet services and products in Australia.

Our analysis and insights can help improve outcomes for members and consumers. As the telecommunications space continues to evolve over time, this information is critical to understanding the impacts that new products and services, new retail service providers, and other external factors can have on the industry.

The theme of this report is 'Reconnecting'. During 2021-22, our focus has been on reconnecting face-to-face with our people and stakeholders. We returned to the office and came together at social events. We reconnected with our stakeholders at conferences, meetings, and forums. Our outreach team travelled to reconnect with consumers in remote areas and vulnerable communities. And we reconnected to a hybrid way of working, underpinned by our EveryOne culture and strategy.

At the end of the report, you can find a glossary of our terminology and issue categories. This will help you understand some specific words we use in the report and what we mean by them.

We are committed to reducing our environmental footprint. For this reason, we will not be printing our annual report. Only a digital copy will be available online.



In this report, you will find eight chapters:

About us

This chapter outlines who we are and what we do. This includes our purpose, our stakeholders, and our structure.

Our people

A deep dive into our people, our culture, and workplace statistics.

Our performance

This chapter shows what we have achieved, implemented, and improved this year.

Members and communities

In this section, you can find how we have engaged with our stakeholders.

Our dispute resolution service

This section explains how our process works and more about our land access objections.

Industry improvements

Here you can find our policy and systemic issue investigations work.

Complaints

This chapter provides an extensive overview and analysis of the complaints we have received in 2021-22.

Governance

Our governance, corporate strategy, and board.

Our purpose

Our purpose is to provide fair, independent, and accessible dispute resolution services and improve outcomes for consumers and members.

Telecommunications services are increasingly becoming essential for individual consumers and small businesses. These services allow consumers to fully participate in the economy and to benefit from the social connectivity that the services offer.

In the current environment, our role has never been more important. We provide consumers with an avenue to raise their concerns and an independent mechanism to resolve disputes. We are independent and do not take sides.

We work with individual consumers and small businesses, scheme members, industry and consumer organisations, regulators, and government.

When a problem occurs, we work with consumers and providers to solve it as fairly and efficiently as possible. We aim to stop a problem from escalating.

Our scheme meets the [Government Benchmarks for Industry-Based Customer Dispute Resolution](#): accessibility, independence, fairness, accountability, efficiency, and effectiveness. We aim to continuously improve the effectiveness of our service.

We use the most appropriate means to resolve a complaint. Starting at referral to conciliation and investigation, and if necessary, decision.

Our people are here to support consumers and small businesses who cannot resolve a problem with their phone or internet provider. We work to ensure people can connect with us easily and seamlessly.

We aim to be accessible to everyone in Australia no matter where they live, what means they have, what their needs are, or what language they speak. Our service is free for consumers.

Our 'no wrong door' approach with other ombudsman schemes ensures those having telecommunications problems can connect with us, no matter where their complaint journey began.

The Telecommunications Industry Ombudsman also fulfil a statutory obligation to determine objections from landowners and occupiers to telecommunication carriers' proposals to access land to inspect, maintain infrastructure, or install low-impact facilities on their land.

An important aspect of our role is contributing to industry improvement and the evolution of the telecommunications regulatory framework. We do this through our systemic investigations, as well as our analysis and insights. We collect, review, and report on complaint data to inform the community, regulators, government, and the telecommunications industry about matters impacting consumers.

We continue to work together with stakeholders, including regulators and government, to help support the evolution of Australia's dynamic telecommunications industry.

Our stakeholders

We work with a wide range of stakeholders to improve consumer experiences and interactions with providers. Together, we ensure standards are maintained within the telecommunications industry. When engaging with our stakeholders, we seek to be accountable, purposeful, timely, relevant, and impactful.

We share outcomes with our stakeholders, seek and act on feedback, and take time and effort to understand their needs and priorities. We engage early with stakeholders and take a 'no surprises' approach. We focus on clarity, transparency, and relevance.

We choose the most effective and efficient methods of communicating with our stakeholders. We seek to deliver outcomes that are consistent with our goal of contributing to continuous sector improvement.



Ombudsman Cynthia Gebert speaking at Financial Counselling Australia National Conference, Cairns, May 2022.

Figure 1. Roles and responsibilities in the telecommunications industry

Government	Federal Minister responsible for Communications Federal Minister responsible for Regional Communications Department responsible for Communications – sets overarching telecommunications policy and coordinates implementation; administers the mobile black spot funding program State/Territory Governments – some contribute to mobile black spot funding
Regulators	Australian Communications and Media Authority (ACMA) – administers the telecommunications licensing and conduct regime; enforces compliance with the TIO scheme membership and Ombudsman decisions; approves industry codes Australian Competition and Consumer Commission (ACCC) – regulates the network and market competition; administers the Australian Consumer Law, including ensuring fair market practices
Consumer organisation	TIO's Consumer Panel – provides the TIO with diverse consumer perspectives to inform its work Australian Communications Consumer Action Network (ACCAN) – the telecommunications peak body for consumer education, advocacy, and research Financial Counselling Australia – provides consumer case work and advice and contributes to policy debates with a hardship and debt focus Community Law Centres and other consumer organisations and advocacy groups
Industry associations	Communications Alliance – the telecommunications peak body for industry advocacy; develops industry codes, standards, and guidelines Communications Compliance – monitors compliance with industry codes Other telecommunications associations
Dispute resolution	TIO – facilitates the resolution of residential and small business consumer complaints; identifies and resolves broader issues; makes determinations on land access objections

Our structure

Our corporate structure consists of a board of directors and a management team that contribute to the company’s overall mission and goals.

Board

Nine Directors sit on our Board, with equal numbers of industry, consumer, and independent directors. The Chair is required to be one of the independent directors. There are three Board Committees that assist the Board in carrying out its functions and responsibilities. These are the Audit, Finance, Risk and Compliance Committee, People Committee, and Nominations Committee.

The role of the Audit, Finance, Risk and Compliance Committee is to assist and advise the Board on the Company’s internal and external audit, risk, finance, and compliance management frameworks.

The role of the People Committee is to assist and advise the Board of Directors to fulfil its corporate governance and strategic oversight responsibilities in relation to Board remuneration, performance evaluation, People and Culture strategy, people-related policies, and workplace health and safety.

The role of the Nominations Committee is to identify and recommend candidates to fill vacant Board positions in accordance with the TIO Constitution.

Management

The organisation is managed by an independent Ombudsman in accordance with the TIO Constitution and Terms of Reference. The Ombudsman is responsible for delivering the corporate strategy and managing the organisation’s day-to-day operations.

The Ombudsman considers and decides on complex matters, such as land access objections, financial limits, and compensation for non-financial loss. The Ombudsman also liaises with key stakeholders, including ministers, government departments, industry and consumer groups, and members.

Our management structure has five key areas: Early Resolution, Dispute Resolution, Shared Services, Improvement, Policy and Reporting, and People and Culture (Figure 2).

Figure 2. TIO organisation structure



Our groups

Early Resolution

Early Resolution is the first port of call for consumers with a phone or internet problem they have not been able to fix with their provider. We work with consumers to understand the complaint, make sure it is one the TIO can handle, and help both the consumer and provider on how to best bring a complaint to resolution.

Dispute Resolution

Dispute Resolution handles unresolved complaints. These complaints have already been referred to the providers, but consumers have returned to the TIO because they are not satisfied with the resolution offered.

Case managers work with the consumer and provider to find a resolution. Case managers use negotiation, conciliation, and sometimes investigation to explore the issues in dispute. Most cases resolve by mutual agreement, but some require the case manager to assess the parties' positions against relevant laws and codes and recommend an appropriate outcome. The recommended outcome is not binding on either party. If one or both parties reject a recommended outcome, the case is referred to a senior Decision Maker to form a view. Ultimately, the Ombudsman, or senior Decision Maker under delegation, can make a decision that is binding on the provider.

Shared Services

Shared Services comprises of the Finance, Information Services and Technology, Legal, and Facilities teams. The Chief Financial Officer leads Shared Services and is also the Company Secretary. The Company Secretary's main responsibility is to ensure the company complies with all the relevant regulatory requirements as well as supporting the Board of Directors.

The Finance team manages the organisation's finances including funding, payables, debt management, payroll, reporting, and budgeting. We also monitor compliance with statutory obligations.

The Information Services and Technology team manages the information systems and technology service portfolio and infrastructure. We ensure a stable and secure technology platform to support core service delivery.

Our Legal team provides expert legal advice to the TIO. This includes providing expert advice and solutions in a commercial context. We also support the Ombudsman in her work on land access decisions and provide our dispute resolution area with legal advice on complaints.

The Facilities team ensures we operate within a safe, comfortable, and effective office and work environment.

Improvement, Policy, and Reporting

Improvement, Policy, and Reporting is responsible for functions related to improvement, regulatory affairs, policy, systemic issues, data analysis, and reporting, as well as communication and engagement with stakeholders. We work closely with the telecommunications industry and regulators to drive improvements in the delivery of telecommunications services. We also promote a culture of continuous improvement in complaint handling.

People and Culture

People and Culture is accountable for the development and implementation of the people and culture strategy, ensuring commitment to equality, inclusion, diversity, and wellbeing in all aspects of their work. We aim to attract, engage, and retain the right people. We provide expert advice to the business. We strengthen leadership and employee capability and performance through learning, development, coaching, and wellbeing initiatives. And we maintain a diverse workforce that meets current and future needs.

Our Senior Leadership Team



Back row, L to R: James McDonald, Freyja McCarthy, Gaye Wealthy. Front row, L to R: Belinda Taneski, Wendy Wang, Cynthia Gebert, Gerard Dell'Oste.

Cynthia Gebert Ombudsman

Cynthia Gebert commenced in the role of Telecommunications Industry Ombudsman in May 2022. She is responsible for bringing to life the Board's vision for the TIO, through the implementation and delivery of the organisational strategy.

Prior to joining the TIO, Cynthia held the position of Victoria's Energy and Water Ombudsman for 10 years. She has a master's degree in Dispute Resolution from the University of Technology, Sydney and bachelor's degrees in Law and Political Science from the University of Sydney.

Cynthia is the Chair of the Australian and New Zealand Ombudsman Association (ANZOA) and is a 2011 alumni of Leadership Victoria's highly respected Williamson Community Leadership Program. She is also a member of Chief Executive Women.

As a graduate of the Australian Institute of Company Directors, Cynthia is currently a Director of the Thriving Communities Partnership, Thriving Communities Foundation, and Eltham College Limited.

Gerard Dell'Oste

Executive Director Shared Services, Chief Financial Officer and Company Secretary

Gerard oversees the financial management of the organisation, and leads the legal, finance, information technology, and facilities teams that support the TIO to deliver its core business. As Company Secretary, he provides support to the Board in their governance of the organisation and ensures compliance and regulatory requirements are met.

With more than 35 years experience as a senior finance professional in the commercial and not-for-profit sectors, Gerard has spent the last seven years at the TIO. He has also served as a Director and Chair for a not-for-profit organisation.

Gerard works across several key projects and is involved in the organisation's technology refresh program, Project Echo.

James McDonald

Assistant Ombudsman, Early Resolution

James' group are the first port of call for consumers and work with consumers to understand their complaint, make sure it is one we can handle, and provide help to both on how to best bring a complaint to resolution.

James is also the Sponsor of the TIO's LGBTIQ+ Employee Resource Group Proud @ TIO and is passionate about always evolving and improving the accessibility of the TIO.

Most recently, James worked at Medibank in health program operations and complaint resolution. James' earlier experience includes previous roles at the TIO, along with regulatory and compliance roles at the Australian Communications and Media Authority and the Department of Immigration.

Wendy Wang

Assistant Ombudsman, Dispute Resolution

Wendy leads our dispute resolution area. Her teams specialise in conciliating and investigating unresolved telco complaints. They help parties reach agreed outcomes and, when agreement cannot be reached, they recommend outcomes based on what is fair and reasonable having regard to laws, codes, and industry practice.

Previously, Wendy has driven industry improvement by leading the team responsible for our systemic investigations and public policy work. Wendy is a senior legal professional, with years of experience in commercial dispute resolution and at the corporate regulator Australian Securities and Investments Commission (ASIC).

To keep up with a rapidly evolving sector, Wendy is focused on targeted resolution strategies to facilitate quick and effective resolution of complaints. She is also focused on developing knowledge and capability across newer complaint areas, such as non-financial loss and the statutory infrastructure provider regime.

Belinda Taneski

Assistant Ombudsman, Improvement, Policy, and Reporting

Belinda leads our work on data reporting, improvement, policy analysis, and systemic issue investigations. She also leads teams delivering communications and member engagement, outreach, strategy, and regulatory affairs.

Previously, Belinda held senior legal and management roles at the Australian Securities and Investments Commission (ASIC), the Australian Competition and Consumer Commission (ACCC), and the Australian Energy Regulator (AER), where she led investigation, litigation, and market performance teams. She spent many years investigating corporate and market misconduct, and most recently worked at the AER leading a team responsible for reporting on the performance of the Australian retail energy market.

Belinda consults regularly with our stakeholders, and her group leads initiatives to help improve the TIO and telecommunications industry.

Gaye Wealthy

General Manager, People and Culture

Gaye's group covers the full People and Culture suite, including learning and development, business partnering, talent acquisition, equality, diversity, inclusion, and wellbeing. They are responsible for the design and execution of the People and Culture strategy for the TIO.

Gaye has significant experience across numerous sectors, industries, and geographies, as well as working in partnership with boards, CEOs, executive teams, employees, and leading teams. Aligned to our values, her focus is to ensure that organisational and workforce design, capability, performance, safety, inclusive culture, and relationships enable and support achieving strategic goals.

Gaye is also the Sponsor of the Employee Resource Group Together TIO, committed to embedding EDI (Equality, Diversity, Inclusion) in the workplace.

Freyja McCarthy

Head of Legal

Freyja leads a small legal team who is responsible for providing legal advice to the organisation, and compliance activities. Freyja and her team also work closely with the Ombudsman on land access matters.

Freyja has experience in telecommunications regulatory advice, competition and consumer law, intellectual property, privacy, employment, and administrative law. She was previously a Special Counsel in the Intellectual Property, Technology and Regulatory team at Thomson Geer, and was recognised as In-House Counsel of the Year in the 2019 Law Institute of Victoria.

Our people

Building relationships and capability	21
EveryOne culture	22
Equality, diversity, and inclusion	23
Our workforce and workplace	24
Employees	27
Workplace health and safety	28
Recognising our people	29
RAP Chair's message	30

Building relationships and capability

To maintain connection between our employees, the People and Culture Group kept regular contact with our people throughout the year. We checked in with people leaders through more than a thousand virtual catchups. Conversations with people leaders focused on their wellbeing and that of their teams. When surveyed, 90 per cent of employees said that their people leader was capable, inclusive, supportive, and competent.

Developing the capability of our people remains a strategic priority. We have expanded development and training opportunities and have become skilled in online delivery as needed. We remotely inducted and onboarded 29 employees throughout the year and reached our strategic target of 80 per cent completion of compliance training.

Our training and development initiatives included:

- **plain English training:** to ensure our internal and external communication is clear, easy to understand, and demonstrates our value of 'Make it easy'
- **a targeted organisational coaching and people leadership program:** with a focus on leading remote teams for our people leaders
- **Aboriginal and Torres Strait Islander inclusion and cultural safety training:** this was a mandatory initiative for our people as part of our commitment to our Reflect Reconciliation Action Plan
- **LGBTIQ+ workshops:** to raise awareness about LGBTIQ+ issues in the workplace
- **a vulnerable consumer refresher program:** to assist our people handling complaints to identify behaviours that may indicate a consumer is experiencing vulnerability and how best to support them.

Developing the capability of our people remains a strategic priority.



My time at the TIO has been absolutely incredible. My career has always involved working with people, and it has always been one of my passions. I was lucky to transition from an Early Resolution Team Lead to the People and Culture side of the organisation to pursue this. I love meeting new personalities and playing a key part in supporting individual career pathways.

At the TIO, we're very people focused. Our people come first, being an inclusive and flexible organisation. Diversity and inclusion are the foundation for any strong organisation and must remain at the forefront of our minds in everything we do.

We spend most of our time at work, so you want to make sure you're in an organisation that makes you feel safe, included, and that your voice is heard. One of the wonderful things about the TIO is that we listen to our people.

Being transparent, listening to feedback, and involving our people in some of the decision-making process is a sign of a really healthy organisation.

Louise Fali

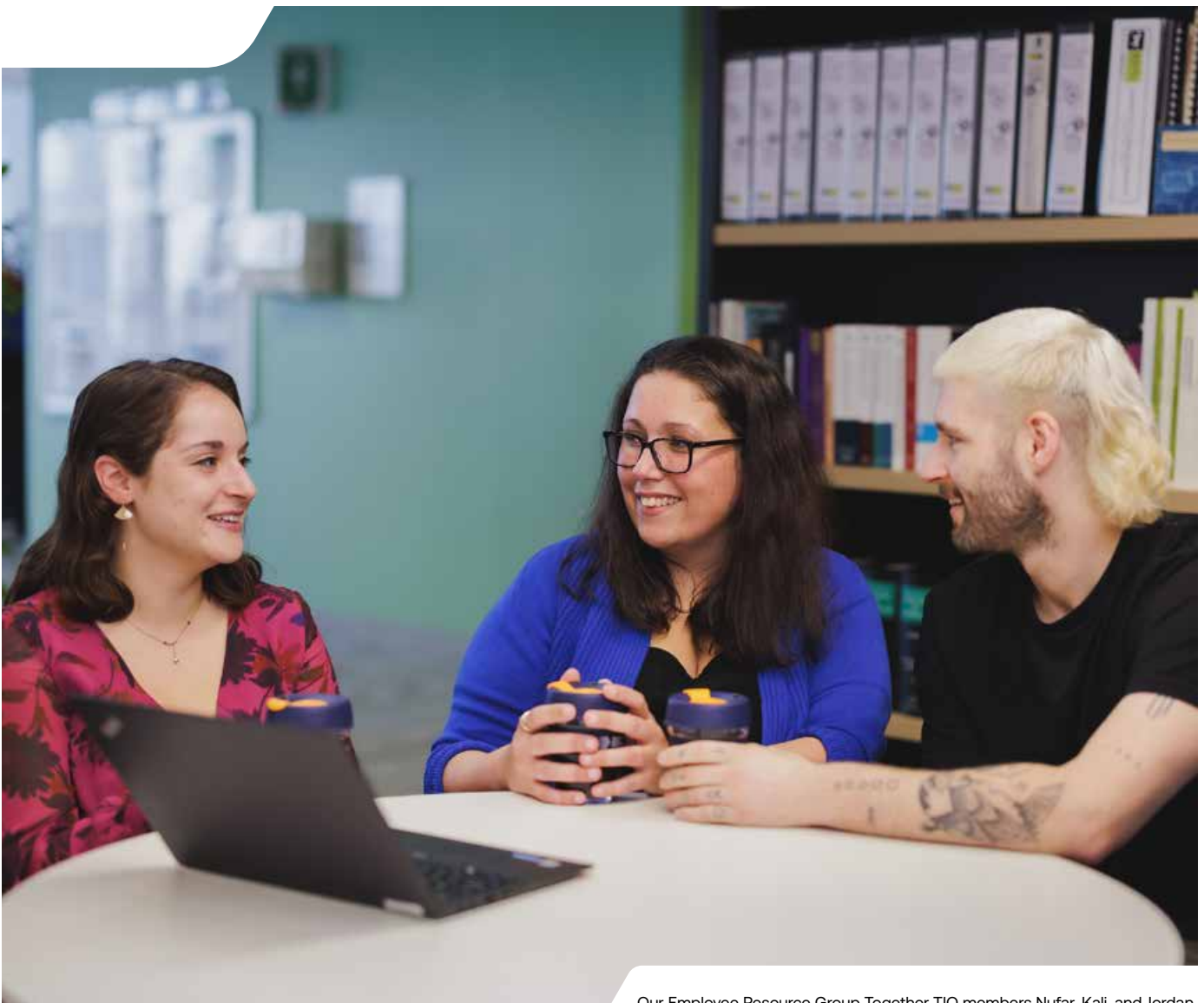
Talent Acquisition and People Advisor

EveryOne culture

Our EveryOne Culture creates an environment where our people feel proud to be a part of the TIO. We are a community where everyone can bring their whole selves to work. Our people are being heard, respected, and included. They know our commitment is more than words because we are doing the work together to build the culture we want.

The numbers showcase our progress as we continue to make positive changes. In our engagement survey:

- 78 per cent of employees said they are proud to work for the TIO
- 78 per cent of employees said that the TIO provides a psychologically safe workplace
- 73 per cent of employees said they understand our 'EveryOne' culture and agree that it underpins our work and everything we do.



Our Employee Resource Group Together TIO members Nufar, Kali, and Jordan.

Equality, diversity, and inclusion



‘We are committed to our people. We respect and embrace all kinds of diversities and are absolutely committed to being inclusive. We recruit, develop, compensate, promote, and manage employees regardless of ethnicity, religion, national origin, gender, sex, sexuality, intersex variation, disability, age, and life experience. We encourage our employees to bring their authentic selves to work because we celebrate all our differences, support it, and thrive on it’.

Our Equality, Diversity and Inclusion Commitment

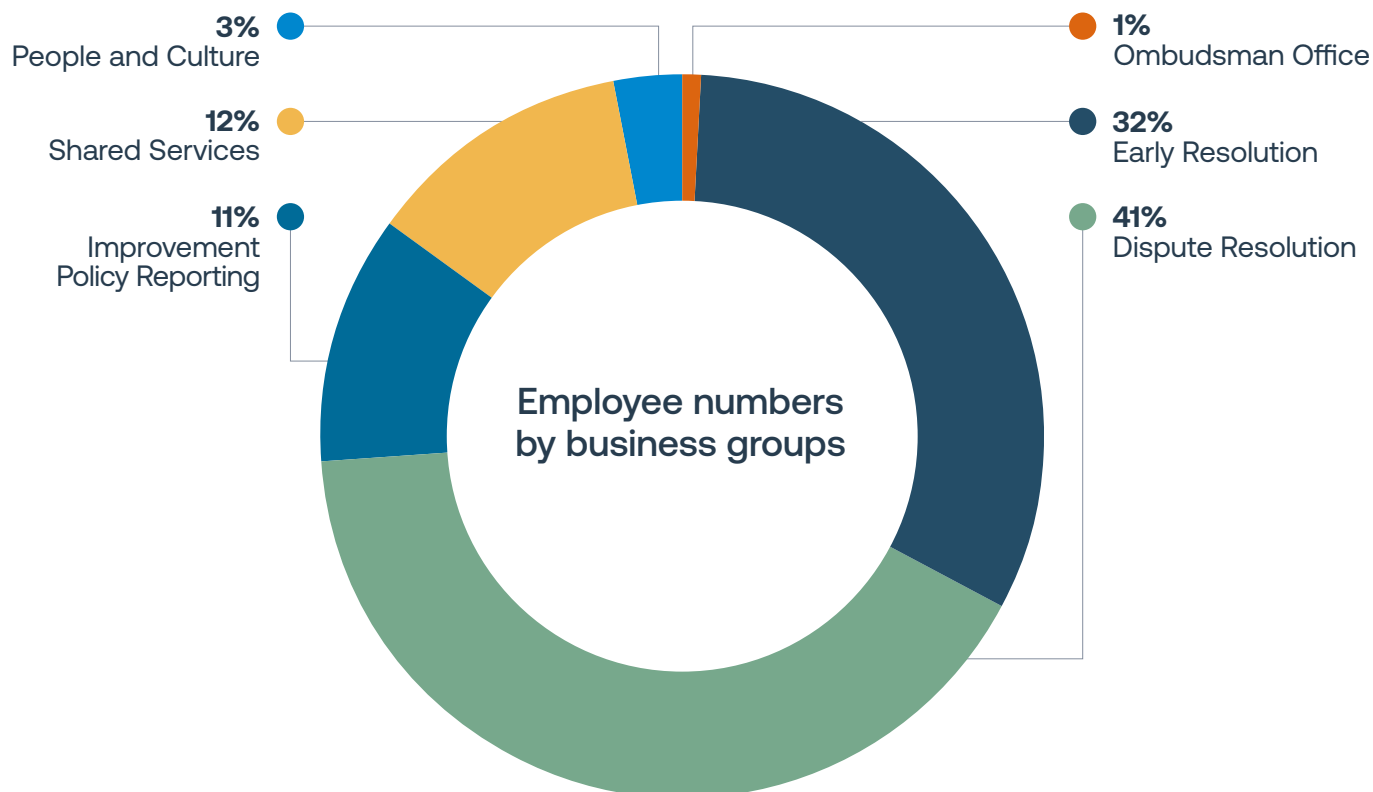
Equality, diversity, and inclusion (EDI) are pillars on which we build and sustain our EveryOne culture. EDI is embedded in every facet of our work. It is in our work practices and policies, in our conversations and performance, and in our learnings and capabilities. We aim to provide a rewarding and psychologically safe workplace for all.

We offered learning and growth initiatives to our employees, which helped build awareness of the importance of diversity and inclusion. Our people have shown commitment to diversity and inclusion by taking part in panel and discussion events, celebrating at diversity events, launching a new ‘Respect’ program in our Early Resolution Contact Centre, and completing 581 related training activities.

Our annual report to the Workplace Gender Equality Agency highlighted our work and progress in talent acquisition, leadership, learning, and attrition. We are continuing work to become recognised as an Employer of Choice.

Through our memberships with the Diversity Council of Australia, Equal Employment Opportunity Network, Australia Network of Disability, and Pride in Diversity, we continue to embed a culture of belonging.

Our workforce and workplace



Total employees by contract and gender

Full Time	170
Female	78
Male	89
Prefer not to say	3
Part Time	21
Female	16
Male	5
Casual	7
Female	4
Male	3
Grand Total	198

Demographic data taken from employee Pulse Survey April 2022

Total employees by grade and gender

Grade 1	56
Female	30
Male	26
Grade 2	72
Female	40
Male	30
Prefer not to say	2
Grade 3	24
Female	8
Male	15
Prefer not to say	1
Grade 4	26
Female	8
Male	18
Grade 5	11
Female	6
Male	5
Grade 6+	9
Female	6
Male	3
Grand Total	198

Total employees by gender

Female	98
Male	97
Prefer not to say	3
Grand Total	198



I've been with the TIO for just over two years as an Early Resolution Officer. We're the first people a consumer talks to when they contact the TIO. I take complaints, ensure I capture their information clearly, and assess if we can handle cases and if they are within our jurisdiction.

Over the past 12 months, I've been involved in the Fairness Project, which is looking at improving consumer and member satisfaction. We send out a survey of questions after someone has accessed our service and use their answers to create a fairness metric. It's an exciting project, and I'm very happy to be involved.

Fairness is an essential part of the TIO's role. It's important that we assess how our members and consumers perceive us so we can look at how we can improve our services. By asking the right questions, we can make sure we're being as fair as possible and ensure we're doing the right thing.

Part of it is also about connecting with consumers who are vulnerable, hard to reach, or might struggle to be heard. We want to make sure we give them a fair experience.

Jannette Mak
Early Resolution Officer

Number of employees on Flexible Working Arrangements



Parental Leave



New roles



Movements within TIO



25 internal appointments, including Assistant Ombudsman Dispute Resolution, Wendy Wang

23 contract conversions, including **17** Dispute Resolution Officers converted to permanent employees



New Ombudsman Cynthia Gebert commenced on 2 May 2022



Ongoing groups and committees



└ Employee Resource Groups ┘

Employees

On 30 June 2022, the TIO had 198 employees, including seven casual employees and five employees currently on parental leave.

Enterprise agreement

Three quarters of TIO employees are employed under the Telecommunications Industry Ombudsman Ltd Enterprise Agreement 2018. This Enterprise Agreement has a nominal expiry date of 30 June 2021.

Negotiations commenced in September 2021 with the union, delegates, and employee representatives, which have continued through to 30 June 2022.

Organisational Review

We started the financial year with 257 employees and ended with 198 employees on 30 June 2022.

Only key vacancies were filled during the year as we considered the impact of declining complaints on our organisation.

In response to the continuing downturn in complaints, in March 2022, we undertook an organisational review to help us understand whether the way we operate as an organisation was 'fit for purpose'. The review concluded in June 2022.

During the review, an independent consultant worked closely with the Ombudsman and Senior Leadership Team and key leaders from across the TIO. The aim of the review was to inform agile ways of work to enable us to scale up or down in response to trend changes in complaint volumes. This work was critical for our sustainable and successful future and informed the 2022-23 budget process. We go forward into next year with a new organisational structure.



It's a tremendous honour to be recognised with the People's Choice Award. I was deeply moved to be regarded as someone who personifies our 'Dream' values and believes in our EveryOne culture. The organisation is full of great people who care deeply about each other and are passionate about the work we do every day.

As an organisation, we're empathetic, intelligent, inclusive, and collaborative. We genuinely want to help, whether that's helping a consumer, provider, or each other. There are so many people at the TIO on the same page, aligned to our values, and proud of what we do.

My job feels particularly meaningful when I can help the most vulnerable consumers. I've found that small changes can make a big difference in helping tell their story. This might involve allowing more time or adjusting our process so that people feel heard. It's important to have awareness and empathy in dispute resolution work.

A large part of my role involves working with my team members, helping them resolve complaints, and helping them grow, develop, and improve their skills. I am driven each day to inspire my team. I want them to be the best they can be and achieve their goals. I encourage them to respectfully challenge the status quo and think about new ways of approaching problems to be more efficient and effective.

I am deliberate about creating opportunities for us to listen and learn from each other. Everyone, regardless of their experience, has something to offer. I have Dispute Resolution Officers in my team that have been here 14 years, and others that have been here 14 months. We all have unique experiences and insights from our lives and backgrounds that we can share to support one another and deliver a world-class dispute resolution service.

James Heath

Lead Investigator

Winner of the People's Choice Award

Workplace health and safety

Our commitment to workplace health and safety (WHS) and wellbeing is key to our organisation. Our updated WHS policy, as required under the *Work Health & Safety Act 2011*, was approved by the Board in 2021.

COVID-19 management

This financial year, we focused on the effective management of COVID-19 impacts, planning, and response.

We created a COVID-19 task force to update our COVID-safe plans, strategies, risks, communications, and changes as needed to protect employee health and safety.

Wellbeing

The work of the WHS Committee continued remotely, focusing on wellbeing. We maintained connection and engagement with employees during the pandemic and state lockdowns. We created many intentional touch points with our employees. These included surveys, quarterly all-employee conversations with the Ombudsman, and online social events to provide avenues for feedback and open interaction without physical barriers to interact with colleagues.

We further supported employees by introducing an online eight-week Psychological Safety and Resilience program in October 2021. This was the second time we offered this program to all employees. Everyone received access to the program and its resources, so people could choose to interact with it when it suited them.

To strengthen our wellbeing commitment, the TIO appointed a Lead – Equality, Diversity, Inclusion, and Wellbeing. This role will develop the TIO Wellbeing Strategy and Program and explore opportunities and initiatives to connect employees holistically. To support the strategy, the Lead has reviewed the existing policies, employee assistance program, and internal employee reference groups. The new program will be launched in the coming year.

Flexible working

We created and launched a Flex@TIO policy in September 2021. This policy formalised our commitment to flexible working where we expect our Melbourne-based employees to work from the office one day a week.

To officially launch this policy, the WHS Committee organised an ‘O-week’ with welcoming events at the office throughout the week.

Injury management

We continue to operate carefully regarding the prevention of injury, illness, and hazards in the workplace, whether this is in the office or at home. We had four work-related injuries in the past year and took all necessary steps to ensure future prevention.

90%

employee
participation rate

in an 8 week Psychological
Safety and Resilience program

21

people leaders and
employees completed
Mental Health First Aid
accredited training



1,900

hours of training

in workplace health,
safety, and wellbeing

Recognising our people

Our reward and recognition program aims to reinforce our values and to support an inclusive workplace culture where people are appreciated and celebrated. The program aims to engage all employees in the process of nominating and recognising colleagues for role modelling behaviours and performance.

Every year, the TIO celebrates outstanding employee and team contributions through Our People Awards. The 2021 awards recognised the contributions of our people from 1 January 2020 to 31 May 2021. Our Senior Leadership Team selected 17 winners from over 90 submitted nominations.

On Thursday 9 September 2021, we announced and celebrated the winners via an online award ceremony.

The 2021 People Awards and their recipients were:

The Star Award, for a team or individual who went above and beyond their role expectations:

- 2021 recipients: Return to Office Working Group and Information Services and Technology team

The Heidi Jane Odermatt Leadership Scholarship, for an emerging leader, who is not in a people leader role, and who demonstrated commitment to learning, development, and excellence in leadership:

- 2021 recipients: Bahia Samman and Meghann Clark

The Chelsey Callaghan Knowledge Scholarship, for an individual who is committed to sharing their knowledge, experience, and expertise across the organisation:

- 2021 recipients: Rasika Abeysekara and Sam Stradling

The Values Awards, for teams or individuals who have demonstrated the TIO's values:

- 2021 Dare to be Great Value Award recipients: Irfan Ali and Robert Petterwood
- 2021 Respect and Inspire Value Award recipients: Georgia Poupoulis and Lorenzo Capodiferro
- 2021 Evolve and Grow Value Award recipients: Kali Power and Main-Shing Tran
- 2021 Appreciate and Celebrate Value Award recipients: Dhamendra Unka and Julie Pearce
- 2021 Make it Easy Value Award recipients: Graem Kelly and James Patterson

The People's Choice Award, for an individual or team for best personifying the TIO:

- 2021 recipient: James Heath

At the 2021 People Awards Ceremony, the following employees were recognised for their years of service:



5 years service

Aidan Griffiths
Andrew Williams-Wynn
John Brooks
Karen Pircher
Louise Halliday
Olga Zelenko-Howlett
Judi Jones



10 years service

Cristian Muscatello
Fabian Morris
Rajesh Ramadoss
William Fraser



15 years service

Guy D'Astoli
Leonie Jensen
Lorenzo Capodiferro
Tindikai Munyawarara



20 years service

Kayla Thomas

RAP Chairs' message

Wominjeka yearmann koondée biik Wurundjeri balluk. Welcome to the land of the Wurundjeri people.

Our Reconciliation Action Plan (RAP) has the important role to collectively build connections and relationships that value Aboriginal and Torres Strait Islander peoples, histories, and cultures. Diversity and inclusion are not 'nice' things to have. They are a critical need that we must recognise, acknowledge, and implement as thoughtful allies, without virtue signalling. Equality, diversity, and inclusion do not happen by themselves. It takes the effort of everyone, including leaders and employees, to make it a valuable part of establishing a culturally safe workplace.

This last year has been one of reflection and change. Change begins with brave actions in your daily life; where you live, work, play, and socialise. We have continued our journey of working through our RAP commitments. We are educating our people and ourselves through active participation with external RAP activities to build capacities and deep insights.

We committed to, and established, new and improved internal communications and engagement activities to update our people on RAP activities and events, with the following key highlights over the past year.

1. Survival Day: Opt-in to work on 26 January

We offered our people the choice to work on the public holiday on 26 January and take time off on a different day instead. This was an important initiative in our journey of Reconciliation. However, we also understand that everyone processes this day each year differently, and we respect those differences. With the full support of the Senior Leadership Team, our people could choose what they wanted to do. This year, over 50 employees opted-in to work on the day. We plan to retain this option for our people in future years.

2. Unveiling of the RAP artwork 'Ngara'

In 2020, we engaged an indigenous artist, Jasmine Sarin, to create an artwork to showcase our RAP commitments and to represent and tell the story of the TIO. We wanted to have one beautiful artwork that we could use in several ways to promote our work in the Aboriginal and Torres Strait Islander space. We also wanted an artwork for our people, to strengthen our connection, and welcome First Nations people in our workplace.



RAP Working Group Co-Chairs Andrew Fitisemanu and Joe Selvaretnam

In June 2022, during National Reconciliation Week, the artwork was unveiled in its permanent location by the Ombudsman in the presence of our people. Both in-person and through a livestream, our people could witness the event, where we heard more about the artwork and reconciliation.

In Ngara, Jasmine weaves the work of the TIO into the artwork to emphasise the connection to land, peoples, and work.

3. Purpose Alignment Survey

The RAP Working Group also undertook a Purpose Alignment Survey, partnering with Crackerjack Education using the 'CultuRecode' model. We surveyed people across the organisation to better understand our cultural competencies and training needs. To have a meaningful and enduring connection with First Nations people, our employees' awareness and capability will be strengthened to ensure we have a culturally safe and welcoming workplace.

Next year, we will report on our RAP progress to Reconciliation Australia. We are aiming to be recognised as a Reflect RAP organisation who formalised a commitment to reconciliation.

In the Reflect stage, our work will continue to scope and develop relationships with First Nations stakeholders, deciding on our vision for reconciliation, and exploring our sphere of influence.



Unveiling of the RAP artwork 'Ngara', June 2022

“It's important for organisations to first assess internally and reorganise their ‘houses’ so that their environment is safe, and secondly, to look for proactive opportunities for indigenous engagement.”

RAP Working Group Co-Chair Andrew Fitisemanu

“Driving actions to strengthen relationships between First Nations people and non-indigenous people is important to me. Reconciliation can become just a word, unless we act as individuals and as a community.”

RAP Working Group Co-Chair Joe Selvaretnam

Our performance

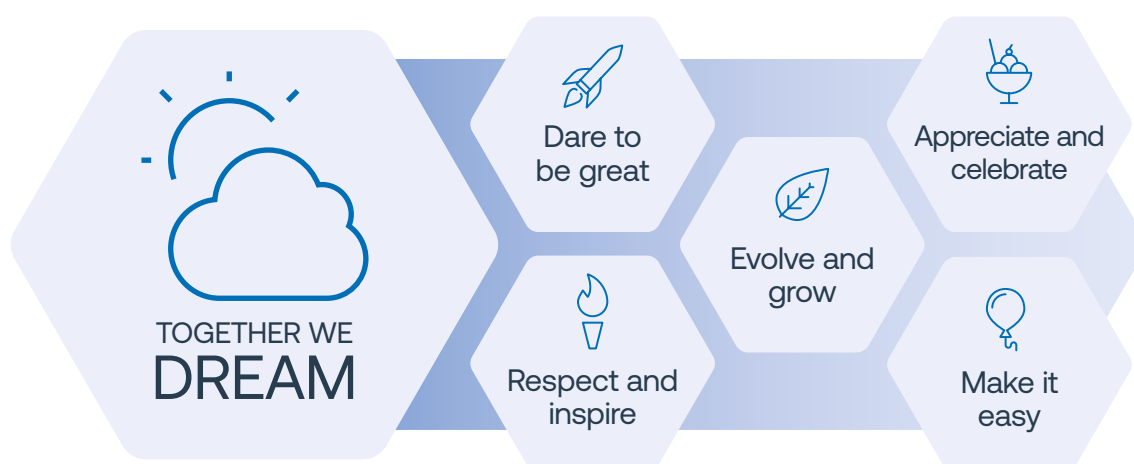
Our goals and values	33
Continuous improvement	36
Improving our complaint handling	38
Group achievements	39

Our goals and values

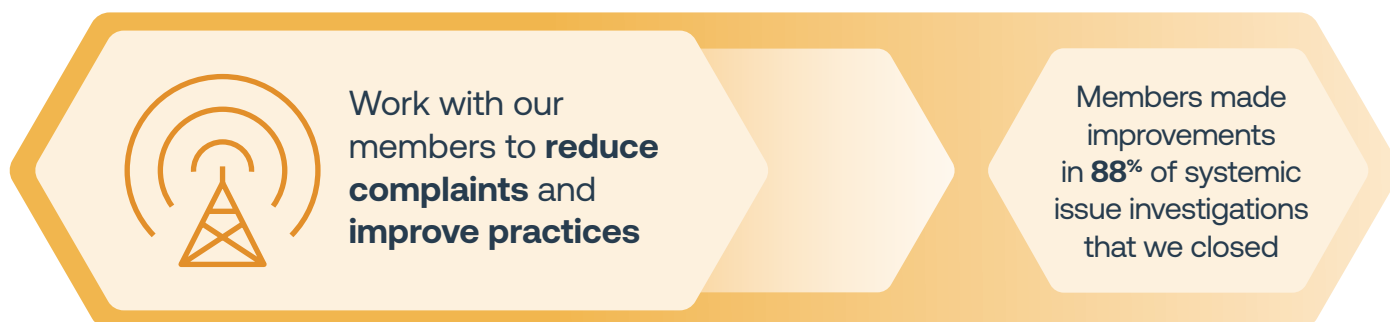
This was the second year of our three-year strategy, approved by the Board.

The strategy outlines **five** goals. These reflect our continuing focus on being an accessible, effective, and forward-looking complaint resolution service and our role in influencing positive outcomes in the telecommunications industry.

Our work towards our strategy is underpinned by five values. Under the umbrella of **Together we DREAM**, our values guide every aspect of our work.



High level snapshot of our 2021-22 performance against our five strategic goals.



Good complaint handling outcomes and industry improvement are at the heart of this goal.

One of the ways we drive improvement in industry practices is through our systemics work, bringing issues we see in our complaints data to our members' attention. This year, members made improvements in 88% of systemic issue investigations that we closed, exceeding our target of 70 per cent. This includes 5 referrals we made to the regulators, where the member either did not respond to our investigation notice or did not adequately address our concerns about the systemic issue.

To drive continuous improvement of our service delivery, we set case closure targets for our Early Resolution and Dispute Resolution teams.

Our Early Resolution teams responded promptly to consumers and referred complaints efficiently to members for handling. The teams answered 66 per cent of calls within 60 seconds (target 70 per cent) and 75 per cent within 120 seconds (target 90 per cent). We continued to refer complaints quickly to members, with referrals taking on average 15.35 minutes (target 15 minutes),

Our Dispute Resolution teams achieved good turnaround times, with 55 per cent of cases closing within 60 days (target 75 per cent), and 81 per cent closing within 120 days (target 90 per cent).



Leverage the **power of our people** to strengthen our capability and performance

84% of cases achieved a **90%** standard against quality criteria

To achieve this goal, we continued to work towards being recognised as an Employer of Choice. We used our pulse survey to monitor this. This year, 73 per cent of our people participated in the survey, which showed an employee engagement score of 53% (target 75 per cent), a decrease compared to last year.

We support our people to deliver world-class dispute resolution services. This year, we exceeded our target for case handling quality, with 84 per cent of escalated cases investigated achieving a 90 per cent standard against quality criteria in line with the Benchmarks for Industry-based Customer Dispute Resolution (IBCDR) (target 83 per cent).



Create a **great consumer and member experience**

Information available in **37** languages, including Auslan

We continued to focus on creating a great consumer and member experience, as well as improving the accessibility of our service.

This year, we established a call centre in Western Australia to service consumers in the Australian Western Standard Time zone. This allowed us to extend our opening hours to create an even better experience for consumers who need our service.

We also improved our accessibility by expanding our web resources in 37 languages, including Auslan. We have worked hard on our outreach and social media presence to support consumer awareness of our scheme.

We ran a pilot to develop a measure for consumer and member satisfaction and fairness. Our next consumer awareness survey will take place next year.

We continued to work hard on building member awareness and experience. Our work in this space included online member forums, webinars, and regular member newsletters to build awareness of our service and support members in effective complaint handling.



Expand services with innovative **solutions** and **technology**

Microsoft Dynamics finance module implemented

This year, we continued to upgrade our technology with the refresh of our technology systems, finalising a new Microsoft Dynamics finance module, and focused on sustainability of our resources.

To achieve our sustainability objective, we adopted a cradle-to-cradle production measure for outreach materials, meaning our products and resources can be recycled or reused with no loss of quality. This year we exceeded our target of 85%.



Use data and insights to **influence policy** and **shape public debate**

12 significant contributions to public policy consultations

This goal captures our role of identifying emerging trends and helps us to build our public presence. Throughout this year, we issued four data releases and published two systemic reports. We met our target for influencing policy debate through 12 significant contributions to public policy consultations, and this was supported with 10 shorter contributions to public policy consultations.

Last year, we introduced a Media Impact Score to better assess the impact of our media communications work.

This measure provides meaningful data about our media coverage, impact, and sentiment. Our score in the second half of this year was 4.3*, an improvement from the previous six months (3.7). We focused our messaging on supporting consumers and offering data and research that can be trusted by our consumer, industry, regulatory, and government stakeholders.

* The Media Impact Score sits well above other services such as finance and business services, legal services, and government agencies in terms of positive media impact.

Continuous improvement

The telecommunications industry is constantly evolving. New products, services, technologies, and providers constantly appear in the market. We are always looking at ways to improve our service delivery, and ensure we are keeping up with the rapidly changing industry.

Modernised Terms of Reference

Our modernised Terms of Reference (ToR) went live on 1 January 2022. The new ToR help us clarify our process, implemented recommendations from the previous Independent Review, and broadened the scope of the scheme. Our financial awards limit has been extended to \$100,000, and we now have the power to award compensation for non-financial loss in non-privacy complaints.

Project Echo Business Transformation Project

Project Echo, our business transformation project is a key strategic improvement to ensure we provide a fair and accessible service to members and consumers now and in the future. This is the largest technology upgrade the TIO has seen in 10 years.

Over the past year, we implemented the first module with the finance system roll out in July 2021. Delivering the project against the backdrop of rolling lockdowns and the impact of COVID-19 on our technology partners has not been easy. It is, however, a vital strategic investment and underpins our ability to innovate and meet stakeholder expectations. The next stage will be upgrading our complaint resolution modules.

New Statutory Infrastructure Provider complaint handling process

We developed a process for handling complaints involving Statutory Infrastructure Providers (SIPs). Where necessary, we may involve a SIP in the complaint resolution process. This includes asking for information from a SIP or expecting them to engage in a conference call to resolve a complaint. Bringing in all parties involved in a complaint from the beginning of our process makes it easier to continue providing an efficient and effective dispute resolution service.

Fairness measure

Being fair and independent is at the core of any Ombudsman service. There is currently no accepted metric for measuring fairness, so this financial year we began the complex and world-leading work of developing one. We are aiming to use this metric to assess consumer and member feedback about fairness at different stages of our process. We will also use this to benchmark and improve the fairness of our complaint handling to enhance the consumer and member experience.

Independent Review

Legislation requires an independent review of the scheme to be conducted every five years. In April 2022, Queen Margaret University (Edinburgh) commenced a review of our scheme. Our focus for the next year will be implementing recommendations of the Independent Review, which is due to be completed in August 2022.

We are here to help everyone in Australia with their telco complaint regardless of where they live, what language they speak, what their means are, or what needs they have.



Translated resources

In keeping up with an evolving industry, we must also ensure we are providing an accessible dispute resolution service for consumers. We are here to help everyone in Australia with their telco complaint regardless of where they live, what language they speak, what their means are, or what needs they have.

Over the past 12 months, we have worked with both external consultants and our employees to develop new resources on our website to ensure that people can access our service in a way that suits them. Our new accessibility and multilingual pages offer downloadable information about our services in 37 different languages, including Auslan, and Easy English, a simplified form of English using pictures and words. We also translated our short explanatory videos into four languages. In addition to English, we now have videos in Auslan, Vietnamese, Hindi, and Simplified Chinese.

To reduce our environmental footprint, we made a conscious decision to provide downloadable assets and digital brochures on our website. Offering digital assets also makes it easier for people to share our resources with colleagues, friends, and family who may need our services.

Extended operating hours

We extended our operating hours to 8am to 8pm, AEST/AEDT, to ensure that everyone has the flexibility to reach out to us at a time that is convenient for them. This includes a full business day for those on the west coast of Australia, and longer hours in the evening for the rest of the country. We also have recruited a team of remote Early Resolution Officers in Perth to help expand and diversify our workforce.

Auslan Video Interpreting Service

For consumers across Australia who are Deaf or hard of hearing, we developed a new initiative to allow TIO case officers, consumers, and interpreters to communicate together through a video call. The Auslan Video Interpreting Service went live in April 2022. Consumers can book this through a [booking form on our website](#). We hope to be as accessible as possible by expanding our services to suit a wide range of needs.

Building capability

For us to provide the best possible dispute resolution service, we train and upskill our people regularly. We continue to offer the Graduate Certificate of Dispute Resolution (Industry) qualification together with the Box Hill Institute in Melbourne. We also offer various short courses and internal modules to upskill our people and ensure that they continue to develop in their role. This year we had Dispute Resolution Leaders complete a nine-month professional development program, focused on leadership and helping their people grow.

Visual Management Boards

Throughout the year, we also continued to expand the use of 'Lean' electronic visual management boards across the TIO. This has helped us to manage work better in a hybrid work environment. It has changed how our organisation works by elevating problems and challenges and helping everyone have better conversations around solutions.

Improving our complaint handling

In 2021-22, the overall number of unresolved complaints coming back from providers decreased. In the first quarter, unresolved complaints were at their highest level for the year, followed by a drop off in subsequent months.

By the second quarter, we were able to reduce the wait times significantly for case managers to be allocated to unresolved complaints. At the same time, we ran consistent training and improvement programs to enable us to deliver effective and efficient dispute resolution services.

We saw providers and consumers adapt to the challenges of the COVID-19 pandemic. We commend providers and consumers for trying different approaches and ways of working to resolve complaints quickly.

Providers worked with us proactively to help address the long wait times and frustrations consumers faced during the pandemic. They did this while also dealing with the impact on operations and resourcing arising from the COVID-19 pandemic.

Despite the challenges of the pandemic, we closed 55 per cent of escalated cases within 60 days of returning unresolved. This was an improvement on last year's result of 53 per cent.

Targeted Resolution team

In the final quarter of 2021-22, we created a Targeted Resolution team. This new team actively responds to complaint fluctuation. They tested a range of responsive techniques to resolve cases in the queue. Implementing these new techniques will allow us to be agile and ready to respond as soon as possible to unresolved complaints.

Broadening business loss expertise

The skills and expertise of our people are key to providing an independent, effective, and efficient dispute resolution service. We have implemented targeted training to ensure all our officers can handle all types of complaints we receive, including business loss complaints. We are also providing more holistic training and sharing specialist knowledge across our teams. This change will allow our officers to work across a range of different complaint types, resulting in better outcomes for providers and consumers.

Core Competency Quicker Program

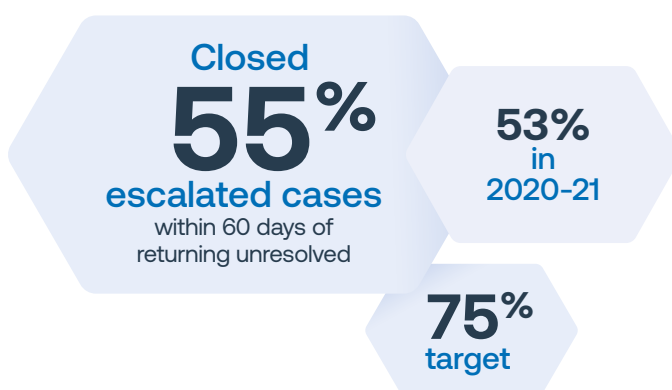
Our new starters faced unique challenges not being able to meet their colleagues face-to-face. To support our people and provide them with the skills they need to succeed, we implemented the Core Competency Quicker Program. The program allowed us to train our people in a hybrid working environment and equipped them to handle various types of complaints through a structured scheme.

Compensation for non-financial loss

Our office often receives complaints from consumers requesting compensation for non-financial loss. Previously, we have not been able to investigate this type of claim. Since our modernised Terms of Reference was introduced at the start of 2022, our office can award non-financial loss compensation for non-privacy complaints up to a value of \$1,500. We have implemented processes to ensure a considered approach is developed with oversight by senior staff members. These processes ensure we handle cases consistently.

Complaint outcomes

In most cases where consumers received a remedy, there was both a financial and non-financial outcome. The most common financial outcome was a billing adjustment followed by a compensation payment. The median financial amount consumers received was \$435.14. Non-financial outcomes were most often an explanation or assistance, followed by a cancellation, or change to a contract, service or plan.



Group achievements

Early Resolution

This year continued to be a challenging year dealing with the impacts of COVID-19. However, the Early Resolution group has been able to continue its important work to help people stay connected to their phone or internet service, and communicate with their provider.

In 2021-22, the Early Resolution group handled 84,303 calls and 114,137 online contacts. While our performance was challenged during the year, we answered 66 per cent of our calls within 60 seconds and 75 per cent within 120 seconds. We continued to prioritise our vulnerable and small businesses at-risk line, providing essential support during bushfires and floods to nearly 500 people. We are focused on finding ways to improve our service to consumers and members.

While presenting challenges, the COVID-19 pandemic has allowed the Early Resolution team to innovate. With working from a physical office no longer the norm, we created a team based in Western Australia and expanded our hours of operation to 8am to 8pm AEST/AEDT. As well as staying open longer for those not on the east coast, we have also been able to keep our people and small business at-risk line open on Victoria-only public holidays. Since the launch in April 2022, we have handled over 6,000 contacts when we would have otherwise been closed.

We have also continued our use of robotics and automation to better manage our workload. Replacing manual administrative tasks with automation has allowed us to spend more time on delivering on our purpose to provide a fair, independent, and accessible dispute resolution service.

Dispute Resolution

In 2021-22, the Dispute Resolution group dealt with significant changes, with an initial increased demand for services, new training, and new leadership.

In the first quarter, we successfully responded to an unprecedented surge in demand for our services. A high number of consumers returned to us with unresolved complaints after initial referral to their telcos. After a series of successful dispute resolution interventions, we reduced handling times to pre-pandemic levels by the second quarter.

We introduced training for our people such as the Technical Induction Training for new complaint handlers and the Core Competencies Quicker Training Program for established complaints handlers. These programs give our teams the necessary knowledge and skillset to deal with a wide range of telco complaints and handle them efficiently and fairly. Our leaders across the group also took part in a year-long leadership development and training program to give them the tools to support, develop, and build strong-performing dispute resolution teams during the pandemic.

This year, we said farewell to former Assistant Ombudsman of Dispute Resolution Mary Russell, who left the TIO in February 2022. Mary led the Dispute Resolution group through many significant changes in 2021-22 and her contributions were highly valued.

In March 2022, we welcomed Wendy Wang into the group as Assistant Ombudsman. Wendy will continue building on the improvement programs which began under Mary and will explore how Dispute Resolution can best deliver its core work. Wendy has been particularly focused on how our area can respond quickly to variations in demand. She has been overseeing several process improvements and automations, as well as developing knowledge and capability across new complaint areas under our Terms of Reference.

84,303
calls
66%
answered within
60 seconds

75%
within 120
seconds

114,137
online contacts





I've been with the TIO for more than seven years. A lot of people may think accounting and finance tasks are boring, but I can tell you that I have a lot of fun at the TIO. Every day is a different story, and a different challenge to unravel. My contribution to the organisation is to make finance aspects run smoothly, make it easy, and answer questions as they come.

Financial compliance is very important, and it is one of every organisation's key success factors. My team are very experienced in accounting and finance, and most of them have been at the TIO for a long time. We know the industry, we know what's best for the organisation, and we do our best every day. We maintain the reputation of the TIO, and make sure everything is done in a professional manner.

We are a supporting team that helps the organisation go above and beyond. That's my purpose here. To make sure we're financially compliant so that our Contact Centre and Dispute Resolution teams can focus on assisting consumers to resolve their telco issues.

Simon Leung
Finance Manager

Shared Services

During the year, the Finance team was heavily involved in the implementation of a new finance system as part of our business transformation program, Project Echo. The team also continued to provide financial reporting for the business, the Board, and its committees. We also ensured compliance with relevant corporate policies and met statutory obligations.

The Facilities team continued to adapt and evolve to changing COVID-19 requirements. We provided a compliant and safe workplace for our people and visitors to return to, as well as timely communications on the COVID-19 legislation and its impact on our people, office, and work from home arrangements.

The Legal team facilitated major contract reviews, provided internal legal advice on a range of matters, including employment, privacy, and land access. We also responded to consumer requests for access to their personal information.

The Information Systems and Technology team continued to support work from home arrangements and participated in TIO's business transformation project, Project Echo. Together with internal stakeholders, the team also developed automated processes to minimise or eliminate repetitive system tasks and enhance efficiency.

The Executive Director of Shared Services, Chief Financial Officer, and Company Secretary provided ongoing support and advice to the Board on various matters including financial management, governance compliance, risk assessment and management, strategic planning, and projects.

Improvement, Policy, and Reporting

Over the past year, the Improvement, Policy, and Reporting group completed key pieces of work on policy and systemic issues, regulatory affairs, data reporting, internal and external communications, community outreach, and stakeholder engagement.

In the first half of the year, we engaged in extensive stakeholder engagement during the consultation phase of the new Terms of Reference.

The Reporting team continued to transition reports to Microsoft Power BI, a data visualisation software, which removed reliance on legacy systems and enhanced our internal and external reporting. This shift made it easier to analyse and monitor our data and resulted in streamlined report publications.

We also shared the TIO's unique complaint handling experience and data when developing a range of policy submissions and systemic reports. These insights and suggested improvements are intended to drive better outcomes for consumers, telcos, and the broader industry.

In one example of this, the Policy and Systemic Issues team made submissions to Communications Alliance and Australian Communications and Media Authority (ACMA) consultations where we elevated insights regarding customer verification and telco account security. These submissions highlighted the learnings of two systemic investigations into telco-related account fraud, and findings from our systemic report on 'Defending phone and internet accounts from fraudsters'.

In early 2022, the Member and Community Services team began attending in-person events again, with a focus on expanding awareness of our service in rural and remote Australian communities. We spoke to consumers impacted by poor internet and mobile coverage. We attended large community events to connect with diverse audiences. We also continued to connect with our stakeholders through forums and informative webinars.

Our Communications and Engagement team was a recipient of a 2022 Gold Quill Award from the International Association of Business Communicators for the work on an internal initiative called 'TIO Radio'. This was global recognition for this innovative event, which helped our people to reconnect in a fun way after a long period of working from home.



This year, a big focus for my team was modernising our Terms of Reference. It involved a lot of effort from all areas of our organisation, and great engagement from industry, consumer advocacy groups, regulators, and government. We listened to all these voices and balanced their interests to form a fit-for-purpose document for the future of the TIO scheme.

Telco is such an evolving industry. In modernising our Terms of Reference, we looked at where we could strengthen things and make this key governance document more transparent and easier to follow. We're making sure our service continues to be relevant and can handle most complaints in the telco sector.

I really enjoy making complex issues simple and digestible, whether it's developing our approach to our strategic goals and measures, or helping stakeholders understand and relate to our purpose and vision. We're not a regulator or an advocacy body. We're a strong, independent, and authoritative voice in the industry.

I love being able to clarify and support our purpose and give it relevance to consumers and industry. Our new Terms of Reference are helping to do exactly that.

Vicky Finn

Strategy and Regulatory Affairs Lead

People and Culture

The health, wellbeing, safety, and development of our people has continued to be at the heart of all we do. As the uncertainty of the pandemic continued, People and Culture responded in a way that built confidence, connection, and trust with our people.

We focused on providing the best support possible so we could empower our people through uncertain times. We launched a new Flex@TIO policy, offered initiatives to support wellbeing and home-office set up, and promoted learning and development.

We continued our five-day special leave policy along with unlimited access to the Employee Assistance Program. We provided an additional two-days paid leave crossing a weekend so people could take a four-day well-earned break. We provided paid community

service leave for vaccinations. Whenever we could do so safely, we organised employee (COVID-safe) events in the office to promote reconnection and gathering. We offered flexibility to take leave and breaks and to adjust working hours. And we continued to provide a one-off payment to help with the costs of setting up safe workspaces at home.

Enterprise Agreement (EA) bargaining commenced in September 2021. We approached the process in a manner that aligned with our values and culture, always acting in the best interest of the organisation and its people. Negotiations continued through June, and we are hopeful we will reach conclusion early in the new year.



Hybrid team meeting at the TIO

CASE STUDY

Delaney deals with the flow-on effects of an unauthorised SIM swap

Delaney's mobile service stopped working. When she called her provider, Mode Telco, it told her she had approved a SIM swap, which she hadn't. She visited her local store and had her mobile number returned to her within the hour.

During this hour, the fraudster accessed Delaney's email and multiple cryptocurrency accounts, and used her mobile number to obtain codes to reset her passwords. Over the next three weeks, further attempts were made by fraudsters to access Delaney's accounts.

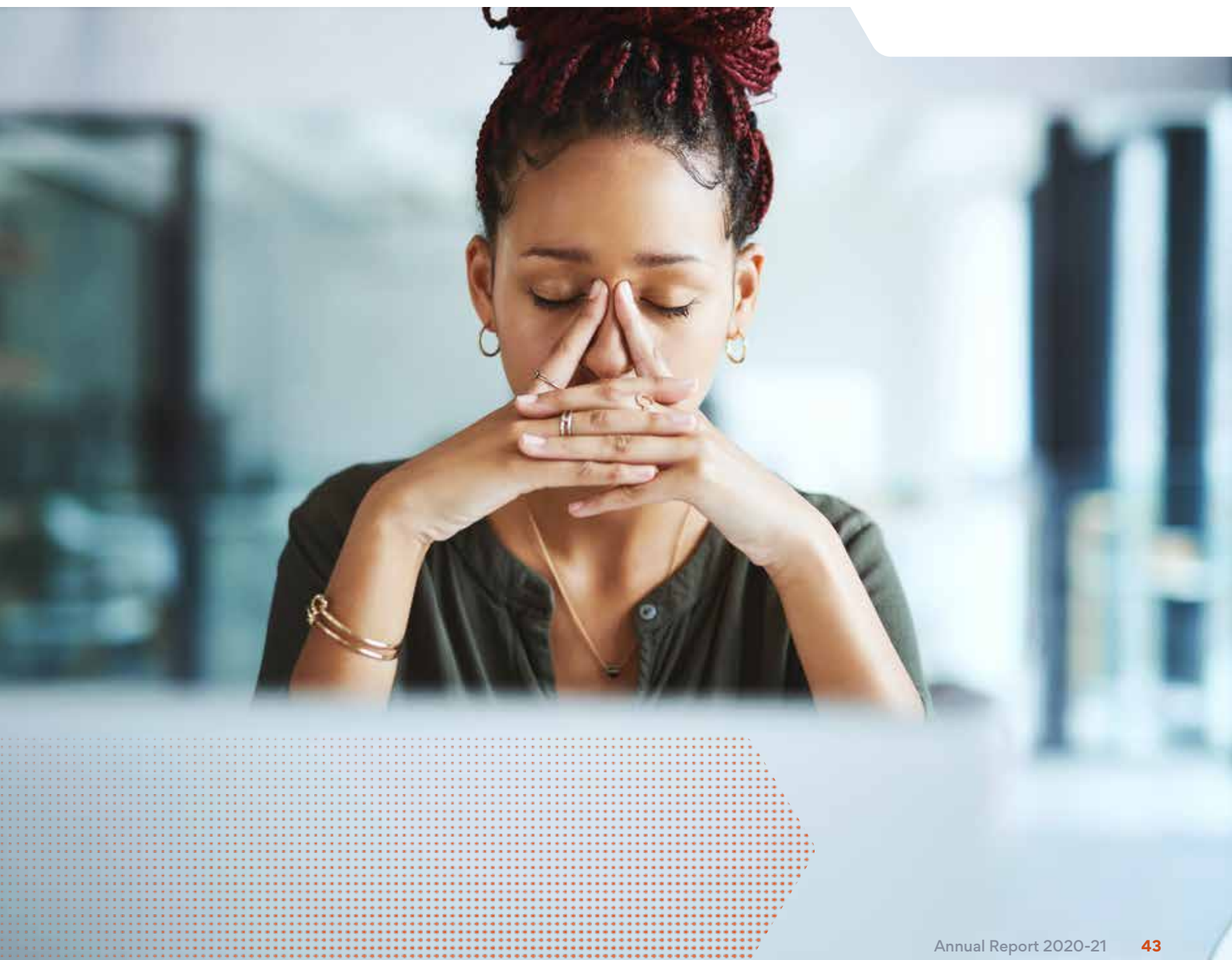
When we asked Mode Telco to investigate Delaney's complaint, it found a fraudster had impersonated a Mode

Telco staff member to gain access to Delaney's account and process a SIM swap. Mode Telco said this fraudster was able to provide enough information and credentials to trick Mode Telco's staff into believing the fraudster was acting under Delaney's instructions.

Delaney said after her accounts had been compromised, she spent hours contacting various agencies, including her bank, superannuation fund, Medicare, and her internet provider. She also had to replace her identity documents and credit cards.

Mode Telco offered to cover the cost of replacing Delaney's identity documents and any remaining charges on Delaney's account so she could transfer her service to another provider.

Names of all parties have been changed.



Members and Communities

Events that shaped the year	45
Our members	46
Working with our members	47
Working with our communities	48
Reaching new audiences	50

Events that shaped the year

The importance of service connectivity was highlighted as Australians moved to new hybrid ways of working and studying. Devastating natural disasters in Queensland and New South Wales provided further challenges to keeping consumers connected.

Infrastructure and the market

Throughout the year, remaining homes and businesses were connected to the NBN network. By the end of this financial year, 12.1 million premises were ready to connect and 8.5 million premises were connected.¹

Continuing innovation from telecommunications providers offering backup 4G access and unlimited data plans provides greater service and reliability to consumers. However, there is the potential for the roll out of 5G to introduce more market disruption.

Disruptions to the telecommunications industry

The COVID-19 pandemic has left some lasting changes that have impacted the telecommunications industry. Consumers continue to rely on phone and internet services to work, study from home, and stay connected in unprecedented levels.

In early 2022, severe flooding across Queensland and New South Wales caused widespread telecommunications outages across the major networks that impacted on emergency responses and keeping consumers connected.

Changes in the regulatory landscape

Several regulatory developments and changes occurred this year. The 2021 report on the Regional Telecommunications Review was tabled in parliament on 14 February 2022. The report highlighted the inadequacy of Australia's telecommunications infrastructure in dealing with successive natural disasters. Reliability and performance issues in regional areas continued to feature as significant problems, exacerbated by higher costs, limited connectivity literacy, and lack of choice.

The Statutory Infrastructure Provider (SIP) regime determination setting out circumstances for exceptions to obligations was amended to sunset on 28 May 2024, three years from the commencement date. The SIP regime sets out obligations for SIPs to connect premises and supply wholesale broadband services at minimum speeds to retail service providers on reasonable request. By the end of the financial year, 24 SIPs were registered by the Australian Communications and Media Authority (ACMA). In January 2021, the Government consulted on draft standards, rules, and benchmarks for SIPs. The outcome of that consultation has yet to be announced.

The Australian Government enacted amendments to the telecommunications carriers' powers and immunities framework in October 2021. This included a revised Telecommunications Code of Practice, replacing the 2018 Code. The framework gives carriers powers and immunity to enter private land and inspect it, install certain infrastructure, and maintain facilities without permission from the landowner or occupier, or the need for state or territory planning approval, provided the certain conditions are met. The changes include a new requirement for carriers to give installation certificates in some circumstances, a new entitlement for carriers to refer objections to the TIO (if they have made reasonable efforts to resolve them), and a new obligation for carriers to notify land owners if they withdraw a notice.

In November 2021, the Government announced the release of Treasury's final sectoral assessment report which recommended telecommunications be the third sector designated for the [Consumer Data Right](#). The Government consulted on a draft instrument covering the scope of datasets and data holders proposed to be designated in the sector.

In May 2022, the ACMA published a Statement of Expectations addressing consumer vulnerability. The document sets out expectations for the telecommunications industry to improve outcomes for consumers in vulnerable circumstances who may experience barriers to accessing and maintaining telecommunications products and services.

In May 2022, the Australian Competition and Consumer Commission (ACCC) commenced consultation on a variation that NBN Co has proposed to its Special Access Undertaking (SAU).

¹ Source: nbn.com.au. 2022. National Broadband Network – Rollout Information. [online]
Available at: https://www.nbnco.com.au/content/dam/nbn/documents/about-nbn/weekly-progress/Public_Progress_data-07072022.pdf

Our members

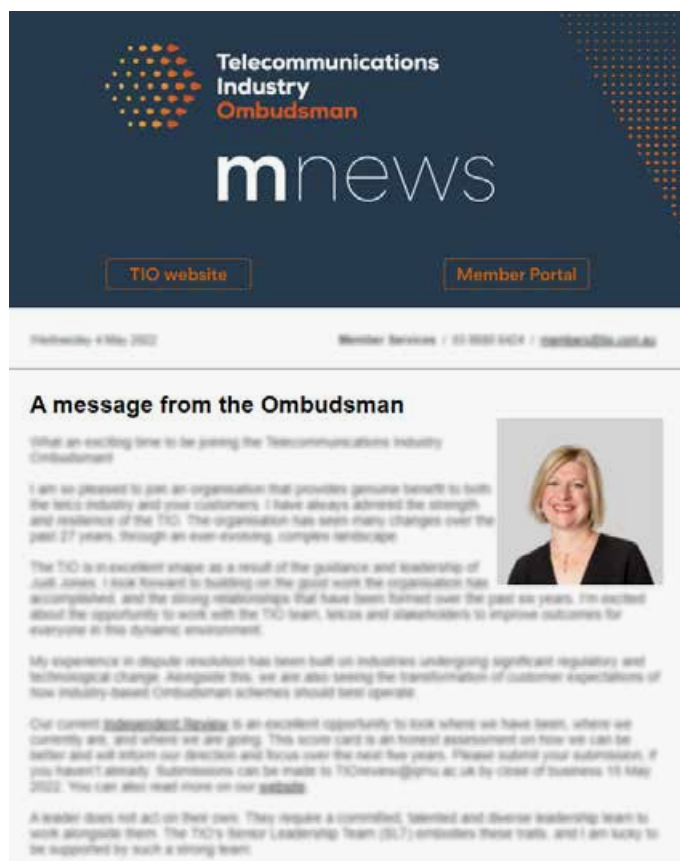
Telecommunications service providers, including carriers and eligible carriage service providers, are required to be members and fund the dispute resolution scheme operated by the TIO.

We have 1,577 members, an increase compared to last year. During 2021-22, 75 members left* our scheme and 140 joined. Members leaving the scheme either stopped trading as a telecommunications provider or stopped trading altogether.

In 2021-22, we referred nine providers to the Australian Communications and Media Authority (ACMA) for failing to join the scheme. Since referral to ACMA, two providers have joined, one was deemed not required to join, and six are under investigation.

* This includes members who were within the cessation period at the end of the 2022 financial year.

	Q1	Q2	Q3	Q4
New	51	33	24	32
Terminated	20	21	14	20



Our monthly member newsletter, mNews



National Member Forum, October 2021



Working with our members

TIO members include large well-known telecommunications providers, as well as smaller ones. Some of our members only operate in localised regions or have a specific clientele.

We work with members to help them resolve complaints from individuals and small businesses as quickly as possible. We provide guidance about complaint handling best practice. We also share information about our service, complaint trends, and other insights we have gathered from complaints. We also help members with the maintenance of their TIO membership.

Our Member and Community Services team works to build and maintain relationships with members so the benefits can be passed on to consumers.

Data and insights

We provide complaints reports to members so they have information about the issues consumers complain to us about. We meet regularly with larger members to discuss improvements and how we can work better together to resolve complaints.

We use our extensive collection of complaint data to identify unusual or significant trends in complaints about a member. We work together with members on systemic issues and elevate data which shows there might be a systemic issue. We publish systemic reports and organise webinars to share systemic insights and learnings with all members.



Land Access Member Webinar, April 2022

Information and training

The TIO member portal continues to be a valuable tool for information and training for members. Members can access reports, invoicing, induction videos, webinars, newsletters, as well as information about our complaint handling process.

Our regular newsletter, mNews, provides members with information about changes to our complaint handling processes, updates from the Ombudsman, and industry updates. In 2021-22, we published 23 editions of mNews, keeping members informed across the year.

We hosted two National Member Forums by webinar in October 2021 and June 2022. At these forums, we updated members on our work, governance, insights into complaints and trends, and looked at the year ahead. In October 2021, forum attendees heard from TIO Board Chair Professor the Hon. Michael Lavarch AO, former Ombudsman Judi Jones, and Assistant Ombudsmen James McDonald, Belinda Taneski, and Mary Russell. In June 2022, forum attendees heard from TIO Board Chair Professor the Hon. Michael Lavarch AO, Ombudsman Cynthia Gebert, and Assistant Ombudsmen James McDonald and Wendy Wang.

We continued to deliver our 'Let's Talk!' webinar series. Our Ombudsman, along with Assistant Ombudsmen and subject matter experts, presented updates at the webinars. They focused on topics such as handling complaints about common issues, the updated Terms of Reference, and the updated Guidelines on Land Access.

With the release of our systemic investigation reports, we hosted two interactive webinars, 'A Conversation With the TIO: Responding to consumers in financial hardship' and 'A Conversation With the TIO: Defending phone and internet accounts from fraudsters'. These well-attended sessions were conversational, and many members shared their experiences and insightful questions.

Our webinars have seen a steady growth in attendance and engagement by members. Our webinar series 'Let's Talk!', 'Conversations With the TIO', and the Member Forums deliver a wide range of information and ways to connect with us and our experts. Webinars are recorded and available in the member portal for members to watch when it suits them. We use member engagement and feedback to improve member experiences.

Working with our communities

We are dedicated to building connections with hard-to-reach communities and the organisations that support those communities.

Our outreach team was thrilled to be able to reconnect in person with the community this year. After growing our digital materials, assets, training, and webinars during 2021, the team jumped on the opportunity to get back on the road and meet stakeholders face-to-face.

Along with our major calendar events such as Yabun, Mardi Gras, and Seniors Day at the Royal Easter Sydney Show, the team looked at ways we could connect with rural communities affected by natural disasters, such as floods and fires. We partnered with the National Recovery and Resilience Agency and Rotary Australia for community events across regional and rural locations to discuss how we can help with phone and internet complaints.

The first of these events took place in East Gippsland, Victoria. We visited multiple towns that were still feeling the effects of the 2020 bushfires. The communities were still experiencing unreliable telecommunications services. In some places, our outreach team also experienced issues with connecting to their phone and internet services.

The team also visited towns in New South Wales and Queensland that were impacted by the floods in 2022. Many of these smaller towns were working incredibly hard to solve telco problems themselves, not realising that the Ombudsman could help.

Following the success of these events in Victoria, Queensland, and New South Wales, our team also travelled to regional towns in South Australia and Tasmania. We continue our commitment to reaching rural Australians to offer help and to hear what telecommunications problems they may have. Our team made sure to connect with community members while investigating ways to collaborate with the local organisations. Education, empowerment, and support are at the heart of our mission at these events.

While we visited communities and organisations across Australia, we also maintained our digital presence with online events. We had meaningful conversations and

built relationships through these webinars and speaking opportunities. We hosted and attended over 30 events during the year, such as conferences, community events, systemic webinars, and tailored webinars about our service. These events enabled us to highlight our services and new initiatives. Our outreach webinars explain the complaint handling process at the TIO, our systemic issues work, and how we help consumers experiencing vulnerability. Our digital events improved our accessibility, and as we expand on them, we believe they will continue to be one of the best and most popular options to engage with anyone across the country. We appreciate everyone involved in creating these successful events.

We also introduced our new Ombudsman Cynthia Gebert to financial counsellors at the Financial Counselling Australia National Conference in May 2022. Although attendees knew her well from her previous role as Energy and Water Ombudsman of Victoria (EWOV), we were honoured to introduce her and reconnect with attendees as the Telecommunications Industry Ombudsman. Cynthia was invited to participate in the Yarning Circle, a conversation between Ombudsmen, regulators, and advocates for First Nations people to hear first-hand about the issues arising in First Nations communities.

The following day, Cynthia presented at the External Dispute Resolution Forum, an event sponsored by the TIO, the Australian Financial Complaints Authority (AFCA), EWOV, the Energy and Water Ombudsman of New South Wales (EWON). The Forum focused on Ombudsman services and explored what financial counsellors can do to help vulnerable Australians connect to Ombudsman schemes.

From sausage sizzles at the local town hall to conferences attended by hundreds of people, these events and outreach activities provide an opportunity for us to connect with the local community. We value this work with the community so we can reach vulnerable people in Australia and let them know we are free, fair, and here to help.



TIO Outreach at the Sydney Gay and Lesbian Mardi Gras Fair Day, 2022



TIO Outreach in rural Tasmania, May 2022



TIO Outreach at Financial Counselling Australia National Conference, Cairns, May 2022

Reaching new audiences

Australia has a diverse community and range of small businesses. Our approach to communications and engagement reflects this, and we attempt to reach new audiences through a variety of different channels. Over the last year, we focused on building a strong presence on social media, radio, and news channels.

Digital and social media

This year, we continued to grow our presence on our social and digital channels. We created 92 posts on Facebook and 117 posts on LinkedIn. Our followers on Facebook and LinkedIn continued to increase as we kept social media users up to date on our activities.

We also expanded our digital media presence to include Google Search Console. This tool helps us improve our search engine optimisation and helps online users find us more quickly.

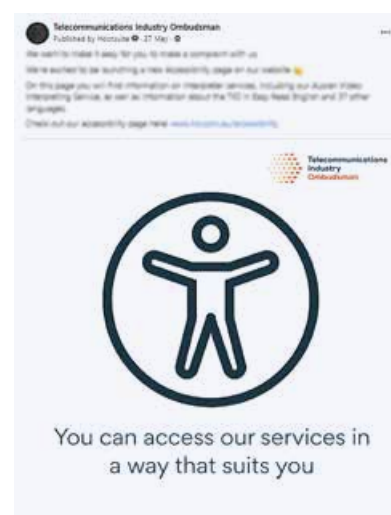
Social media platforms have become an important channel for us to promote our educational webinars for community groups, organisations, and the general public.

Our presence in the media and on broadcast radio

We can reach vast audiences through radio, TV, print, and online media channels. Where there is the opportunity to do so, we use these channels to increase awareness of our scheme.

This year, former Ombudsman Judi Jones (departed in April 2022) gave multiple interviews on radio and breakfast TV, including Channel Seven's Sunrise program and ABC News Breakfast.

The transition to a new Ombudsman and spokesperson, Cynthia Gebert, in May 2022 was smooth, with her speaking to several radio stations as well as SBS World News soon after her commencement.



TIO Facebook posts, 2021-22

CASE STUDY



Steve was not given flexibility once a payment plan was in place

Steve had multiple mobile and tablet services with Graphite Mobile, which he gave to his family to use. He fell behind on payments, so Graphite Mobile restricted and later cancelled all his services. Between the unpaid bills and cancellation fees, Steve owed over \$5,000 to Graphite Mobile.

Steve contacted Graphite Mobile to ask for a low-cost payment plan. Graphite Mobile declined Steve's request, and instead asked him to pay back the entire \$5,000 within a year. Steve felt his options were limited, so he accepted the offer.

In the following months, the COVID-19 pandemic meant Steve's family lost income. Steve was concerned he would be unable to keep to his payment arrangement, so he attempted to contact Graphite Mobile for assistance.

Graphite Mobile did not return his calls, which discouraged Steve from seeking additional assistance. Before the deadline for payment of the \$5,000 passed, Steve called Graphite Mobile again. Instead of changing the payment arrangement, Graphite Mobile told Steve his account had already gone to a debt collection agency.

Steve then complained to our office. With our assistance, Steve and Graphite Mobile reached an agreement. Steve agreed to return his mobile handsets, and Graphite Mobile agreed to remove \$2,500 in outstanding fees. Graphite Mobile then worked with Steve to find a flexible arrangement to pay off the remaining amount.

Names of all parties have been changed.

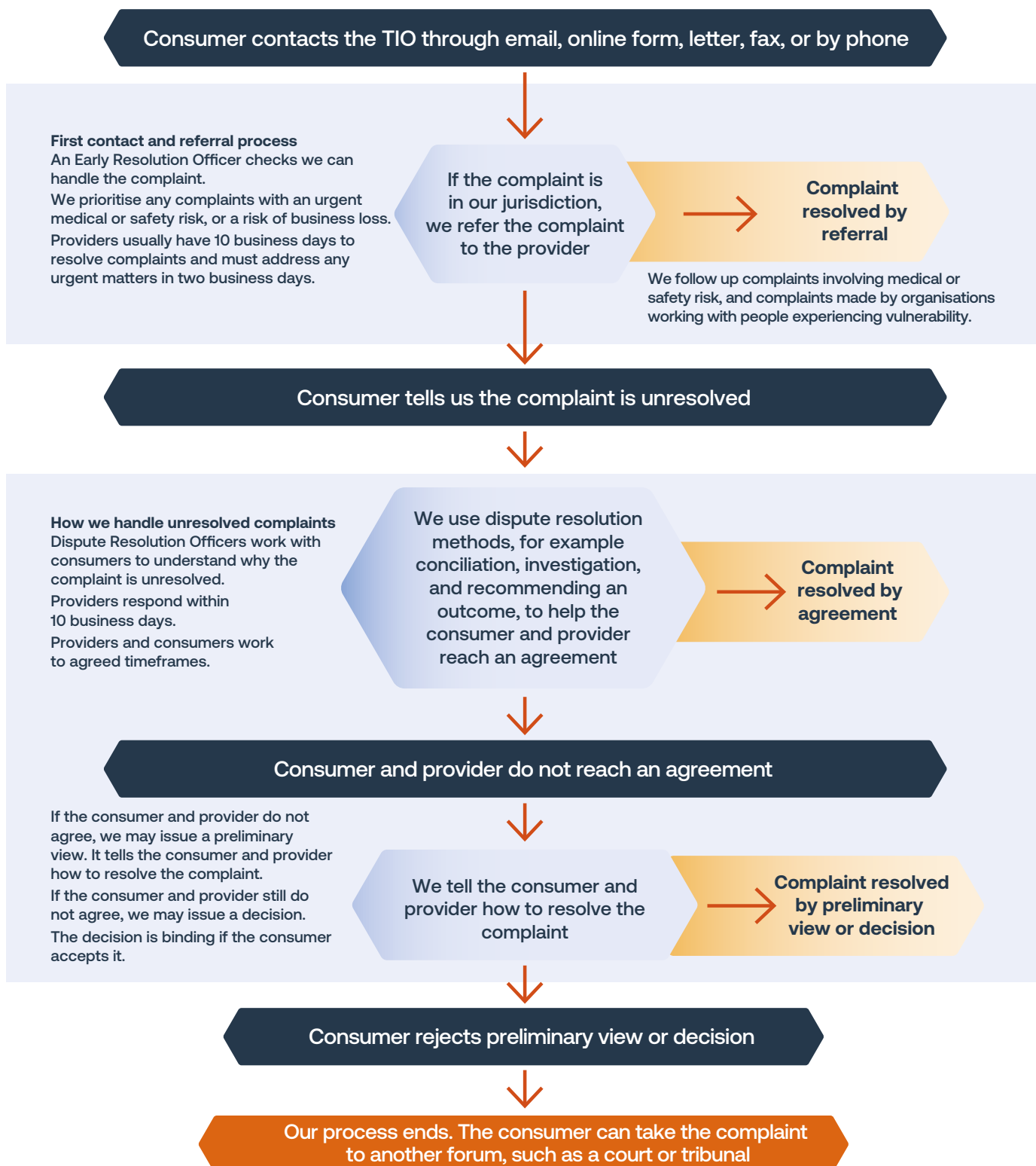
Our dispute resolution service

How we work: our process	53
First contact and referral	54
Handling unresolved and escalated complaints	54
Land access objections	57

How we work: our process

Our complaints process begins with individual and small business consumers contacting us about complaints within our remit.

Figure 3. Overview of the TIO complaint process





When I first started as a Dispute Resolution Officer, I had so much to learn. Over the years I think the TIO has taught me some really valuable life skills. These are things like looking at the person behind the complaint, seeing yourself in people's struggles and challenges, and showing empathy while remaining independent.

At the TIO, we're resolution focused. We know that a fair and reasonable resolution is achieved when we listen to all parties.

As a Lead Investigator, I manage a diverse team of complaint handlers who come from different walks of life, with different experiences and skillsets. I really like helping my team grow and develop their skills as great complaint handlers. I want to foster an environment where people feel respected, valued, and comfortable to share their knowledge and ideas.

Even after being here almost 14 years, I still feel like I'm learning something new from my job. In our daily lives, we're constantly going through change and self-improvement. This pandemic has made us realise how quickly life can change and the importance of reconnecting with things we love. In a work context, that means finding the right balance between work and personal life and making sure that what you do fulfils you.

Andrew Singh
Lead Investigator

First contact and referral

When a consumer first contacts us, our Early Resolution Officers listen to their complaint and refer it to the provider to respond to in the first instance. If the consumer has an urgent complaint or their problem poses a medical or safety risk, we refer the complaint using our urgent two-step process:

1. We ask the provider to resolve the urgent issue in two business days.
2. For medical or safety issues, we follow up with consumers to ensure those issues have been resolved. Many complaints we refer to providers are resolved without any further involvement from us.

Most complaints we refer to providers are resolved after our early involvement.

Handling unresolved and escalated complaints

Some complaints are not resolved by the referral process. If the consumer asks for further assistance, we assign the complaint to a Dispute Resolution Officer, whose job it is to assist the consumer and their provider to reach a resolution.

Our Dispute Resolution Officers are skilled in understanding technical and legal issues and in working with the parties to find a resolution to the complaint. Many complaints are resolved by agreement during conciliation and investigation and others are resolved after we reach a preliminary view.

If a consumer does not agree with the preliminary view, our process ends. The consumer is free to take their complaint to another forum, such as a court or a tribunal. If a provider does not agree with the preliminary view, we will make a decision on the fair and reasonable outcome of the complaint. If the consumer accepts the decision, it is binding on the provider. In almost all cases, providers implement the decisions we make. Where a provider does not implement a decision, we refer the matter to the Australian Communications and Media Authority (ACMA) for enforcement action.

Contacts
received

198,440

114,137

ONLINE



(301,396 in 2020-21)

84,303

CALLS



79,534

total complaints
referred

-33.4%

on 2020-21 (119,400)



10,501

escalated complaints

-36.8%

on 2020-21
(16,607)

286

escalated
complaints with
a preliminary
view

378 in 2020-21

5

decisions

3 Ombudsman

2 Delegated person

(11 in 2020-21)

2

binding decisions
referred to ACMA for
enforcement

1

direction to implement
referred to ACMA for
enforcement

(6 in 2020-21)

CASE STUDY

Milli was sold a mobile service she could not use

Milli is a First Nations person living in a remote community in the Northern Territory. She has limited financial literacy and little understanding of mobile phone services or contracts.

During a trip to Darwin, Milli visited a telco store and purchased a mobile service and handset. Although Milli told the sales representative where she lived, the representative did not check whether there was mobile coverage there.

When Milli went home, she found there was no mobile coverage in her area, and she could not use her mobile service. When she tried to cancel her plan, she was told she would have to pay over \$4,000 to cancel the contracts.

After we investigated Milli's complaint, her telco agreed it shouldn't have sold her the mobile service and device and waived the full cost of cancelling the contract.

Names of all parties have been changed.

Land access objections

Telecommunications carriers build infrastructure to serve the current and future needs of consumers and the community. To help them do this, the *Telecommunications Act 1997* gives carriers powers and immunities to access land to inspect, maintain facilities, and install low-impact facilities. They can do this without obtaining the landowner's or occupier's permission, or planning approval.

The powers and immunities are part of a broader regulatory framework to ensure the long-term interests of end-users of telecommunications services. They also ensure the availability of accessible and affordable services that enhance the welfare of Australians.

Land access objection activity 2021-22

Type of activity	Volume
Installation	13
Maintenance	7
Installation and maintenance	1
Total	21

When exercising these powers, carriers must comply with several laws and codes. Under the *Telecommunications Code of Practice 2021*, a landowner or occupier may object to the carrier's proposed inspection, maintenance, or installation of 'low-impact facilities' on their land on limited grounds. The Code requires carriers to refer unresolved land access objections to the Telecommunications Industry Ombudsman when requested by the landowner or occupier, and carriers must comply with any resulting directions.

This year, carriers referred 21 land access objections to us. That is five less objections than last year. Of these:

- nine of the 21 objections were dealt with during the year, and we closed a further four objections received in 2020-21
- of the new objections, 10 were about land in New South Wales
- seven of the new objections were about land in Queensland
- four of the new objections were about land in Victoria.



CASE STUDY

Nadia objected to the installation of cabling on her property

MonsoonNet operates a telecommunications network and wanted to install underground cabling on Nadia's land. MonsoonNet is allowed to access private land to install low impact facilities if it follows the rules in Schedule 3 of the *Telecommunications Act 1997* (Act).

As is required by law, MonsoonNet notified Nadia about its plans. The notice included a map of the proposed installation and the dates MonsoonNet planned to work on Nadia's property. The notice also explained how MonsoonNet would minimise detriment and inconvenience, and let Nadia know how she could object to the installation if she wished to.

Nadia was not happy for MonsoonNet to access her property. In Nadia's objection, she said she was concerned the cabling would damage her property and interrupt her business. Nadia wanted MonsoonNet to use a neighbouring property instead.

MonsoonNet tried to address Nadia's concerns. It gave Nadia more information about the location and the steps it would take to minimise damage to Nadia's existing infrastructure. It also agreed to change the timing and size of the installation to minimise the impact on Nadia's business.

Nadia was unsatisfied with this response, and asked MonsoonNet to refer her objection to the Telecommunications Industry Ombudsman. The Ombudsman can consider these objections under the Telecommunications Code of Practice 2021 (Code).

The Ombudsman decided there was no basis to give directions about how MonsoonNet should undertake the installation. This is because the Ombudsman was satisfied the changes MonsoonNet made to the activity, and it is meeting its obligations under the Act and the Code, sufficiently addressed Nadia's concerns. The Ombudsman considered the alternative location Nadia proposed was not technically feasible nor economically practicable.

The Ombudsman's decision meant MonsoonNet could complete its installation.

Names of all parties have been changed.



Industry improvements

Systemic issue investigations

61

Contribution to public policy

63

Systemic issue investigations

Systemic issues

This financial year, we improved our definition of a systemic issue. A systemic issue is one that has, or is likely to have, a negative effect on several consumers or a particular type of consumer. A systemic issue could be about:

- a) a telecommunications provider's systems, policies, processes, or practices
- b) repeated conduct by a telecommunications provider that indicates potential non-compliance with the law, regulatory requirements, or good industry practice
- c) widespread issues driving complaints, which may arise from general industry practices, gaps in consumer awareness, or the broader regulatory and telecommunications operating landscape.

Our systemic investigations piece together information from a broad range of sources. These include individual complaint handling, analysing our complaint trends, and having discussions with the industry and regulators. We use this information to identify a pattern of broader issues which may affect consumers.

Through our assessment process, we test each issue to ensure it is likely to be a systemic or widespread problem. We then contact the telco and work together to address the root causes of these complaints. By addressing these root causes, we can help a wide number of customers who have experienced the same issue and prevent more customers from encountering the same problem in the future.

In 2021-22, we investigated 29 new systemic issues covering a range of different problem areas, including:

- payment issues, and problems with direct debit services
- provider accessibility
- telco-related fraud and privacy issues
- poor sales conduct
- common issues driving connection or porting delays
- inaccurate information in advertising or when changing plans.

Over this year, we closed 32 systemic investigations, and members agreed to make improvements in 28 of those investigations.

We referred five systemic issues to regulators, including issues where providers:

- failed to provide contract information to consumers
- failed to make contact with consumers or our office
- declined to participate due to an ongoing investigation by the ACMA.

During this period, regulators acted on one systemic issue we referred to them.



Every year we conduct a series of broader investigations into issues that relate to the entire industry. We publish these investigations in our systemic reports. These reports help educate consumers on avoiding similar problems and make recommendations for providers to improve their practices.

Responding to consumers in financial hardship

Our office regularly receives complaints from consumers who say they are unable to pay their phone or internet bills due to financial hardship. Financial hardship can significantly affect a consumer's physical, emotional, and social wellbeing, and it can have unique consequences for vulnerable consumers.

Through a review of our complaints data, systemic investigations, and provider surveys, we found that while most telcos have robust policies for dealing with financial hardship, these policies are not always applied consistently. Consumers in vulnerable circumstances continue to face barriers when accessing support.

In September 2021, we published our findings in the systemic report, [Responding to consumers in financial hardship](#). We found consumers need accessible and proactive support for financial hardship. This includes payment arrangements that consider the reasons behind the debt, and can flexibly respond to the consumer's changing circumstances.

Phone and internet fraud became an increasingly prominent issue during the COVID-19 pandemic. We regularly hear from consumers who say that, after a fraudster gained access to their telco account, the fraudster purchased multiple mobile devices, made expensive international calls, or used their mobile number to access bank accounts and email addresses.

We conducted a series of systemic investigations into telco-related fraud and reviewed our complaints data and the broader regulatory landscape. While the industry had taken great steps to combating fraudulent activity, we encouraged providers to remain vigilant against this activity.

In November 2021, we published our systemic report, [Defending phone and internet accounts from fraudsters](#). Our report highlighted common ways fraudsters can gain access to accounts and gave tips to consumers about how to avoid becoming a victim of fraud and scams. It also made recommendations to telcos about how to ensure consumers remain protected.



Contribution to public policy

Of our 22 submissions, the relevant regulatory, advocacy, or government agency has concluded 15 of the consultation processes. Of the concluded policy consultations, 13 of our submissions influenced change with our recommendations either being adopted or the outcome being consistent with our position.

We made submissions across a wide range of topics, including the two below.

2021 Regional Telecommunications Review

In July 2021, the Regional Telecommunications Independent Review Committee invited public comment on the issues paper for the 2021 Regional Telecommunications Review. The Review focused on the regional experience of telecommunications consumers, including government policies and programs, service reliability, regional development, and quality of consumer information.

The TIO made a submission in October 2021. The submission provided insight into phone and internet complaint trends. Our complaint data showed service reliability, poor service coverage, lack of choice, and weak or damaged network infrastructure remain key concerns for consumers living in regional, rural, and remote Australia.

Improvements we suggested included:

- promoting a wider range of telecommunications services in regional communities through grants and other investment incentives
- standardising mobile coverage information that is provided by telcos and publishing up to date information about what services are available in regional areas
- offering government-subsidised mobile devices that can access both standard mobile networks and satellite networks
- constructing communal connectivity hubs for remote Aboriginal and Torres Strait Islander communities offering voice, SMS, and data access to members of the community.



The purpose of my role is to drive industry improvement.

We do that by working together with providers to investigate and address systemic issues in the telco industry that affect a large number of consumers or a particular type of consumer. We try to prevent problems from occurring in the first place through our systemic investigations.

The people who make complaints to the TIO may only represent a small proportion of consumers who are experiencing a systemic issue. The improvements providers make to their policies and processes as a result of our investigations will help all consumers, not just those who have made a complaint to our office.

I really hope that these improvements reach the most vulnerable consumers. Sometimes it's vulnerable consumers who are the most impacted by a systemic issue, but they might also be less likely to make a complaint about their telco service or may not be aware of our service. It's important that we continue to do this work, to make sure that all consumers benefit and can access help when they need it.

Main-Shing Tran

Policy and Systemic Issues Specialist

Customer Identity Verification Determination

In November 2021, the Australian Communications and Media Authority (ACMA) consulted on a new Determination that sought to prevent fraud from unauthorised interactions. The Determination aimed to reduce harms to consumers from fraud and establish clear obligations across the telecommunications industry.

Our December 2021 submission strongly supported regulation requiring more robust identity verification procedures for all high-risk transactions with telecommunications providers. We also offered observations on where the Determination could be strengthened or clarified to improve its effectiveness.

Changes we suggested included:

- expanding the definition of ‘high-risk customer interaction’ to cover interactions where a product or device is added to a customer’s account
- excluding certain information from being used in identity verification processes that is often accessible to fraudsters in the public domain, and expanding options available for telecommunications providers to include ‘public/private’ cryptographic keys used with a mobile app or device.

We made 22 submissions to policy consultations this year. Of these submissions, 12 were significant contributions to public policy consultations and 10 were shorter letters or comments. Our submissions are based on insights from handling complaints and systemic investigations, as well as analysis of our data and complaint trends.

CASE STUDY

A fraudster signed up for devices in Alexis' name

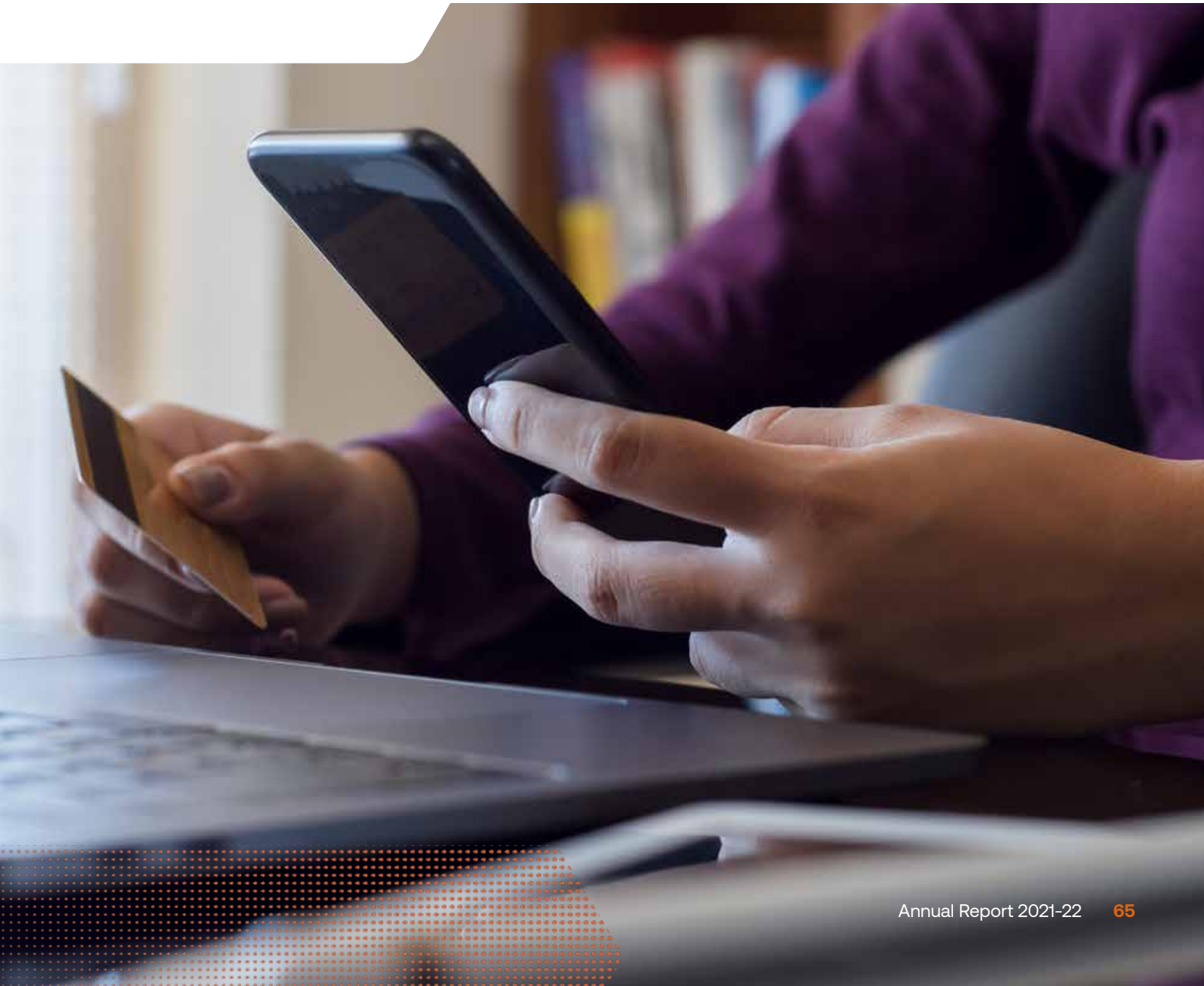
Alexis met John online and formed a romantic relationship with him. John told Alexis he had ordered five mobile phones for his family and was going to get them delivered to Alexis' address. Alexis agreed to receive the phones and send them on to John at his address in Ghana.

Six months later, Alexis received a letter from a debt collector saying she owed her mobile provider around \$8,000. Alexis called her provider and was told the debt was for five mobile phones. Her provider told her she had ordered the phones online and confirmed receipt of them at her home.

Alexis was not aware that the phones had been ordered on her mobile phone account. She had not agreed to pay for the phones, only to receive and forward them to John. She realised John had tricked her and used information he knew about her to order the handsets in her name.

Alexis came to us for help. When we investigated her complaint, her provider told us Alexis had signed up for the mobile devices online and had provided personal information such as her address, email address, and mobile number to establish her identity. Alexis' provider was not able to provide any further information showing it had established her identity. We directed Alexis' provider to waive the entire \$8,000 debt.

Names of all parties have been changed.



CASE STUDY

Farhad's purchase of a house was interrupted by an incorrect telco debt

In 2017, Brite Talk contacted Farhad about a mobile phone debt. Farhad noticed that the debt was listed for someone with his name, but with a different address and other details. Farhad told Brite Talk it was a case of mistaken identity. Brite Talk accepted that an error had been made and told Farhad it would remove the debt.

In 2021, Farhad purchased a property, subject to finance, and started going through the process of applying for a home loan. He learned that Brite Talk had listed a default on his credit file for the 2017 debt that he thought had been removed. Farhad contacted Brite Talk, but Brite Talk said they were unable to assist as he did not have an account number.

We conciliated Farhad's complaint as an urgent matter because the settlement date was approaching, and Farhad was at risk of losing the property and his deposit. During our conciliation, Brite Talk confirmed that Farhad was not liable for the debt.

As a result of Farhad's complaint to the TIO, Brite Talk located credit default listings with two different credit reporting bodies and had them removed. Farhad's credit files were fixed just under a week before Farhad's settlement.

Names of all parties have been changed.



Complaints

Trends in complaints	70
Complaints by service type	72
Top 10 issues	73
Issue by service type	74
Fault and connection complaints	76
Complaints by provider	78
Residential complaints	79
Small business complaints	81



Joining the TIO about eight months ago as a Team Leader in Western Australia, I was nervous because I'd never been trained remotely before and there was a lot to learn. However, there's a lot of support, and my onboarding experience has been exceptional. I was able to recruit my dream team in WA, who also work remotely. That was a fantastic opportunity for me.

With technology these days, joining the TIO remotely has been no different to starting an in-person role. Technology means there are no boundaries to what we can do. Even though I'm in a remote role, I feel really connected to both my teams in Perth and Melbourne. Technology has allowed us to come together and build a strong connection.

The culture at the TIO is incredibly supportive. One of the things I'm most proud of is being part of a team that is very innovative and forward thinking. Nothing is off the table, which I love. We're always looking at ways to simplify things and make it easy for consumers to connect with us however and whenever it suits them. The team is highly creative. They're always looking to create a great experience for consumers and providers.

Karen Winter

Business Lead, Early Resolution,
Western Australia

Trends in complaints

The decrease in complaints, contacts, and enquiries observed in 2020-21 has continued in 2021-22.

We referred 79,534 complaints to providers in 2021-22, a reduction of 33.4 per cent compared to the previous year. This was the lowest volume of referrals received by the TIO in over three years and the largest percentage reduction in 10 years.

Compared to last year, complaints coming back to us unresolved have also declined. That is a positive change for consumers. This decline in escalated complaints is higher than our overall decline in complaints. As a result, escalation rates have reduced to levels like those prior to the COVID-19 pandemic.

Graph 1. Complaints by service type and quarter: 2019-20 to 2021-22

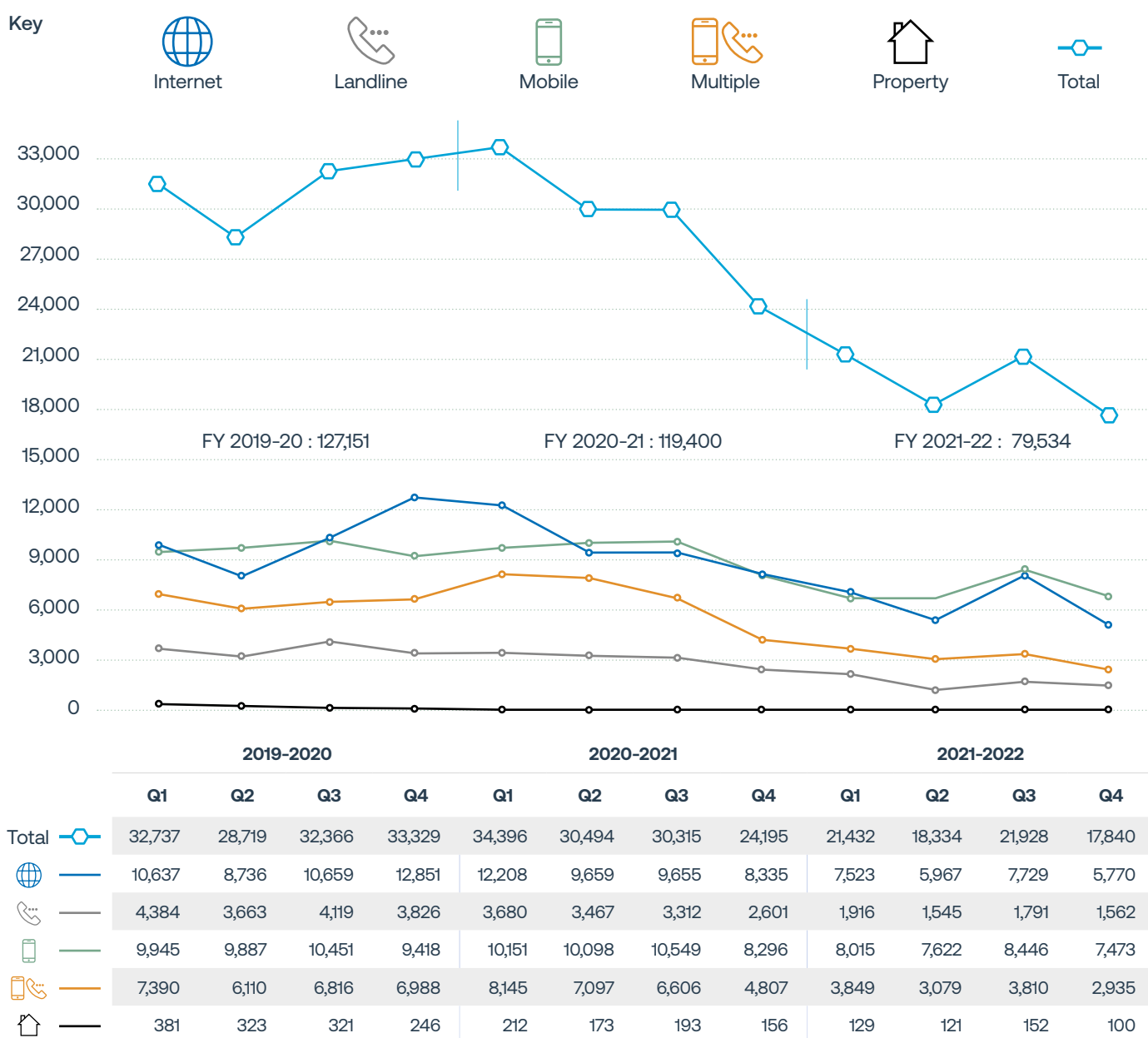
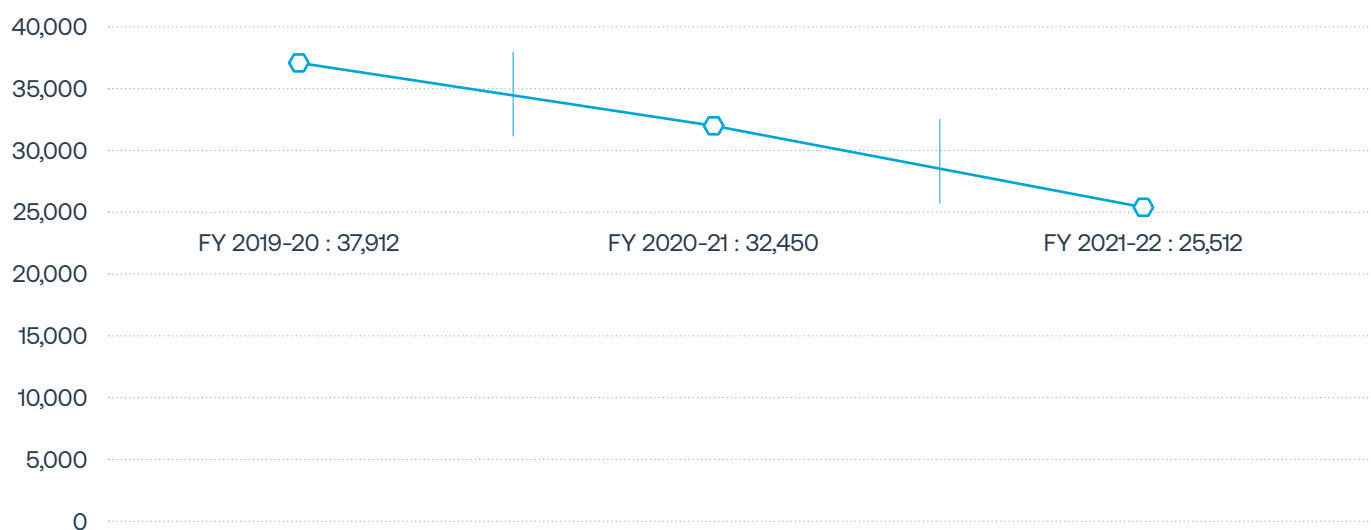


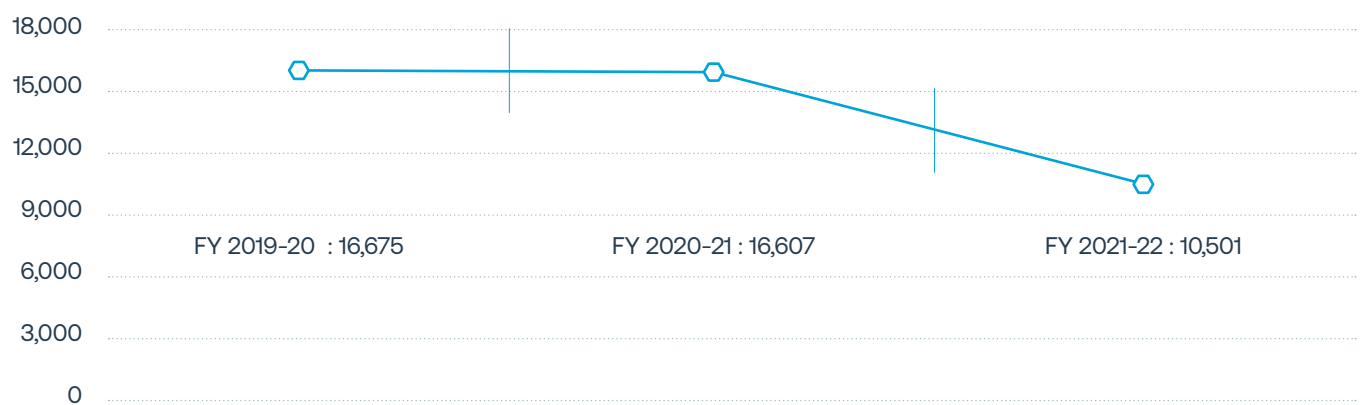
Table 1. Complaints by service type: 2019-20 to 2021-22

Service type	2019-20	2020-21	2021-22
Internet	33.7%	33.4%	33.9%
Landline	12.6%	10.9%	8.6%
Mobile	31.2%	32.7%	39.7%
Multiple	21.5%	22.3%	17.2%
Property	1.0%	0.6%	0.6%
Total	100%	100%	100%

Graph 2. Enquiries: 2019-20 to 2021-22



Graph 3. Escalated complaints: 2019-20 to 2021-22



Complaints by service type

Complaints about mobile services made up the largest proportion of complaints. This is different from what we have observed in the previous three years. Complaints about mobile services accounted for 39.7 per cent of complaints in 2021-22, compared to 32.7 per cent in 2020-21. Despite the increase in the proportion of overall complaints, the absolute volume of mobile complaints declined from last year. The absolute volume dropped from 39,094 in 2020-21 to 31,556 in 2021-22. Quarterly mobile complaint volumes have been relatively stable since the fourth quarter in 2020-21, when compared to other service types that declined.

This year, the proportion of complaints about internet services increased slightly and now represents 33.9 per cent of complaints, compared to being the most complained about service type last year with 33.4 per cent. Internet complaint volumes reduced by 32.3 per cent compared to the previous year. Internet services have been declining each quarter, except for the third quarter this year since their peak in the fourth quarter of 2019-20. The peak was mainly due to the COVID-19 pandemic.

The proportion and volume of complaints relating to landline services continued to reduce this year, consistent with the downward trend observed over the last three years. The volume dropped by 47.8 per cent and this service type made up 8.6 per cent of all complaints.

The proportion of complaints about multiple service types decreased from 22.3 per cent to 17.2 per cent. The volume of complaints about multiple services decreased by 48.7 per cent.



My role as a Dispute Resolution Officer (DRO) is to identify the outstanding issues of a complaint, give consumers their options, and escalate complaints to providers. If a consumer and provider can't find a resolution, I'm here to conciliate and be that independent person to help reach a fair and reasonable outcome.

It's really important to listen to the consumer, acknowledge their feelings, and bring them back into the conversation to help resolve the problem. I really believe through my experience as a DRO that once you acknowledge a consumer's grievances, you are more likely to be able to work together.

I have always felt proud and privileged to work at the TIO. Proud, because the TIO is inclusive of its people, and supports diversity and equality. I feel like we're one big family, working together to achieve one goal, which is finding resolutions for members and consumers.

I feel privileged to do the job that I do because when consumers come to the TIO they may be vulnerable but still have faith in our process and have faith in me and my conciliation skills to help reach an outcome.

It's really rewarding to find a resolution for a complaint and know that in some small way, I have made a difference to a person's life.

Carmela Stagnitti

Dispute Resolution Officer

Top 10 issues

Almost all complained about issues in our top 10 fell in volume when compared to 2020-21, except for poor mobile coverage. Poor mobile coverage complaints increased by 6.1 per cent and are an issue for 5.4 per cent of our total complaints.

The biggest improvements were seen in complaints about failure to cancel a service (51.3 per cent decline), complaints about connection delay (48.1 per cent decline), and service and equipment fees (41.5 per cent decline).

Compared to last year, we received fewer complaints about a service problem with an add-on feature and providers being uncontactable. These issues are no longer in our top 10 complaint issues.

Complaints about an add-on feature were a specific issue in 2020-21. Providers being uncontactable was primarily driven by COVID-19 impacts and changes by several providers to their consumer contact channels.

Complaints involving no or delayed action by provider, resolution agreed but not met, and inadequate fault testing increased in proportion, as consumers expressed frustration with their provider's failure to resolve their issues.

Table 2. Top 10 issues 2021-22

Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	46,533	35,678	44.9%	-23.3%
Service and equipment fees	39,584	23,169	29.1%	-41.5%
No phone or internet service	15,593	10,265	12.9%	-34.2%
Intermittent service or drop outs	10,913	8,839	11.1%	-19.0%
Resolution agreed but not met	10,275	7,467	9.4%	-27.3%
Delay establishing a service	14,170	7,358	9.3%	-48.1%
Slow data speed	7,122	5,667	7.1%	-20.4%
Poor mobile coverage	4,031	4,275	5.4%	6.1%
Failure to cancel a service	8,775	4,273	5.4%	-51.3%
Inadequate fault testing	4,253	3,655	4.6%	-14.1%

Issues by service type

We observed a reduction in complaints across all service types. All top 10 issues in internet and landline services also declined compared to 2020-21.

Complaints about providers being uncontactable declined across internet, mobile, multiple, and landline service types and is no longer in the top 10 issues.

Seven of the top 10 issues for mobile services decreased, with the biggest reductions seen in complaints about service and equipment fees (34.6 per cent decline) and misleading conduct (32.7 per cent decline).

Complaints about partially restricted services increased by 12.4 per cent, intermittent services or dropouts increased by 9.9 per cent, and complaints about poor mobile coverage increased by 6.3 percent. While some of these increases may have been impacted by natural disasters, this does not account for all complaints.

All top 10 issues in internet services decreased when compared to 2020-21. The largest reductions were seen in complaints about connection delays (46 per cent) and failure to cancel a service (43.9 per cent).

Except for complaints about poor mobile coverage, all other issues in the top 10 for multiple services fell when compared to 2020-21. Poor mobile coverage complaints for multiple services increased by 5.3 per cent.

The largest reductions for multiple services were in complaints about failure to cancel a service (68.3 per cent), connection delays (62.2 per cent), and service and equipment fees (55.7 per cent).

Landline complaints also saw a reduction in all top 10 issues with the highest reduction from complaints about service and equipment fees (58.8 per cent decline), connection delays (52.2 per cent), and partially restricted service (51.1 percent) which declined with over 50 per cent.

Table 3. Top 10 issues for internet services 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	14,721	11,620	43.1%	-21.1%
Service and equipment fees	11,901	7,874	29.2%	-33.8%
Intermittent service or drop outs	6,590	5,488	20.3%	-16.7%
No phone or internet service	6,639	4,591	17.0%	-30.9%
Slow data speed	5,402	4,249	15.7%	-21.3%
Delay establishing a service	7,085	3,824	14.2%	-46.0%
Resolution agreed but not met	2,775	2,053	7.6%	-26.0%
Inadequate fault testing	2,345	1,971	7.3%	-15.9%
Failure to cancel a service	3,469	1,946	7.2%	-43.9%
Missed appointment	2,647	1,833	6.8%	-30.8%

Table 4. Top 10 issues for mobile services 2021-22


Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	16,034	14,620	46.3%	-8.8%
Service and equipment fees	14,787	9,672	30.7%	-34.6%
Resolution agreed but not met	4,067	3,523	11.2%	-13.4%
Poor mobile coverage	3,197	3,398	10.8%	6.3%
Equipment Fault	2,594	2,028	6.4%	-21.8%
Variation to a contract or plan by provider	2,146	1,700	5.4%	-20.8%
Partially restricted service	1,488	1,672	5.3%	12.4%
Misleading conduct when making a contract	2,438	1,640	5.2%	-32.7%
Delay establishing a service	1,505	1,264	4.0%	-16.0%
Intermittent service or drop outs	1,103	1,212	3.8%	9.9%

Table 5. Top 10 issues for multiple services 2021-22


Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	10,676	6,211	45.4%	-41.8%
Service and equipment fees	9,873	4,373	32.0%	-55.7%
No phone or internet service	4,553	2,635	19.3%	-42.1%
Intermittent service or drop outs	2,567	1,738	12.7%	-32.3%
Delay establishing a service	3,969	1,499	11.0%	-62.2%
Resolution agreed but not met	2,408	1,336	9.8%	-44.5%
Poor mobile coverage	833	877	6.4%	5.3%
Slow data speed	1,222	876	6.4%	-28.3%
Failure to cancel a service	2,694	855	6.3%	-68.3%
Disconnection in error	1,002	659	4.8%	-34.2%

Table 6. Top 10 issues for landline services 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	5,052	3,186	46.8%	-36.9%
No phone or internet service	3,364	1,956	28.7%	-41.9%
Service and equipment fees	3,012	1,242	18.2%	-58.8%
Delay establishing a service	1,610	769	11.3%	-52.2%
Number problem due to connection, disconnection or transfer	1,151	601	8.8%	-47.8%
Disconnection in error	840	593	8.7%	-29.4%
Resolution agreed but not met	1,013	547	8.0%	-46.0%
Partially restricted service	940	460	6.8%	-51.1%
Changing provider	819	448	6.6%	-45.3%
Intermittent service or drop outs	649	393	5.8%	-39.4%

Fault and connection complaints

Complaints involving fault and connection issues continue to be a significant proportion of our complaints at 49.6 per cent. This was slightly higher compared to last year's 47.1 per cent.

The fault and connection complaint volume reduced by 29.9 per cent across all service types. The highest volume reduction was observed in multiple services (44.4 per cent), followed by landline services (43.8 per cent), and internet services (30.0 per cent) when compared to the previous year.

Complaints about faults and connection problems for mobile services increased by 2.4 per cent. This was consistent with the trend last year. The main drivers of the increase were complaints about poor mobile coverage, partially restricted service, and intermittent service or dropouts.

Compared to 2020-21, complaints about fault and connection for services delivered over the NBN declined by 37.5 per cent, compared to services delivered over other networks, which declined by 17 per cent.

This year, 315,717 premises were connected to the NBN, with 8,516,118 premises active on the NBN at the end of this year.

In 2020-21, 933,007 premises were connected to the NBN, with 8,200,403 total premises active to the NBN at the end of that year*.

The experience of connecting to or receiving a service delivered over the NBN is influenced by a range of factors. These include the actions of internet service providers, wholesalers, and NBN Co, and factors within consumers' premises.

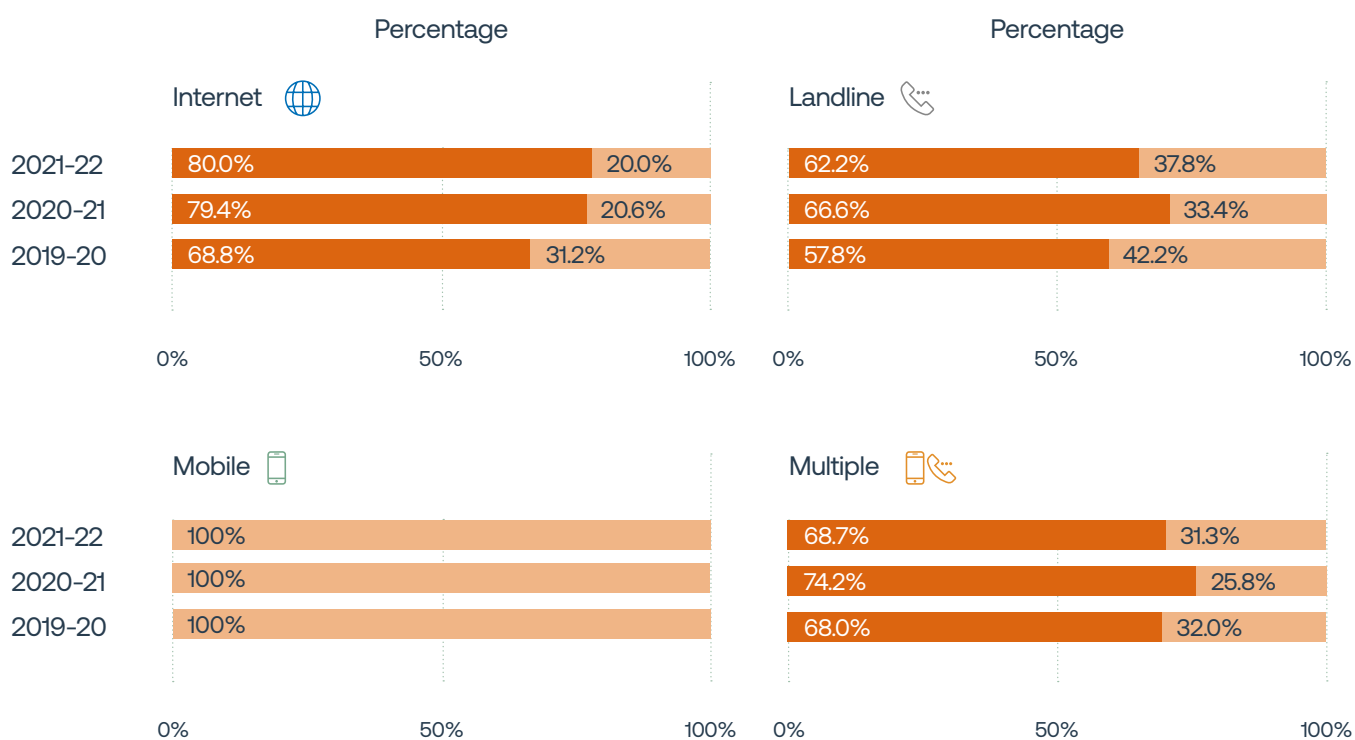
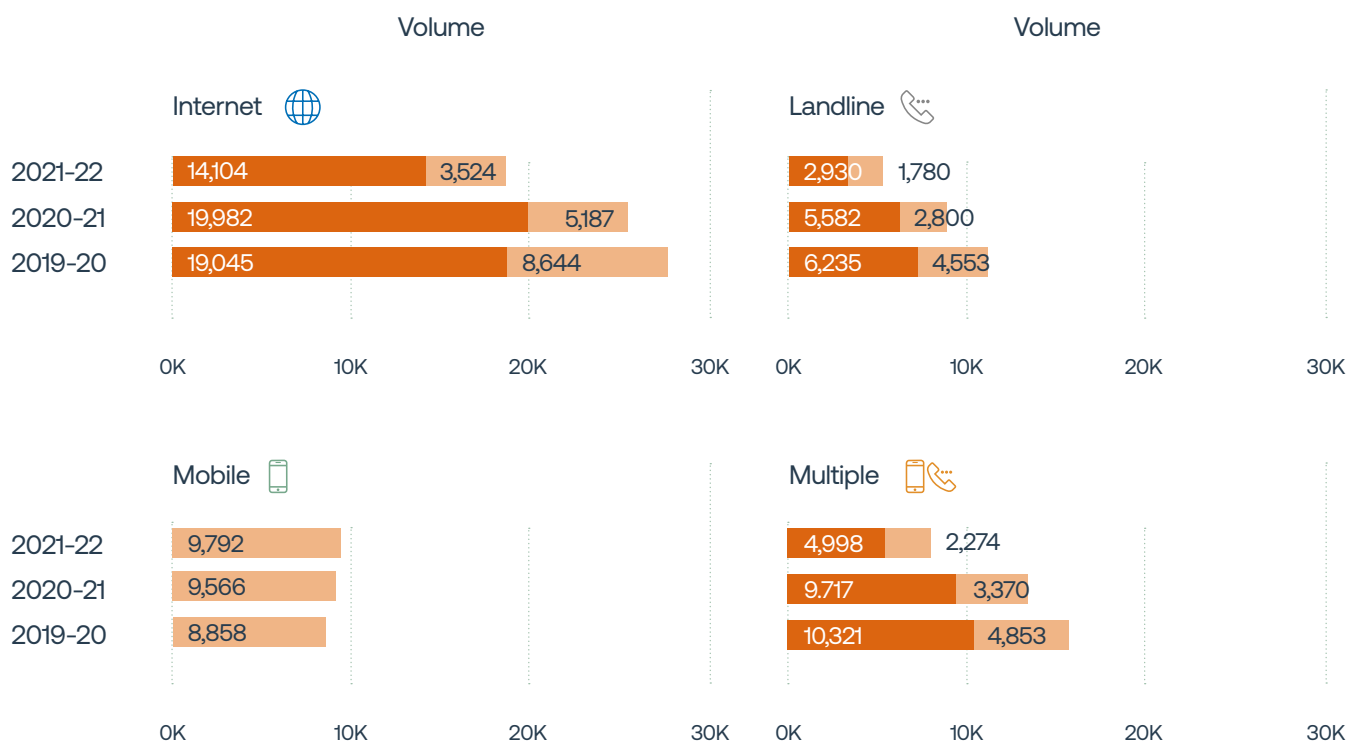
Connection delays improved across all service types, while intermittent services or dropouts and complaints about no phone or internet service declined across all services except for mobile.

While the experience of most consumers improved in 2021-22, complaints about poor mobile coverage increased by 8.1 per cent for residential consumers.

We saw a decrease in complaints about all fault and connection issues in complaints from small business consumers. Complaints about poor mobile coverage declined with a lower rate compared to other issues for small businesses.

* Source: Nbnco.com.au. 2021. National Broadband Network – Rollout Information. [online] Available at: https://www.nbnco.com.au/content/dam/nbn/documents/about-nbn/weekly-progress/Public_Progress_Data-11082022.pdf

Graph 4. Fault and connection complaints by service type and network: 2019-20 to 2021-22



■ Services delivered over NBN
 ■ Services delivered over other networks

Complaints by provider

Complaints about the top 10 providers accounted for 90.6 per cent of all complaints received, which is a slight decrease from 92.9 per cent last year. The number of providers we received complaints about dropped from 364 last year to 324 this year*.

Complaints about Telstra Corporation accounted for 52.5 per cent of all complaints, decreasing from 62.1 per cent in the previous year. Telstra Corporation's complaint volume decreased significantly by 43.7 per cent this year.

Optus Group** accounted for 19.8 per cent of complaints, an increase from 15.8 percent in 2020-21. This was despite Optus Group complaint numbers decreasing by 16.9 per cent in 2021-22.

Complaints about Vodafone Australia Limited fell by 14.7 percent, TPG Group** fell by 17.6 per cent, iiNet by 25.0 per cent, and Boost Tel Pty Ltd by 24.6 per cent.

Southern Phone Company Ltd decreased in complaint volume by 47 percent and accounted for 1 per cent of total complaints, decreasing from 1.3 per cent in 2020-21.

Complaints increased for Medion Australia Pty Limited, Aussie Broadband Limited, and Dodo Services Pty Ltd.

Medion Australia Pty Limited*** is a recent entrant into the top 10. Foxtel Management Pty Ltd is no longer in the top 10 list.

* This number counts distinct memberships and does not group members together.

** Refer to the glossary for details of member grouping

*** Offering products and services under the brand "ALDI mobile"

Table 7. Top 10 service providers by complaints 2021-22

Provider	2020-21	2021-22	% from total 2021-22	Change from 2020-21
Telstra Corporation	74,135	41,741	52.5%	-43.7%
Optus Group**	18,900	15,708	19.8%	-16.9%
Vodafone Australia Limited	5,668	4,836	6.1%	-14.7%
TPG Group**	3,913	3,224	4.1%	-17.6%
iiNet Ltd	2,929	2,197	2.8%	-25.0%
Aussie Broadband Limited	1,047	1,133	1.4%	8.2%
Dodo Services Pty Ltd	1,062	1,128	1.4%	6.2%
Southern Phone Company Ltd	1,561	828	1.0%	-47.0%
Boost Tel Pty Ltd	964	727	0.9%	-24.6%
Medion Australia Pty Limited	434	572	0.7%	31.8%

** Refer to the glossary for details of member grouping

Residential complaints

We received a total of 68,546 complaints from residential consumers, a 31.3 per cent decrease from the previous year. Complaints from residential consumers accounted for 86.2 per cent of all complaints received this year which is an increase from last year's 83.5 per cent.

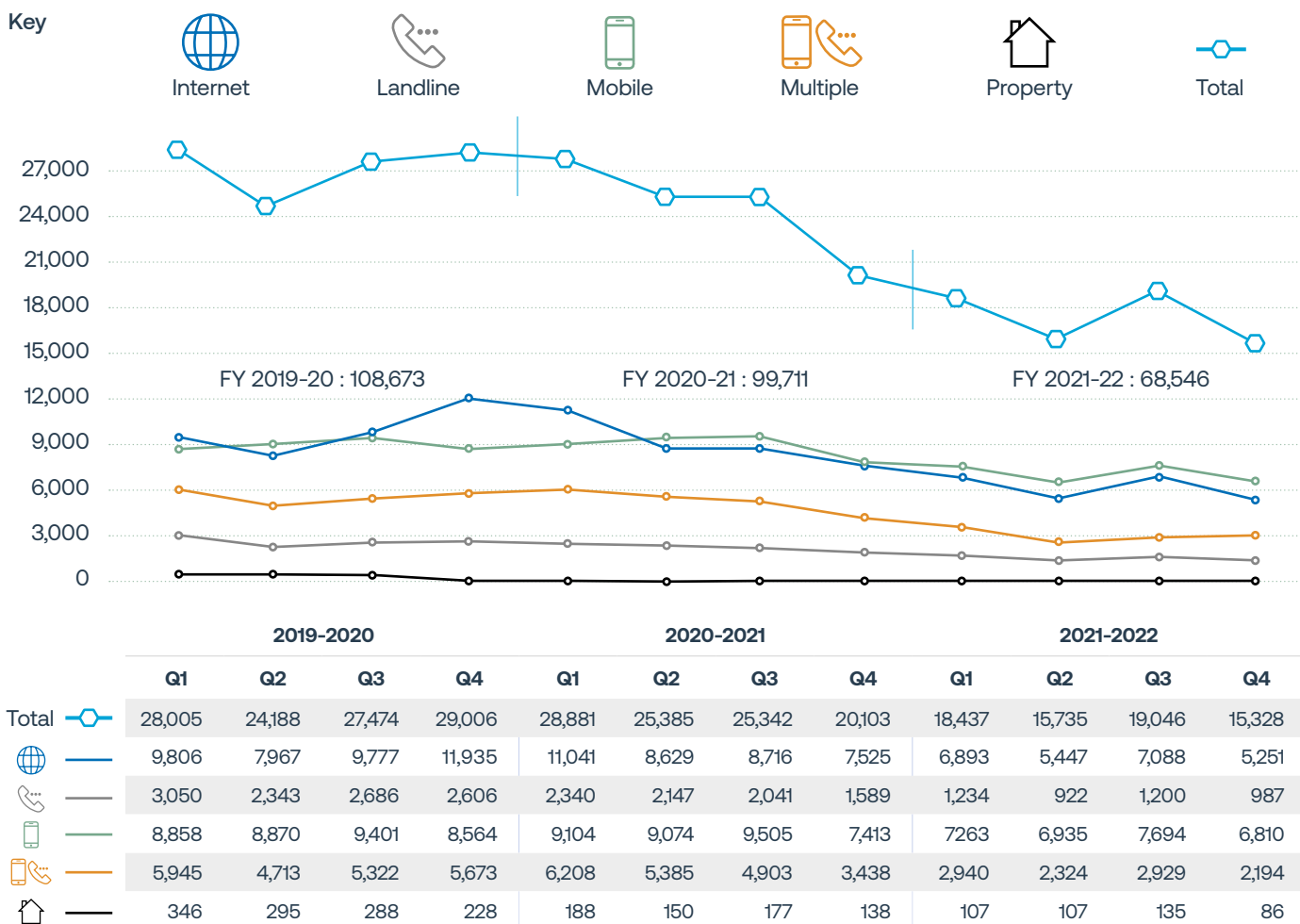
Residential complaints by service type

Complaints about all service types declined for residential complaints in 2021-22 compared to the previous year. Complaints about multiple services and landline services fell more than 45 per cent for residential consumers.

Most complaints received from residential consumers were about their mobile and internet services. Complaints about mobile services made up the highest proportion of residential complaints at 41.9 per cent, which is an increase from last year (35.2 per cent). This is the highest proportion of mobile complaints in the last three years for residential consumers.

Complaints about internet services made up 36 per cent of residential complaints, which is similar to last year. Complaints about landline services further reduced from 8.1 per cent in 2020-21 to 6.3 per cent in 2021-22, which is to be expected as consumers move away from a reliance on fixed telephone services. This is the lowest proportion of landline complaints for residential consumers in the last three years.

Graph 5. Residential complaints by service type and quarter: 2019-20 to 2021-22



Residential complaints by top 10 issues

No or delayed action by the provider and service and equipment fees continued to be the two biggest issues faced by residential consumers this year. All issues in the top 10 decreased except for poor mobile coverage when compared to 2020-21.

Poor mobile coverage increased by 8.1 per cent and is a new addition to this year's top 10. Providers being uncontactable and missed appointment issues further declined and dropped out of the top 10 issues for residential consumers.

The largest decreases were observed in failure to cancel a service (50.2 per cent), delay establishing a service (46.4 per cent), and service and equipment fees (39.2 per cent), relative to 2020-21.

Table 8. Residential complaints by service type: 2019-20 to 2021-22



Service type	2019-20	2020-21	2021-22
Internet	36.3%	36.0%	36.0%
Landline	9.8%	8.1%	6.3%
Mobile	32.8%	35.2%	41.9%
Multiple	19.9%	20.0%	15.2%
Property	1.1%	0.7%	0.6%

Table 9. Top 10 issues in residential complaints 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	38,431	30,539	44.6%	-20.5%
Service and equipment fees	33,517	20,387	29.7%	-39.2%
No phone or internet service	12,108	8,288	12.1%	-31.5%
Intermittent service or drop outs	9,526	7,844	11.4%	-17.7%
Resolution agreed but not met	8,671	6,611	9.6%	-23.8%
Delay establishing a service	11,428	6,122	8.9%	-46.4%
Slow data speed	6,430	5,150	7.5%	-19.9%
Poor mobile coverage	3,470	3,752	5.5%	8.1%
Failure to cancel a service	7,211	3,594	5.2%	-50.2%
Inadequate fault testing	3,640	3,194	4.7%	-12.3%

Small business complaints

We received 10,988 complaints from small businesses, which was a 44.2 per cent decrease on the previous year and the lowest volume of small business complaints in the last three years.

Many small businesses rely heavily on phone, internet, and landline services, or a combination of these, for the day-to-day operation of their business.

We saw a reduction in the number of small business complaints across all service types in 2021-22 compared to last year. In 2020-21, complaints increased for internet and multiple services, particularly during the COVID-19 pandemic.

Small business complaints by service types

Complaints about mobile services accounted for 26 per cent of small business complaints, which was an increase from 20.3 per cent last year. This is the highest proportion of mobile complaints for small business in the last three years. There were 2,310 complaints about internet services, which made up 21 per cent of small business complaints.

Multiple services complaints accounted for 29.9 per cent of complaints, a decline from 34.1 per cent of complaints last year. Multiple services were still the dominant service type for small business complaints. Landline services complaints accounted for 22.5 per cent of small business complaints, which was a reduction from 25.1 per cent last year.

Graph 6. Small business complaints by service type and quarter: 2019-20 to 2021-22

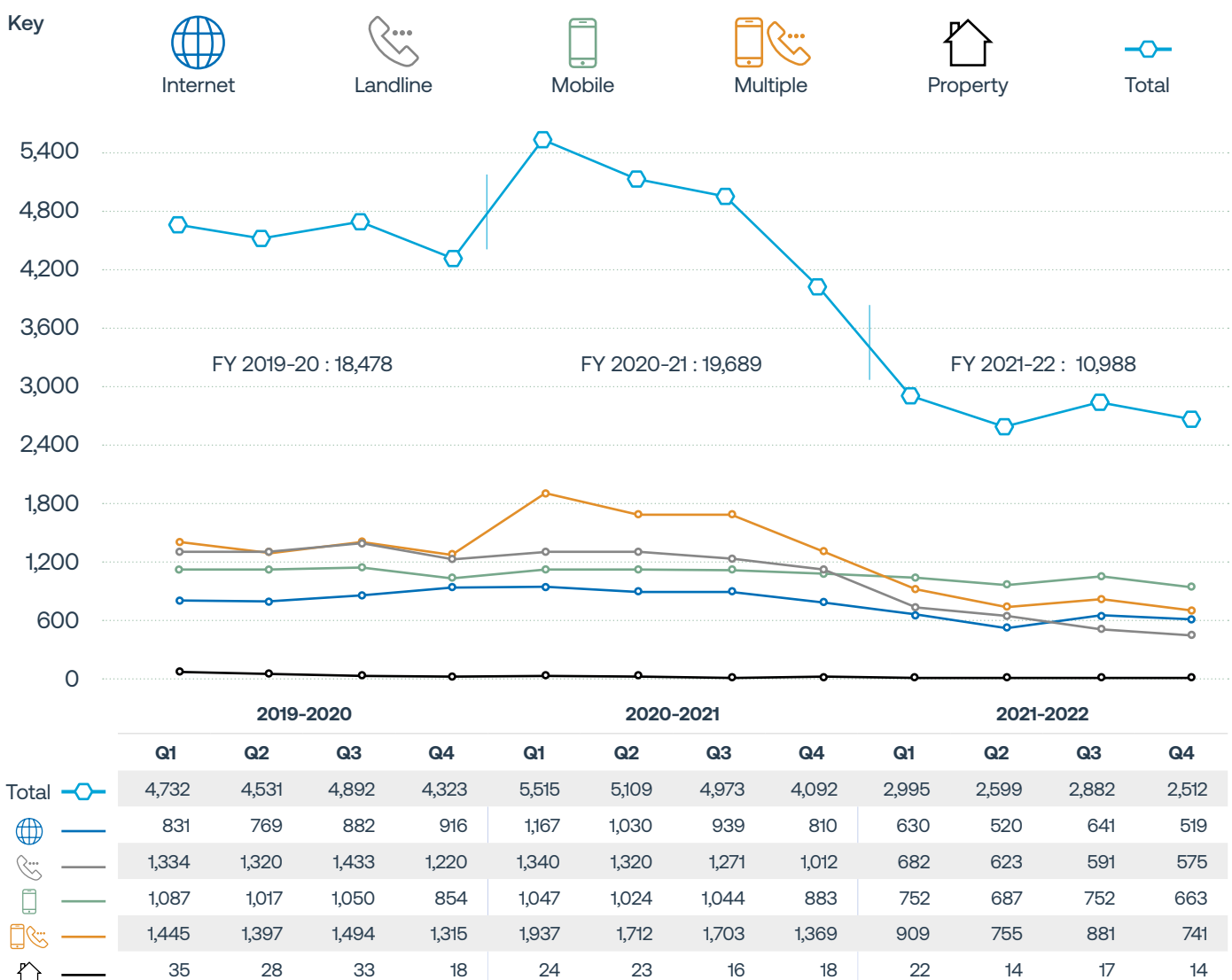


Table 10. Small business complaints by service type: 2019-20 to 2021-22

Service type	2019-20	2020-21	2021-22
Internet	18.4%	20.0%	21.0%
Landline	28.7%	25.1%	22.5%
Mobile	21.7%	20.3%	26.0%
Multiple	30.6%	34.1%	29.9%
Property	0.6%	0.4%	0.6%
Total	100%	100%	100%

Small business complaints by top 10 issues

As complaint volumes declined, we saw decreases in all the top 10 issue volumes compared to last year. Complaints related to failure to cancel a service decreased by 56.6 per cent, connection delays decreased by 54.9 per cent, and service and equipment fees decreased by 54.1 per cent.

Complaints about a provider being uncontactable reduced in 2021-22 and this issue is no longer in the top 10. Poor mobile coverage has come into the top 10 issues for small business consumers with the proportion increasing from 2.8 per cent to 4.8 per cent in 2021-22.

Table 11. Top 10 issues in small business complaints 2021-22

Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	8,102	5,139	46.8%	-36.6%
Service and equipment fees	6,067	2,782	25.3%	-54.1%
No phone or internet service	3,485	1,977	18.0%	-43.3%
Delay establishing a service	2,742	1,236	11.2%	-54.9%
Business loss	1,771	1,196	10.9%	-32.5%
Intermittent service or drop outs	1,387	995	9.1%	-28.3%
Resolution agreed but not met	1,604	856	7.8%	-46.6%
Disconnection in error	1,115	750	6.8%	-32.7%
Failure to cancel a service	1,564	679	6.2%	-56.6%
Poor mobile coverage	561	523	4.8%	-6.8%

CASE STUDY

Joe's business lost profit during a connection delay

Joe runs a hotel and restaurant in regional South Australia. He relies on a landline and data connection to run his EFTPOS machines.

Joe's telco contacted him to say he needed to migrate his services to the NBN in the next month or they would be cancelled. Joe immediately placed an order to migrate his services to the NBN but was told there would be a wait time of about six weeks.

While waiting for the NBN connection, Joe's services were disconnected. He called his telco, who said they could not find his order but that his services would be reinstated within the day.

Because Joe's business was located in a remote area, it took more than a month to connect his services. During that time, he missed out on bookings for the hotel accommodation and restaurant, which resulted in lost profit. He also spent thousands of dollars for IT support and alternative services in an attempt to keep his business running. Because of the remoteness of his business, the alternative services were slow, unreliable, and ultimately insufficient for his business needs.

We investigated Joe's complaint, and in the end Joe's telco paid him over \$39,000 in compensation for financial loss.

Names of all parties have been changed.



Governance

Overview and governance	85
Corporate strategy	85
Our Board	86
Legal framework	88
Public policies	89
Statement on financials	89

Overview and governance

The Telecommunications Industry Ombudsman is a public company, limited by guarantee and a not-for-profit, governed by a Board of Directors. Its objectives are:

- (a) to operate the TIO scheme
- (b) to appoint an Ombudsman with power to receive, investigate, and make decisions relating to and facilitate the resolution of complaints by residential and small business consumers of telecommunications services.

The Board sets the TIO's strategic direction, and oversees management of the business, affairs, and property of the TIO in accordance with the Company Constitution and the Terms of Reference. It is responsible for ensuring funding is available, it monitors the organisation's performance, and it oversees processes to comply with

legal and regulatory requirements. It also oversees a risk management framework, reports on progress, and aligns the collective interest of members, stakeholders, the Board, management, and employees.

To ensure the integrity of the Board's operations, several Board policies set out the ethical, behavioural, and compliance standards expected of directors, and the Board as a whole, in undertaking their duties.

The Board preserves the independence of the Ombudsman, who has day-to-day responsibility for the management and operation of the TIO scheme. It does not have a role in handling complaints lodged under the TIO scheme.

Corporate strategy

The Board of Directors is responsible for setting our strategic direction, and overseeing management of the business, affairs, and property of the TIO in accordance with the TIO Limited Constitution and the Terms of Reference.

The Board holds annual strategic planning days where it reviews in-depth the three-year corporate strategy. The Board looks at how TIO can keep ahead of the ever-changing telecommunications sector and regulatory environment, exceed consumer expectations, and deliver a world-class external dispute resolution service.

These deliberations determine our strategic plan. The Senior Leadership Team formulates the key strategic measures and goals to achieve that plan.

The Board formally reviews performance against the strategic measures on a six-monthly basis. The Ombudsman also provides regular updates on strategic activities as part of the Board reporting framework.

Our Board



Board Chair (Independent)

Professor The Hon. Michael Lavarch — AO, LLB

Michael has held senior roles in government, including serving as Australia's Attorney-General (1993-1996). He has also held the roles of Secretary-General of the Law Council of Australia and Commissioner for the Australian Skills Quality Authority. He is an Emeritus Professor of Law at the Queensland University of Technology and Chief Adjudicator on the Alcohol Beverages Advertising Code adjudication panel. Michael is Chair of Way Forward Debt Solutions and Australian Catholic Safeguarding Limited. He is also a Member of the Queensland Treaty Advancement Committee. In 2012, Michael was appointed an Officer of the Order of Australia for distinguished service to law, education, and human rights.



Director with Industry Experience

Mira Bashi — BBM (Marketing) & GAICD

Mira is the Customer Experience Executive for Telstra Corporation Limited. Mira has worked in the telecommunications industry for over 25 years, across several major international brands, with experience in product management, development, designing, and improving end-to-end customer experiences.



Director with Consumer Experience

Dana Beiglari - BlnSt, LLB (Hons I)

Dana is the manager of Legal Aid NSW's Consumer Law practice group. As a social justice lawyer, she helps the most vulnerable people in NSW access their consumer protection rights in credit, insurance, and general consumer protection matters. Dana currently represents Legal Aid NSW on forums including the Australian Securities & Investments Commission's Consumer Advisory Panel and the Australian Law Council's Consumer Law Committee.



Director with Not-For-Profit Governance Experience

Julie Hamblin — BA LLB (Hons) (Syd), LLM (McGill), FAICD

Julie has more than 25 years' experience as a lawyer and policy consultant in the health, disability, and not-for-profit sectors, specialising in governance and risk. She currently chairs the Boards of AVI and Maluk Timor Australia and is an independent Board member of the Royal Australian and New Zealand College of Obstetricians and Gynaecologists. She is also Deputy Chair of the Australian Research Integrity Committee. Previous Board roles have included Chair of Autism Spectrum Australia and Deputy Chair of Plan International Australia. She has a particular interest in global health and governance having worked with the United Nations Development Programme and other organisations on projects relating to public health and HIV/AIDS in more than 20 countries in Asia, the Pacific, Africa, and Eastern Europe.



Director with Industry Experience

John Lindsay — GAICD

John is a company director and consultant. He is a director of Jtwo Solutions Pty Ltd, UltraCommerce Internet Pty Ltd, Redflow Ltd, and Uniti Group Ltd. John has over 25 years' experience building and managing internet service providers including Chariot, Internode, and iiNet Ltd. He is a graduate member of the Australian Institute of Company Directors.



Independent Director with Commercial Governance Experience

Geoff Nicholson — BEc, MBA, FCA, GAICD, CSEP

Geoff is a Director of United Energy Distribution Holdings Limited and Athletics Australia Limited. He is Trustee of the R E Ross Trust and Chair of its fully owned subsidiary Hillview Quarries Pty Ltd. He is a consultant to Endeavour Energy, New South Wales, as well as being a member of Endeavour Energy's Audit and Risk Committee. Geoff's former positions include the Chairman of Hanover Welfare Services; non-executive director of Sensis, the KAZ Computing Group, and Marchmont Hill Consulting Pty Ltd, Chief Financial Officer at AusNet Services, and Executive Director, Finance at Telstra Corporation Limited. He was also Foxtel's first Chief Financial Officer.



Director with Consumer Experience

Gordon Renouf — BA, LLB

Gordon is Deputy Chair of the Consumers' Federation of Australia and Chair of the Australian Securities and Investments Commission's Consumer Consultative Panel. He is CEO and co-founder of Good On You Pty Ltd. He has been a consumer advocate for more than 30 years in roles at CHOICE, the North Australian Aboriginal Legal Service, and as Deputy Chair of Justice Connect. Gordon recently completed nine years as a member of the Banking Code Compliance Committee.



Director with Industry Experience

Andrew Sheridan — CA, MA (Hons)

Andrew is the Vice President of Regulatory and Public Affairs for Optus with responsibility for managing Optus' relationship with key external stakeholders from the Government, Regulatory bodies such as the ACCC and the ACMA and the media. The group also develops Optus' position on industry structural issues, competition, and compliance policies.



Director with Consumer Experience

Catherine Wolthuis — BA (Hons), LLB

Catherine is Chair of the Consumer Policy Research Centre, Board Director for the Legal Services Board, and Chair of that organisation's Consumer Advisory Panel, and is the NAB Customer Advocate. She is also a member of the Economic Abuse Reference Group, of the ASIC Consultative Panel, and she is an AFCA Panel Member. She was previously an Ombudsman and Head of Market Affairs at the UK's Financial Ombudsman Service, CEO of human rights NGO Fair Trials and helped establish the UK's consumer financial capability service.

Legal framework

We are an industry-based customer dispute resolution scheme established by the *Telecommunications (Consumer Protection and Service Standards) Act 1999* (the Act). The Act requires all Carriers and Eligible Carriage Service Providers to be members of our dispute resolution scheme.

We are a public company limited by guarantee (and not-for-profit organisation) and must comply with relevant requirements under the *Corporations Act 2001*. Under Victorian tax law, we are considered to serve a charitable purpose.

Our purpose under the Act is to appoint an Ombudsman with power to receive, investigate, make decisions relating to, and facilitate the resolution of, complaints by residential and small business consumers of telecommunications services. We also make decisions related to objections to a Carrier's exercise of power to access land under Schedule 3 of the *Telecommunications Act 1998*.

There are three key non-legislative documents fundamental to understanding how we operate and make decisions. Those documents are our:

1. Constitution of Telecommunications Industry Ombudsman Limited
2. Terms of Reference
3. Complaint Handling Procedures

The Constitution of TIO Limited governs the internal management of the company.

The Terms of Reference explain:

- what we do
- the types of complaints the Ombudsman and our employees handle
- how complaints are handled
- rules about complaints
- other functions we perform.

TIO Members are bound by the Terms of Reference.

The Ombudsman or the Board may propose changes to our Terms of Reference. Before changing the Terms of Reference, the Board must inform the Federal government ministers responsible for telecommunications and consumer affairs policy about the change and consider any comments the minister makes.

The Complaint Handling Procedures explain how the Terms of Reference are applied in handling complaints. The Complaint Handling Procedures explain:

- that we accept complaints from individuals and small business consumers about telecommunications providers who are members of the TIO scheme
- how we facilitate the resolution of complaints through our referral process
- the process for handling unresolved complaints
- our dispute resolution process.

Our Complaint Handling Procedures are not binding but reflect the dispute resolution service we offer.

We are also expected to meet the Benchmarks and Key Practices for Industry-Based Customer Dispute Resolution published by Treasury. The Benchmarks and Key Practices for Industry-Based Customer Dispute Resolution set out the six benchmarks of dispute resolution services: accessibility, independence, fairness, accountability, efficiency, and effectiveness.

Privacy

We are an organisation subject to obligations under the *Privacy Act 1988*. We collect, use, and disclose personal information to handle telecommunications complaints, land access objections, and to support our work as an independent voice in the telecommunications industry.

We train all our employees in best-practice privacy and data protection compliance. Each process change related to personal information undergoes a Privacy Impact Assessment. Through the assessment, we identify the privacy risk and provide recommendations to ensure any change to our processes are compliant with the *Privacy Act*. We have also set internal management measures and goals to monitor and improve our privacy compliance.

As an external dispute resolution scheme recognised by the Office of the Australian Information Commissioner (OAIC), we report to the OAIC on the privacy-related complaints we handle on a quarterly and annual basis.

In December 2021, we published our new Privacy Policy on our website.

Public policies

We have the following publicly available policies, which outline how our organisation is operated and how it provides its dispute resolution service:

- [Company Constitution of Telecommunications Industry Ombudsman](#)
- [Terms of Reference](#)
- [Complaint handling procedures](#)
- [Privacy Policy](#)
- [Board Charter](#)
- [Whistleblowing Policy](#)

Statement on financials

Financial Report for the year ending 30 June 2022

The Telecommunications Industry Ombudsman Financial Report will be available to download at www.tio.com.au following the 2022 Annual General Meeting to be held in November.

Glossary

Data and complaints terminology	91
Glossary: Complaint issue categories	93

Data and complaints terminology

This section explains the finer points of our data and complaints terminology.

Case

A case is an escalated complaint. An escalated complaint is a subset of an unresolved complaint that proceeds to dispute resolution.

Complaints

Where we talk about complaints, these:

- are expressions of dissatisfaction about a provider when the consumer has contacted the provider and is not satisfied with the outcome. We send complaints to specialist teams at providers for another attempt at resolution. Most complaints are resolved in this process
- may include more than one issue
- do not include enquiries, enquiry referrals, or withdrawn complaints.

Contacts

Where we talk about contacts, these:

- include calls, emails, and online forms that come through our public portals
- exclude calls and emails to individual staff members and abandoned calls
- exclude identified data anomalies within the financial year
- include all contact up until a complaint is classified as unresolved.

Data updates

If a complaint or enquiry is withdrawn or cancelled before the end of the financial year, we remove it from the annual report. If a complaint is reclassified before the end of the financial year, we reflect this in the annual report.

No data adjustments are made to quarterly series after the end of the quarter's financial year. Complaint data is calculated as at the end of the current reporting quarter.

Previous quarters may be adjusted if a complaint or enquiry is cancelled or reclassified before the end of the current reporting quarter and before the end of financial year.

Dispute resolution is where we work with providers and consumers to resolve escalated complaints.

Early resolution is where we take initial contacts from consumers and log them as enquiries or send complaints to providers.

Enquiries includes enquiries and enquiry referrals.

Enquiry referrals are complaints that have not been raised with the provider before a consumer contacts us. We send these complaints to providers but give providers a longer time to try to resolve these.

Escalated complaints are a subset of unresolved complaints that proceed to dispute resolution. Some unresolved complaints are not escalated – this can be because the issue is resolved before escalation, the issue that remains unresolved is not a matter we can assist with, or the consumer decides not to proceed with the complaint.

Complaints that are reclassified before the end of the financial year will be removed from the total count of escalated complaints. Complaints can be reclassified if they are escalated in error (for instance, the issue was already resolved).

Fault and connection complaints are complaints that include a fault or connection issue. These are only counted once, regardless of the number of issues raised in the complaint. These complaints may have other issues that do not relate to faults or connections. Faults and connections include issues from the connection, no service, and poor service quality issue sub-categories.

Internet complaints relate to services delivered over fixed-line or fixed wireless internet connections.

These complaints do not include internet services delivered by mobile devices or Voice over Internet Protocol (VoIP) services delivered over the internet.

Issues A single complaint can have more than one issue. Where we talk about complaint numbers, we only count complaints once. Where we talk about issues, we count all the issues.

Issues in complaints are recorded based on six broad categories that follow the lifecycle of a consumer's relationship with their phone or internet provider. From September 2019, we introduced new keywords to better capture the emerging issues in complaints. For a complete list of issues in complaints see pages 93, 94, and 95.

Landline complaints includes complaints about voice services delivered over the Public Switched Telephone Network (PSTN) and voice services delivered over the National Broadband Network (VoIP services delivered over fixed-line internet connections are also included).

Member groupings Optus group includes "Optus Internet Pty Ltd", "Optus Mobile Migrations Pty Ltd", "Optus Mobile Pty Ltd", and "Optus Networks Pty Ltd". TPG group includes "TPG internet Pty Ltd" and "TPG Network Pty Ltd".

Member status If members are currently undergoing cessation to terminate their membership, they are not included in the count of active members.

Mobile complaints are complaints relating to a mobile telephone device or service, including complaints about internet accessed through a mobile telephone service.

Multiple complaints relate to complaints about more than one service type with the same provider.

Online includes all web forms and emails.

Percentages within the report have been rounded, so totals may not add to 100%.

Property complaints includes complaints about damage to a provider's or landowner's property, or a dispute about use of property by a carrier.

Provider/telco are interchangeable terms that we use which refer to telecommunication companies, or telecommunications industry in general.

Small business includes small businesses, not-for-profits, and charities.

States Based on the complaint location given by the consumer, we assign a state or territory to a complaint. Where the location is not populated in the system, we extract the consumer's location to populate it. There is a small percentage (less than 1%) of total complaints where data on location is missing and we do not include those records when reporting on states and territories.

Top 10 providers Where we talk about the top 10 providers, we mean those we received the most complaints about in the financial year. The data does not reflect the number of customers or services in operation. A consumer making a complaint does not necessarily mean a provider or network operator is at fault.

Unresolved complaints An unresolved complaint is a complaint or enquiry referral that the consumer tells us was not resolved after we referred it to the provider. Most unresolved complaints proceed to dispute resolution and are called escalated complaints.

Glossary: Complaint issue categories

Issues in complaints

Establishing a service

Category	Keyword
Making a contract	Product unsuitable
	Inadequate documentation
	Inadequate credit assessment
	Inadequate explanation of product*
	Refused a service
	Cooling off
	Unable to contract
	Misleading conduct
	Unconscionable conduct
In contract	Variation by provider
	Request to change account holder
	Not liable for contract
	Unfair contract terms
	Equipment finance agreement
	Mishandled or inaccurate information - not personal**
	Failure to cancel*
Connection	Delay
	Number problem
	Changing provider*
	Unauthorised transfer

Service delivery

Category	Keyword
No service	No service Disconnection in error Network outage
Poor service quality	Intermittent/drop outs Poor mobile coverage Noise/interference Slow data speed Restricted service
Equipment	Unsuitable Fault
Special and account services	Priority assistance Disability equipment Enhanced/add-on feature Directory listing - business Can't access account or data - technical** Loyalty programs**

Customer service

Category	Keyword
Personal information	Object to collection Unauthorised disclosure Information inaccurate Access denied Silent number/directory listing
Compensation sought*	Business loss* Customer Service Guarantee* Other financial loss* Non-financial loss - privacy Non-Financial loss - not privacy**
Provider response	Uncontactable Refusal to deal with representative Missed appointment No or delayed action Resolution agreed but not met Rudeness Unwelcome/life threatening communications Inadequate fault testing*

Payment for a service

Category	Keyword
Charges and fees	Bill unclear/not received
	Excess data
	Excess call/sms/mms
	Roaming
	3rd party*
	Fee for a bill
	Connection/reconnection
	Late payment/dishonour
	Termination
	Service and equipment
Payments	Technician
	Direct debit
	Missing payment
	Unsuitable payment options
Debt management	Payment extension
	Financial hardship/repayment arrangement
	Barring/suspension/disconnection
	Credit default report
	Sold debt
	Debtor harassment
	Statute barred debt/bankrupt
	Not liable for debt

Property

Category	Keyword
Infrastructure	Hazardous, non-compliant or temporary infrastructure
	Location of equipment
Damage	By consumer
	By provider
	By 3rd party

* New keyword introduced from September 2019.






** New keyword introduced from January 2022.

Appendix






Complaint distribution	97
Residential complaints	98
Small business complaints	99
Complaints about internet services	100
Complaints about mobile services	101
Complaints about multiple services	102
Complaints about landline services	103
Complaints by provider	104
Complaints by state	105
Top 10 complaints issue by state	106
Unresolved and escalated complaints	110

Complaint distribution



A1. Complaints by service type change: 2020-21 to 2021-22

Year	 Internet	 Landline	 Mobile	 Multiple	 Property	Total
2021-22	26,989	6,814	31,556	13,673	502	79,534
2020-21	39,857	13,060	39,094	26,655	734	119,400
YoY Change %	-32.3%	-47.8%	-19.3%	-48.7%	-31.6%	-33.4%

A2. Complaints by service type: 2019-20 to 2021-22

Year	 Internet	%	 Landline	%	 Mobile	%	 Multiple	%	 Property	%	Total	
2021-22	26,989	33.9%	6,814	8.6%	31,556	39.7%	13,673	17.2%	502	0.6%	79,534	100.0
2020-21	39,857	33.4%	13,060	10.9%	39,094	32.7%	26,655	22.3%	734	0.6%	119,400	100.0
2019-20	42,883	33.7%	15,992	12.6%	39,701	31.2%	27,304	21.5%	1,271	1.0%	127,151	100.0

A3. Complaints by consumer type: 2019-20 to 2021-22

Year	 Residential	%	 Small Business	%	Total	
2021-22	68,546	86.2%	10,988	13.8%	79,534	100.0
2020-21	99,711	83.5%	19,689	16.5%	119,400	100.0
2019-20	108,673	85.5%	18,478	14.5%	127,151	100.0

A4. Enquiries: 2019-20 to 2021-22

Year	Enquiries
2021-22	25,512
2020-21	32,450
2019-20	37,912






A5. Top 10 issues 2021-22

Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	46,533	35,678	44.9%	-23.3%
Service and equipment fees	39,584	23,169	29.1%	-41.5%
No phone or internet service	15,593	10,265	12.9%	-34.2%
Intermittent service or drop outs	10,913	8,839	11.1%	-19.0%
Resolution agreed but not met	10,275	7,467	9.4%	-27.3%
Delay establishing a service	14,170	7,358	9.3%	-48.1%
Slow data speed	7,122	5,667	7.1%	-20.4%
Poor mobile coverage	4,031	4,275	5.4%	6.1%
Failure to cancel a service	8,775	4,273	5.4%	-51.3%
Inadequate fault testing	4,253	3,655	4.6%	-14.1%

Residential complaints

A6. Residential complaints by service type: 2019-20 to 2021-22



Year	 Internet		 Landline		 Mobile		 Multiple		 Property		Total
		%		%		%		%		%	
2021-22	24,679	36.0%	4,343	6.3%	28,702	41.9%	10,387	15.2%	435	0.6%	68,546
2020-21	35,911	36.0%	8,117	8.1%	35,096	35.2%	19,934	20.0%	653	0.7%	99,711
2019-20	39,485	36.3%	10,685	9.8%	35,693	32.8%	21,653	19.9%	1,157	1.1%	108,673

A7. Top 10 issues in residential complaints 2021-22








Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	38,431	30,539	44.6%	-20.5%
Service and equipment fees	33,517	20,387	29.7%	-39.2%
No phone or internet service	12,108	8,288	12.1%	-31.5%
Intermittent service or drop outs	9,526	7,844	11.4%	-17.7%
Resolution agreed but not met	8,671	6,611	9.6%	-23.8%
Delay establishing a service	11,428	6,122	8.9%	-46.4%
Slow data speed	6,430	5,150	7.5%	-19.9%
Poor mobile coverage	3,470	3,752	5.5%	8.1%
Failure to cancel a service	7,211	3,594	5.2%	-50.2%
Inadequate fault testing	3,640	3,194	4.7%	-12.3%

Small business complaints

A8. Small business complaints by service type: 2019-20 to 2021-22



Year	 Internet	%	 Landline	%	 Mobile	%	 Multiple	%	 Property	%	Total
2021-22	2,310	21.0%	2,471	22.5%	2,854	26.0%	3,286	29.9%	67	0.6%	10,988
2020-21	3,946	20.0%	4,943	25.1%	3,998	20.3%	6,721	34.1%	81	0.4%	19,689
2019-20	3,398	18.4%	5,307	28.7%	4,008	21.7%	5,651	30.6%	114	0.6%	18,478

A9. Top 10 issues in small business complaints 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	8,102	5,139	46.8%	-36.6%
Service and equipment fees	6,067	2,782	25.3%	-54.1%
No phone or internet service	3,485	1,977	18.0%	-43.3%
Delay establishing a service	2,742	1,236	11.2%	-54.9%
Business loss	1,771	1,196	10.9%	-32.5%
Intermittent service or drop outs	1,387	995	9.1%	-28.3%
Resolution agreed but not met	1,604	856	7.8%	-46.6%
Disconnection in error	1,115	750	6.8%	-32.7%
Failure to cancel a service	1,564	679	6.2%	-56.6%
Poor mobile coverage	561	523	4.8%	-6.8%

Complaints about internet services

A10. Internet complaints by year: 2019-20 to 2021-22



Year	Complaints	Proportion of complaints
2021-22	26,989	33.9%
2020-21	39,857	33.4%
2019-20	42,883	33.7%

A11. Internet complaints by consumer type: 2019-20 to 2021-22



Year	Residential Volume	%	Small business Volume	%	Total Volume
2021-22	24,679	91.4%	2,310	8.6%	26,989
2020-21	35,911	90.1%	3,946	9.9%	39,857
2019-20	39,485	92.1%	3,398	7.9%	42,883

A12. Top 10 issues for internet services 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	14,721	11,620	43.1%	-21.1%
Service and equipment fees	11,901	7,874	29.2%	-33.8%
Intermittent service or drop outs	6,590	5,488	20.3%	-16.7%
No phone or internet service	6,639	4,591	17.0%	-30.8%
Slow data speed	5,402	4,249	15.7%	-21.3%
Delay establishing a service	7,085	3,824	14.2%	-46.0%
Resolution agreed but not met	2,775	2,053	7.6%	-26.0%
Inadequate fault testing	2,345	1,971	7.3%	-15.9%
Failure to cancel a service	3,469	1,946	7.2%	-43.9%
Missed appointment	2,647	1,833	6.8%	-30.8%

A13. Internet fault and connection complaints by network: 2020-21 to 2021-22



Year	Services delivered over the NBN	Services delivered over other networks
2021-22	14,104	3,524
2020-21	19,982	5,187

Complaints about mobile services

A14. Mobile complaints by year: 2019-20 to 2021-22



Year	Complaints	Proportion of complaints
2021-22	31,556	39.7%
2020-21	39,094	32.7%
2019-20	39,701	31.2%

A15. Mobile complaints by consumer type: 2019-20 to 2021-22



Year	Residential Volume	%	Small business Volume	%	Total Volume
2021-22	28,702	91.0%	2,854	9.0%	31,556
2020-21	35,096	89.8%	3,998	10.2%	39,094
2019-20	35,693	89.9%	4,008	10.1%	39,701

A16. Top 10 issues for mobile services 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	16,034	14,620	46.3%	-8.8%
Service and equipment fees	14,787	9,672	30.7%	-34.6%
Resolution agreed but not met	4,067	3,523	11.2%	-13.4%
Poor mobile coverage	3,197	3,398	10.8%	6.3%
Equipment Fault	2,594	2,028	6.4%	-21.8%
Variation to a contract or plan by provider	2,146	1,700	5.4%	-20.8%
Partially restricted service	1,488	1,672	5.3%	12.4%
Misleading conduct when making a contract	2,438	1,640	5.2%	-32.7%
Delay establishing a service	1,505	1,264	4.0%	-16.0%
Intermittent service or drop outs	1,103	1,212	3.8%	9.9%

A17. Mobile fault and connection complaints by network: 2020-21 to 2021-22



Year	Services delivered over the NBN	Services delivered over other networks
2021-22	–	9,792
2020-21	–	9,566

Complaints about multiple services

A18. Multiple complaints by year: 2019-20 to 2021-22



Year	Complaints	Proportion of complaints
2021-22	13,673	17.2%
2020-21	26,655	22.3%
2019-20	27,304	21.5%

A19. Multiple complaints by consumer type: 2019-20 to 2021-22



Year	Residential Volume	%	Small business Volume	%	Total Volume
2021-22	10,387	76.0%	3,286	24.0%	13,673
2020-21	19,934	74.8%	6,721	25.2%	26,655
2019-20	21,653	79.3%	5,651	20.7%	27,304

A20. Top 10 issues for multiple services 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	10,676	6,211	45.4%	-41.8%
Service and equipment fees	9,873	4,373	32.0%	-55.7%
No phone or internet service	4,553	2,635	19.3%	-42.1%
Intermittent service or drop outs	2,567	1,738	12.7%	-32.3%
Delay establishing a service	3,969	1,499	11.0%	-62.2%
Resolution agreed but not met	2,408	1,336	9.8%	-44.5%
Poor mobile coverage	833	877	6.4%	5.3%
Slow data speed	1,222	876	6.4%	-28.3%
Failure to cancel a service	2,694	855	6.3%	-68.3%
Disconnection in error	1,002	659	4.8%	-34.2%

A21. Multiple fault and connection complaints by network: 2020-21 to 2021-22



Year	Services delivered over the NBN	Services delivered over other networks
2021-22	4,998	2,274
2020-21	9,717	3,370

Complaints about landline services

A22. Landline complaints by year: 2019-20 to 2021-22



Year	Complaints	Proportion of complaints
2021-22	6,814	8.6%
2020-21	13,060	10.9%
2019-20	15,992	12.6%

A23. Landline complaints by consumer type: 2019-20 to 2021-22



Year	Residential Volume	%	Small business Volume	%	Total Volume
2021-22	4,343	63.7%	2,471	36.3%	6,814
2020-21	8,117	62.2%	4,943	37.8%	13,060
2019-20	10,685	66.8%	5,307	33.2%	15,992

A24. Top 10 issues for landline services 2021-22



Complaint Issue	2020-21	2021-22	% of total 2021-22	Change from 2020-21
No or delayed action by provider	5,052	3,186	46.8%	-36.9%
No phone or internet service	3,364	1,956	28.7%	-41.9%
Service and equipment fees	3,012	1,242	18.2%	-58.8%
Delay establishing a service	1,610	769	11.3%	-52.2%
Number problem due to connection, disconnection or transfer	1,151	601	8.8%	-47.8%
Disconnection in error	840	593	8.7%	-29.4%
Resolution agreed but not met	1,013	547	8.0%	-46.0%
Partially restricted service	940	460	6.8%	-51.1%
Changing provider	819	448	6.6%	-45.3%
Intermittent service or drop outs	649	393	5.8%	-39.4%

A25. Landline fault and connection complaints by network: 2020-21 to 2021-22



Year	Services delivered over the NBN	Services delivered over other networks
2021-22	2,930	1,780
2020-21	5,582	2,800






Complaints by provider

A26. Top 10 service providers by complaints 2021-22

Provider	2020-21	2021-22	% from total 2021-22	Change from 2020-21
Telstra Corporation	74,135	41,741	52.5%	-43.7%
Optus Group*	18,900	15,708	19.8%	-16.9%
Vodafone Australia Limited	5,668	4,836	6.1%	-14.7%
TPG Group*	3,913	3,224	4.1%	-17.6%
iiNet Ltd	2,929	2,197	2.8%	-25.0%
Aussie Broadband Limited	1,047	1,133	1.4%	8.2%
Dodo Services Pty Ltd	1,062	1,128	1.4%	6.2%
Southern Phone Company Ltd	1,561	828	1.0%	-47.0%
Boost Tel Pty Ltd	964	727	0.9%	-24.6%
Medion Australia Pty Limited	434	572	0.7%	31.8%

* Refer to the glossary for details of member grouping

A27. Top 10 service providers by service type 2021-22

Provider	 Internet	%	 Landline	%	 Mobile	%	 Multiple	%	 Property	%	Total
Telstra Corporation	12,421	29.8%	4,600	11.0%	15,700	37.6%	8,775	21.0%	245	0.6%	41,741
Optus Group*	3,880	24.7%	743	4.7%	8,635	55.0%	2,405	15.3%	45	0.3%	15,708
Vodafone Australia Limited	698	14.4%	10	0.2%	3,739	77.3%	387	8.0%	2	0.0%	4,836
TPG Group*	2,124	65.9%	253	7.8%	376	11.7%	462	14.3%	9	0.3%	3,224
iiNet Ltd	1,494	68.0%	206	9.4%	179	8.1%	311	14.2%	7	0.3%	2,197
Aussie Broadband Limited	917	80.9%	61	5.4%	39	3.4%	112	9.9%	4	0.4%	1,133
Dodo Services Pty Ltd	730	64.7%	65	5.8%	173	15.3%	159	14.1%	1	0.1%	1,128
Southern Phone Company Ltd	382	46.1%	135	16.3%	184	22.2%	126	15.2%	1	0.1%	828
Boost Tel Pty Ltd	–	–	–	–	727	100.0%	–	–	–	–	727
Medion Australia Pty Limited	–	–	–	–	572	100.0%	–	–	–	–	572

* Refer to the glossary for details of member grouping

Complaints by state






A28. Complaints by state: 2019-20 to 2021-22

Year	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
2021-22	1,078	26,577	490	15,186	5,768	1,300	23,063	5,951
2020-21	1,545	40,011	707	22,423	8,118	1,905	35,818	8,735
2019-20	1,685	42,594	671	23,427	8,744	1,820	37,679	10,269

A29. Percentage of complaints by state: 2019-20 to 2021-22

Year	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
2021-22	1.4%	33.4%	0.6%	19.1%	7.3%	1.6%	29.0%	7.5%
2020-21	1.3%	33.5%	0.6%	18.8%	6.8%	1.6%	30.0%	7.3%
2019-20	1.3%	33.5%	0.5%	18.4%	6.9%	1.4%	29.6%	8.1%

A30. Complaints by state and service type 2021-22

Provider	 Internet	%	 Landline	%	 Mobile	%	 Multiple	%	 Property	%	Total
ACT	404	37.5%	84	7.8%	459	42.6%	121	11.2%	10	0.9%	1,078
NSW	9,392	35.3%	2,419	9.1%	9,945	37.4%	4,640	17.5%	181	0.7%	26,577
NT	154	31.4%	40	8.2%	213	43.5%	81	16.5%	2	0.4%	490
QLD	5,204	34.3%	1,197	7.9%	5,907	38.9%	2,801	18.4%	77	0.5%	15,186
SA	1,712	29.7%	498	8.6%	2,626	45.5%	904	15.7%	28	0.5%	5,768
TAS	355	27.3%	132	10.2%	588	45.2%	214	16.5%	11	0.8%	1,300
VIC	7,801	33.8%	2,034	8.8%	9,137	39.6%	3,927	17.0%	164	0.7%	23,063
WA	1,938	32.6%	401	6.7%	2,616	44.0%	967	16.2%	29	0.5%	5,951

Top 10 issues by state

A31. Australian Capital Territory 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	596	467	43.3%	-21.6%
Service and equipment fees	541	323	30.0%	-40.3%
Intermittent service or drop outs	137	131	12.2%	-4.4%
No phone or internet service	178	122	11.3%	-31.5%
Resolution agreed but not met	125	109	10.1%	-12.8%
Delay establishing a service	153	101	9.4%	-34.0%
Slow data speed	97	89	8.3%	-8.2%
Failure to cancel a service	141	59	5.5%	-58.2%
Partially restricted service	58	56	5.2%	-3.4%
Inadequate fault testing	67	52	4.8%	-22.4%

A32. New South Wales 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	15,557	11,801	44.4%	-24.1%
Service and equipment fees	12,874	7,620	28.7%	-40.8%
No phone or internet service	6,103	3,807	14.3%	-37.6%
Intermittent service or drop outs	3,852	3,321	12.5%	-13.8%
Delay establishing a service	5,172	2,571	9.7%	-50.3%
Resolution agreed but not met	3,315	2,409	9.1%	-27.3%
Slow data speed	2,373	2,038	7.7%	-14.1%
Poor mobile coverage	1,494	1,528	5.7%	2.3%
Failure to cancel a service	2,893	1,367	5.1%	-52.7%
Inadequate fault testing	1,473	1,334	5.0%	-9.4%

A33. Northern Territory 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	286	225	45.9%	-21.3%
Service and equipment fees	232	126	25.7%	-45.7%
No phone or internet service	119	75	15.3%	-37.0%
Resolution agreed but not met	65	52	10.6%	-20.0%
Intermittent service or drop outs	51	46	9.4%	-9.8%
Delay establishing a service	70	41	8.4%	-41.4%
Slow data speed	46	37	7.6%	-19.6%
Failure to cancel a service	38	28	5.7%	-26.3%
Poor mobile coverage	23	23	4.7%	0.0%
Equipment Fault	31	21	4.3%	-32.3%
Missed appointment	26	21	4.3%	-19.2%

A34. Queensland 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	8,810	6,836	45.0%	-22.4%
Service and equipment fees	7,580	4,440	29.2%	-41.4%
No phone or internet service	2,747	2,062	13.6%	-24.9%
Intermittent service or drop outs	2,025	1,630	10.7%	-19.5%
Delay establishing a service	2,672	1,477	9.7%	-44.7%
Resolution agreed but not met	2,010	1,449	9.5%	-27.9%
Slow data speed	1,392	1,067	7.0%	-23.3%
Poor mobile coverage	723	848	5.6%	17.3%
Failure to cancel a service	1,782	811	5.3%	-54.5%
Inadequate fault testing	770	697	4.6%	-9.5%

Top 10 Complaints issue by state (continued)

A35. South Australia 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	3,120	2,648	45.9%	-15.1%
Service and equipment fees	2,710	1769	30.7%	-34.7%
Resolution agreed but not met	729	608	10.5%	-16.6%
Intermittent service or drop outs	633	589	10.2%	-7.0%
No phone or internet service	935	587	10.2%	-37.2%
Delay establishing a service	848	431	7.5%	-49.2%
Slow data speed	377	360	6.2%	-4.5%
Failure to cancel a service	566	337	5.8%	-40.5%
Poor mobile coverage	223	299	5.2%	34.1%
Equipment Fault	296	273	4.7%	-7.8%

A36. Tasmania 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	779	599	46.1%	-23.1%
Service and equipment fees	623	354	27.2%	-43.2%
No phone or internet service	250	159	12.2%	-36.4%
Resolution agreed but not met	181	137	10.5%	-24.3%
Delay establishing a service	178	108	8.3%	-39.3%
Intermittent service or drop outs	137	103	7.9%	-24.8%
Slow data speed	104	78	6.0%	-25.0%
Failure to cancel a service	147	66	5.1%	-55.1%
Poor mobile coverage	43	59	4.5%	37.2%
Variation to a contract or plan by provider	78	57	4.4%	-26.9%

A37. Victoria 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	13,895	10,368	45.0%	-25.4%
Service and equipment fees	11,936	6,745	29.2%	-43.5%
No phone or internet service	4,287	2,789	12.1%	-34.9%
Intermittent service or drop outs	3,299	2,399	10.4%	-27.3%
Delay establishing a service	4,273	2,184	9.5%	-48.9%
Resolution agreed but not met	3,046	2,102	9.1%	-31.0%
Slow data speed	2,217	1,543	6.7%	-30.4%
Failure to cancel a service	2,515	1,256	5.4%	-50.1%
Poor mobile coverage	1,174	1,100	4.8%	-6.3%
Inadequate fault testing	1,269	987	4.3%	-22.2%

A38. Western Australia 2021-22

Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
No or delayed action by provider	3,455	2,677	45.0%	-22.5%
Service and equipment fees	3,050	1,759	29.6%	-42.3%
No phone or internet service	967	655	11.0%	-32.3%
Intermittent service or drop outs	774	615	10.3%	-20.5%
Resolution agreed but not met	770	584	9.8%	-24.2%
Slow data speed	514	451	7.6%	-12.3%
Delay establishing a service	803	439	7.4%	-45.3%
Poor mobile coverage	302	361	6.1%	19.5%
Failure to cancel a service	678	342	5.7%	-49.6%
Inadequate fault testing	304	265	4.5%	-12.8%

Unresolved and escalated complaints

A39. Top 10 issues in unresolved complaints 2021-22

Unresolved Complaint Issue	2020-21	2021-22	% from total 2021-22	Change from 2020-21
Service and equipment fees	8,805	4,926	35.3%	-44.1%
No or delayed action by provider	4,818	2,165	15.5%	-55.1%
Intermittent service or drop outs	2,441	1,585	11.4%	-35.1%
Resolution agreed but not met	1,639	1,392	10.0%	-15.1%
No phone or internet service	2,721	1,215	8.7%	-55.3%
Delay establishing a service	2,708	1,158	8.3%	-57.2%
Poor mobile coverage	1,211	1,142	8.2%	-5.7%
Slow data speed	1,611	1,045	7.5%	-35.1%
Failure to cancel a service	1,705	698	5.0%	-59.1%
Equipment fault	939	575	4.1%	-38.8%

A40. Time to close escalated complaints: 2019-20 to 2021-22

Days to close	2019-20	2020-21	2021-22	2021-22 closures
<=60	56%	53%	55%	6,220
<=120	86%	88%	82%	9,220
>120	14%	12%	18%	2,064
Total				11,284
Total escalated complaints	16,675	16,607	10,501	

A41. Outcome type for closed escalated complaints 2021-22

Type of outcome	Proportion of closed complaints
Financial and non financial	42.5%
Financial only	29.2%
Non financial only	17.4%
No compensation or action by provider	6.5%
Another unknown outcome only	4.4%

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