



Telecommunications  
Industry  
Ombudsman

# Built on trust, driven by experience, delivering fairness

Annual Report 2024-25



## **Acknowledgement of Country**

The Telecommunications Industry Ombudsman acknowledges the Traditional Owners of Country throughout Australia, and recognises their enduring connection to land, water, culture and community.

We pay our respects to Elders past and present for they hold the memories, the traditions, the culture, and the hopes of First Nations People.

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

# Contents

Objectives of this report	6
<b>Overview of the TIO</b>	<b>7</b>
Vision and purpose	7
Values	8
History of the TIO	9
<b>The year in review</b>	<b>11</b>
The last 12 months	11
Chair's message	14
Ombudsman's message	17
Measuring our performance	20
Strategic Projects	31
Our Fairness Commitment	33
<b>About us</b>	<b>35</b>
Why we exist	35
How we are governed	36
The Board	39
Executive Leadership Team	40
<b>Working with the community</b>	<b>41</b>
Engaging the community	41
Community outreach	44
Telco Accessibility Task Force	45
Consumer Panel Co-Chair's message	46
<b>Working with our members</b>	<b>48</b>
The year at a glance	48
Engaging our members	49
<b>Our people and culture</b>	<b>52</b>
Our people, culture and capability	52
Engaging our people	55
Our people	57
Groups and committees	59
Reward and recognition	62

<b>Contributing to industry improvements</b>	<b>66</b>
How we work with systemic issues	66
Contributions to public policy	69
<b>Resolving complaints</b>	<b>72</b>
Our complaint resolution process	72
Land access objections	75
<b>The year in complaints</b>	<b>77</b>
Fast facts	77
Events that shaped the complaint landscape	78
Trends in complaints	82
Issues by service type	85
Network complaints	87
Complaints by telco	89
Residential complaints	90
Small business complaints	92
Financial hardship complaints	94
Complaints by state	96
<b>Directors' report and financial statements</b>	<b>97</b>
<b>Glossary</b>	<b>98</b>
Data and complaints terminology	98
Complaint issue categories and keywords	101

# Figures, graphs, and tables

## Figures

Figure 1: Our values	8
Figure 2: Projects roadmap	32
Figure 3: Our National Footprint FY2024–25	44
Figure 4: Overview of the TIO complaint process	74
Figure 5: Complaints by state FY2024–25	96

## Graphs

Graph 1: Complaints by service type and quarter 2022–23 to 2024–25	83
Graph 2: Network issue complaints by service type and network 2022–23 to 2024–25	88
Graph 3: Residential complaints by service type and quarter 2022–23 to 2024–25	91
Graph 4: Small business complaints by service type and quarter 2022–23 to 2024–25	93
Graph 5: Financial hardship complaints by quarter 2024–25	94

## Tables

Table 1: Complaints by service type 2022–23 to 2024–25	84
Table 2: Top 10 issues 2024–25	84
Table 3: Top 10 issues for mobile services 2024–25	85
Table 4: Top 10 issues for internet services 2024–25	86
Table 5: Top 10 issues for multiple services 2024–25	86
Table 6: Top 10 issues for landline services 2024–25	87
Table 7: Top 10 service providers by complaints 2024–25	89
Table 8: Top 10 issues in residential complaints 2024–25	90
Table 9: Top 10 issues in small business complaints 2024–25	92
Table 10: Financial hardship complaints 2023–24 to 2024–25	94
Table 11: Financial hardship complaints by service type and quarter 2024–25	94
Table 12: Financial hardship complaints by consumer type and quarter 2024–25	94
Table 13: Financial hardship complaints by State (Major city vs regional proportion)	94



## Objectives of this report

The Telecommunications Industry Ombudsman's (TIO) Annual Report is a comprehensive and transparent account of our organisation's performance, impact and strategic direction over the past year. It is designed to reinforce the TIO's role as a trusted and independent voice in the telecommunications sector, highlighting our commitment to fairness, accessibility and continuous improvement in external dispute resolution.

This report seeks to inform stakeholders – including consumers, members, government and the broader community – about the TIO's achievements, challenges and contributions to systemic change. It presents key data and insights in a clear and accessible format, demonstrating accountability and the value we deliver through complaint resolution, policy influence and engagement with Australia's telco sector and the community we serve.

In addition to reporting on operational and financial performance, the Annual Report serves as a platform to showcase the expertise of the TIO's people, the organisation's evolving capabilities and its strategic priorities for the year ahead. Through compelling storytelling, case studies, and data visualisation, the report aims to foster trust, support stakeholder engagement and contribute to a fairer communications market in Australia.

This year's theme, 'Built on trust, driven by experience, delivering fairness', underpins the Report's narrative and structure. It reflects the TIO's enduring values and its commitment to providing a fair, independent service that is informed by deep sector knowledge and shaped by the lived experiences of consumers and industry participants. The theme guides the tone of the Report and reinforces the TIO's role in influencing positive change in a dynamic communications environment.



# Overview of the TIO

## Vision and purpose

The Telecommunications Industry Ombudsman's (TIO) vision is a 'Fair and accessible communications market for Australia'.

This vision fuels our purpose in the telecommunications landscape: 'We resolve complaints fairly and drive improvement in a dynamic communications environment.'

We build trust and confidence in Australia's telecommunications sector through connecting people and delivering fairness.

Telecommunications services have become 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 phone and internet services offer.

In this current environment, our role has never been more important. We are providing consumers with an avenue to raise their concerns and an independent mechanism to resolve disputes.

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

Our focus in providing dispute resolution services is to manage complaints fairly and independently. This means we do not take sides.



We use the most appropriate means to resolve a complaint. Starting at referral, to conciliation and investigation, and if necessary, decision. We also fulfil a statutory obligation to determine objections from landowners and occupiers to telecommunications carriers' proposals to access land to inspect, maintain infrastructure, or install low-impact infrastructure on their land.

We aim to be accessible to everyone in Australia no matter where they live, what their needs are, or what language they speak. Our service is free for all 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 and we can ensure people get help with problems that they may be having with other industries too.

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 and review complaint data to inform and provide analysis to 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 ongoing evolution of Australia's dynamic telecommunications industry.

## Values

Our values – Fairness, Integrity, Collaboration, and Excellence – represent the principles and behaviours we aim to uphold in our daily work.

We embrace fairness, integrity, collaboration, and excellence as guiding principles that shape our decisions, interactions, and achievements. By living these values, we can build a stronger, more united team that thrives.



**Figure 1: Our values**



# History of the TIO

In 1993 Paul Keating served as Prime Minister of Australia, Sydney secured the bid to host the 2000 Olympic Games, and ALIWEB launched as the world's first search engine. The internet was becoming increasingly accessible to the public, and IBM introduced a groundbreaking innovation: the first mobile phone.

Amid these transformative developments in communication and technology, and during a period of significant change in the Australian telecommunications sector, the Telecommunications Industry Ombudsman (TIO) was established in Melbourne as an independent dispute resolution service.

On 2 November 1993 inaugural Ombudsman Warwick Smith started operating the TIO with a team of 15 staff. In the first year of operation we received over 10,000 complaints, the majority of these were about billing errors, landline faults, and service standards.

By the mid-1990s the telecommunications landscape was evolving rapidly. Telecom transitioned to Telstra, and full market deregulation followed in 1997. The TIO expanded its scope and workforce to accommodate the growing number of internet service providers and the increasing volume of complaints.

Throughout the 2000s the TIO continued to adapt to a fast-changing digital environment. The rollout of the National Broadband Network (NBN) led to a surge in complaints, peaking at over 167,000 in 2017–18. Industry mergers—such as Virgin and Optus in 2006, and Vodafone and TPG in 2020—reshaped the sector. In 2018 new complaint-handling standards were introduced, improving how telcos addressed customer concerns.

As smartphones became integral to daily life, network reliability became increasingly critical. Events such as the 2010 Vodafone outage underscored this dependence. The COVID-19 pandemic further highlighted the essential nature of digital connectivity for work, education, and everyday activities.

In recent years, regulatory reforms have strengthened consumer protections, recognising the fundamental role of phone and internet services. In 2022 industry and government introduced new rules to combat fraud and identity theft. In 2025 new legislation enhanced regulatory oversight and accountability within the telecommunications industry. These developments occurred alongside significant challenges, including the 2022 Optus data breach, the 2023 Optus outage, cost-of-living pressures, the 3G network shutdown, and ongoing connectivity issues in rural and remote areas.

Over three decades and six Ombudsmen later, the TIO employs 200 staff across two time zones and supports over 1,700 telecommunications providers collectively delivering more than 45 million mobile and internet services across Australia. Under the leadership of Ombudsman Cynthia Gebert, the TIO remains a vital link between consumers and telcos, committed to fostering a fair and accessible communications market for all Australians.

# Ombudsman 1993 to 2025



**WARWICK SMITH**

Ombudsman 1993–1995



**JOHN PINNOCK**

Ombudsman 1995–2007



**DEIRDRE O'DONNELL**

Ombudsman 2007–2010



**SIMON COHEN**

Ombudsman 2010–2016



**JUDI JONES**

Ombudsman 2016–2022



**CYNTHIA GEBERT**

Ombudsman 2022 to present



# The year in review

## The last 12 months

CPRC – Consumer Policy Research Centre

ACMA – Australian Communications & Media Authority

AFCA – Australian Financial Complaints Authority

ACCC – Australian Competition & Consumer Commission



### July 2024

New research from the CPRC commissioned by the TIO shows more than 75 percent of Australians have experienced some form of vulnerability in the last 12 months and 55 percent of Australians experienced at least one problem with their telco in the past year.



### August 2024

TIO establishes the Telco Accessibility Task Force, bringing together key representatives from consumer or community groups and representatives from the telecommunications industry to understand and address consumer issues.

The Rural and Regional Affairs and Transport References Committee hands down its interim report as part of its inquiry into the shutdown of the 3G network.

The Communications Minister directs ACMA to make a number of standards in response to recommendations of the post-incident review of the Optus outage of November 2023.

The Telecommunications Amendment (SMS Sender ID Register) Bill 2024 passes Parliament.



## September 2024

Treasury begins consulting on draft legislation for the Scams Prevention Framework.

Government announces that under the Scams Prevention Framework telcos and digital platforms will be required to join AFCA.

The Senate Environment and Communications References Committee delivers its final report into the Optus network outage of November 2023.

The ACCC approves the TPG Telecom and Optus network-sharing agreement.



## October 2024

Telstra and Optus switch off their 3G networks.

New ACMA rules require telcos to identify and block services to mobile phones that are unable to contact Triple Zero and give information to consumers about low or no-cost alternative mobile phones.

The ACCC starts proceedings in the Federal Court against Optus for alleged unconscionable conduct when selling telecommunications goods and services, after commencing an investigation in response to systemic referrals from TIO.



## November 2024

The ACMA announces that Optus has paid penalties totalling more than \$12m for breaches of emergency call rules as a result of the nationwide outage in November 2023.

The Joint Parliamentary Select Committee on Social Media and Australian Society delivers its final report.

The Triple Zero Custodian Steering Committee (Chaired by the TIO) delivers its final report to the Communications Minister.



## December 2024

The Regional Telecommunications Independent Review Committee delivers its report, *Connecting communities, reaching every region*.

The First Nations Digital Inclusion Advisory Group released its long-term roadmap outlining the path towards First Nations digital inclusion.

The Federal Government directs the ACMA to make an industry standard to better protect consumers impacted by domestic, family and sexual violence.

The ACMA announces Telstra paid a \$3m penalty for breaches of rules for Triple Zero in March 2024.

The Online Safety Amendment (Social Media Minimum Age) Bill 2024 passes Parliament, requiring age-restricted social media platforms to take reasonable steps to prevent Australians under 16 years from having accounts on their platforms.



## January 2025

Amendments to the TIO's Terms of Reference commence.

The Minister for Communications announces reforms to ensure telco consumers are better protected by strengthening the ACMA's compliance and enforcement powers, increasing penalties for breaches and establishing a Carriage Service Provider Registration scheme.



## February 2025

The Senate Economics Legislation Committee delivers its final report on the Scams Prevention Framework Bill 2024.

Parliament passes the Scam Prevention Framework legislation.

The Minister for Communications announces the Universal Outdoor Mobile Obligation which will require mobile carriers to provide access to mobile voice and SMS almost everywhere in Australia.

The ACMA consults on draft rules to better protect telco consumers impacted by domestic, family and sexual violence.

The Rural and Regional Affairs and Transport References Committee delivers its final report on its inquiry into the shutdown of the 3G network.

The Telecommunications Amendment (Enhancing Consumer Safeguards) Bill 2025 is introduced into Parliament.



## March 2025

The ACMA registers a revised Numbering Plan following its review in 2024.

Parliament passes the National Broadband Network Companies Amendment (Commitment to Public Ownership) Bill 2024.

Cyclone Alfred impacts Queensland and New South Wales.



## April 2025

Stronger consumer protections for consumers impacted by outages, including obligations to:

- communicate with consumers impacted by local outages
- improve the reliability of the emergency call service during network outage
- improve complaint handling, including a new network outage complaint process and broader strengthening of some obligations



## May 2025

Federal election.

Communications Alliance submits an updated draft Telecommunications Consumer Protections Code to the ACMA following stakeholder consultation.



## June 2025

New consumer protections for telco consumers facing domestic, family and sexual violence made by the ACMA.

Communications Alliance members vote in support of the organisation's rebrand as the Australian Telecommunications Alliance.

The ACCC and Optus agree to \$100m fine for unconscionable conduct, subject to court approval.

# Chair's message

## Adapting to dynamic change

*The TIO's role in tackling systemic issues highlights our influence. Our data and insights support members and, when necessary, raise concerns about poor behaviour with the regulator. This important part of the TIO's work goes beyond resolving individual complaints and, together with industry and consumer outreach, helps create a more effective sector.*



**Michael Lavarch AO**  
Board Chair

The TIO is at a pivotal stage, characterised by change, reflection and readiness. Change at the TIO is driven by both external and internal factors. The external environment is rapidly evolving, as demonstrated by structural reorganisations among telecommunications providers such as the TPG-Vodafone merger, shifts in regulatory frameworks, technological advancements, and rising consumer expectations regarding service standards. Internally, the TIO must rethink concepts of fairness and accessibility, increase productivity, and position itself for a more complex communications landscape.

Superficially, the structure of the telecommunications industry appears stable, as the number of TIO members has remained relatively consistent, and the market profile is characterised by a small number of providers serving large numbers of retail customers, alongside many specialist providers. However, beneath the surface, the profiles and business models of these members, as well as the complexity of consumer interactions, have changed considerably.

This dynamism extends beyond industry structure. The way consumers communicate has experienced a significant change. Traditional mobile and voice channels are increasingly being supplemented or replaced by digital platforms, messaging apps, and AI-driven interfaces. However, the regulatory framework governing telecommunications remains anchored in older paradigms, creating a gap between consumer expectations and legislative realities.



In this context, the TIO's role must adapt. We are not only a dispute resolution body but also a strategic contributor to the future of consumer protection in the communications sector. The Board has spent the past year deeply engaged in shaping our response to this evolving environment. Our February strategy sessions and FY26 budget planning have focused on equipping the organisation to engage meaningfully in the development of a future-fit regime, one that encompasses digital platforms and reflects the realities of modern communication.

### **Building for the future: technology and transformation**

Our investment in digital transformation remains a key part of our strategic direction. After the successful rollout of Project Echo, which upgraded our IT infrastructure, we have now moved on to the next stage through the Consumer Channels Project. This initiative will shift our systems to a cloud-based solution, allowing seamless omni-channel engagement for consumers and members alike.

This shift reflects how people want to connect with us - online, by phone and through integrated digital experiences. The decrease in call centre use and the rise in online interactions highlight the need for flexible, responsive systems that meet consumers on their terms. The Consumer Channels Project is not just a technical upgrade, it is a strategic enabler of fairness, accessibility and efficiency.

Meanwhile, the Board has asked management to develop a comprehensive AI strategy. This involves mapping current AI applications, engaging with members who are innovating in this field and pinpointing opportunities to integrate AI into our processes. The aim is to boost productivity, extract deeper insights from our data and deliver improved outcomes for consumers and members.

### **Complaint trends and sector performance**

The nature of complaints received by the TIO has shifted. While overall volumes have declined significantly since the peak of the NBN rollout, we are now seeing a leveling off in the trend. More importantly, the profile of complaints has changed. A greater proportion require deeper intervention, and our referral follow-up process has revealed that many issues previously assumed resolved were not satisfactorily addressed.

This insight has exposed a layer of complaint fatigue among consumers – individuals who disengage from the process despite their unresolved issues. By shedding light on this phenomenon, the TIO is helping to improve sector performance and ensure that consumer voices are truly heard. Our evolving complaint handling procedures, informed by the Fairness Framework, place both the consumer and their provider at the heart of resolution.

### **Strategic progress and organisational maturity**

This year marks the culmination of our three-year strategy, which asked three fundamental questions: What must we change in our model? How do we implement those changes effectively and efficiently? How do we embed them into business-as-usual operations?



We have made substantial progress across all fronts. Project Echo and the Consumer Channels Project have modernised our IT infrastructure. Staff engagement has improved through initiatives like the TIO Way. We have made meaningful contributions to public policy, supported the regulators and government with data-driven insights, and conducted systemic investigations that have led to tangible improvements in provider performance.

These achievements show an organisation that is in transition, aiming to be responsive and proactive. While we have made good progress towards our strategic goals, the work is only partly finished. The TIO has not yet reached our ideal level of resolving complaints quickly, and the ability to adapt swiftly to demand while maintaining service levels remains a key challenge. We know we need to improve this core aspect of our operations.

### **A trusted voice in the sector**

The TIO's role in tackling systemic issues highlights our influence. Our data and insights support members and, when necessary, raise concerns about poor behaviour with the regulator. This important part of the TIO's work goes beyond resolving individual complaints and, together with industry and consumer outreach, helps create a more effective sector.

Looking ahead, we aim to play a similar role in the digital platform sphere. By gathering extensive data and understanding consumer experiences, we can help shape a system that achieves fair outcomes for everyone. This is not just a regulatory goal, but a societal necessity.

### **Governance and board renewal**

We extend our heartfelt thanks to Geoff Nicholson for his nine years of dedicated service on the Board, especially his leadership in finance and risk oversight. His contributions have been invaluable. We also welcomed Peter Gartlan with his experience in financial counselling, leadership and consumer redress, and Glenn Noonan, who brings a wealth of leadership, governance and financial experience, and has already made a meaningful impact in his new role.

### **Conclusion: expertise, simplicity and future-fit ambition**

The theme of this year's report, 'Built on trust, driven by experience, delivering fairness', captures the core of our journey. We are shaping a future-ready organisation, grounded in fairness, propelled by technology, and guided by strategic clarity. The TIO aims to be a valued and valuable service to its members and a trusted service for consumers.

As we move forward, we do so with confidence, purpose, and a deep commitment to excellence.

**Michael Lavarch AO**

Board Chair

# Ombudsman's message

## Standing still is never an option

*Now, more than ever, connectivity is no longer a luxury – it's a lifeline. Whether it's accessing government services, working from home, staying in touch with loved ones, or reaching emergency support, Australians rely on telecommunications as an essential every-day service.*



**Cynthia Gebert**  
Ombudsman

In a sector as dynamic as ours, standing still is never an option.

For over three decades, our presence in the industry has been constant – but trust isn't earned through longevity alone. It's our commitment to learn, adapt and act when we need to that defines us.

I am extremely proud of the courage we have shown over the last year to continue evolving, continually putting our resilience and change readiness to the test.

Following the Independent Review in 2022, it was time to take stock and focus on strengthening our foundations. We needed to make the improvements that would deliver fairer and, importantly, faster, outcomes for consumers and members.

### **Fit for the people we serve**

At times it's been challenging, but our incredible staff have worked together to make the critical changes that will see us future-fit and ready to meet the expectations of the people we serve.

One recent milestone that stands out as a defining achievement in the TIO's history is the launch of our Fairness Commitment, with the roll-out of the updated Complaint Handling Procedures (CHPs) at its core.

More than just procedural changes, these are fundamental shifts to the way we approach, measure and deliver fairness in every aspect of our service.

Not only does the Fairness Framework strengthen our role as a trusted bridge between consumers and telcos, it demonstrates our maturity as an organisation, and our dedication to embedding change rather than resisting it.

We are also making it clear for members and consumers what everybody can expect from us, and what we determine as fair and reasonable outcomes.

The five key components of our Fairness Commitment – the Fairness Framework, Quality Framework, CHPs, Guidance Documents, and Good Industry Practice Guides – were shaped by formal consultation and years of feedback and engagement with consumers and members.

In the year ahead we look forward to seeing consumers and members reap the benefits of the changes they've helped define.

For members, our new approach will look like faster resolutions, and less back and forth. We'll also be able to close complaints earlier, once we think a fair and reasonable offer is made.

For consumers, we'll be able to move more quickly, skipping certain stages where necessary to get people the support they need, when they need it. It's this type of flexibility and responsiveness that is critical, particularly when we're supporting people who may be experiencing vulnerability.

Now, more than ever, connectivity is no longer a luxury – it's a lifeline. Whether it's accessing government services, working from home, staying in touch with loved ones, or reaching emergency support, Australians rely on telecommunications as an essential every-day service.

And with that comes immense responsibility.

When dealing with complaints about an essential service, social responsibility and flexibility must be built into our foundations and the way we do business. It means designing systems and policies that protect people and keep them connected to what matters most.

It is why I am so proud of the role we play in providing regulators and government with critical data and insights that help identify patterns of harm and enable targeted interventions.

In the past 12 months, we have contributed 28 evidence-led policy submissions on matters that are critical to consumer protections and building trust and confidence in our sector.

By identifying trends and patterns in complaints and through our systemic investigations, we have been able to help shape the policy and regulatory settings that strengthen outcomes for consumers and reinforce industry accountability.

We've recently welcomed positive developments in the regulatory environment that better reflect the essential nature of phone and internet services in the lives of all Australians.

The introduction of new standards, such as the Telecommunications (Financial Hardship) Industry Standard 2024, the Telecommunications (Domestic, Family and Sexual Violence Consumer Protections) Industry Standard 2025, and strengthened outage regulations, marks an important turning point. These reforms are not just regulatory milestones, they are tangible steps toward a system that places consumer protections and accountability at the forefront.

## Digital platforms: nowhere to turn when things go wrong

But despite these positive developments, there is more work to be done to ensure we maintain the trust and confidence of Australian consumers in an ever-changing communications environment.

A very real challenge we face right now is the growing reliance on digital platforms, which are rapidly becoming the default for how people connect, shop, find information and access services. This shift has brought undeniable convenience and scale, but also complexity and risk.

Without a dedicated external dispute resolution (EDR) service for digital platforms, consumers and small businesses often find themselves with nowhere to turn when things go wrong.

Our teams already hear from consumers and small businesses falling through the cracks, unable to get fair outcomes due to inconsistent and often inadequate internal dispute resolution offered by digital platforms.

The stories are troubling: account lockouts, hidden charges, people purchasing faulty products through e-commerce platforms, exposure to offensive content, privacy breaches, and more. These aren't isolated incidents, they're signs of a growing problem causing real personal and financial harm.

Small businesses are also bearing the brunt. When locked out of accounts during disputes, businesses can lose thousands of dollars in missed sales and suffer significant reputational damage.

It is understandable that consumers and businesses are demanding better protections – 82 per cent of consumers surveyed by the ACCC believe there should be an independent EDR service to help people resolve their digital platform complaints.

## Bringing trust back

An independent EDR scheme would help restore trust and balance in the digital economy, while giving government and regulators the insights they need to act swiftly on emerging harms.

With decades of experience, trusted processes and a skilled team, the TIO is prepared to expand our remit and deliver a scalable, consumer-focused EDR framework for digital platforms that reflects the expectations of a modern communications ombudsman.

One thing that is certain: change in our sector is inevitable. But with change comes opportunity – the opportunity to contribute to a communications environment that is fair, inclusive and responsive to the needs of all Australians.

Whatever lies ahead, the TIO will navigate it with purpose and integrity, always keeping the people we serve at the heart of what we do.

Finally, thank you to our exceptional TIO team. Your dedication to excellence and unwavering focus on delivering fairness for our customers and members, continues to inspire. I look forward to seeing what we achieve together in the year ahead.

**Cynthia Gebert**

Ombudsman



## Measuring our performance

On 30 June 2024 we finished the second year of our three-year strategic plan. In the last year we continued to strengthen the foundation necessary to support the anticipated changes in the next 12 months.

We completed several key developments in our internal practices and the broader operating environment, including:

- Implementation of 14 more recommendations of the 24 we accepted from the 2022 Independent Review, bringing the total now in place to 22
- Successful negotiation of the 2024 Enterprise Agreement
- Development of the TIO Accessibility Strategy
- Sustained interest in the TIO's data and insights through policy and regulatory consultation processes and with media
- Implementation of the Fairness Commitment, including revised Complaint Handling Procedures on 1 July 2025
- Launching Consumer Online Services and preparing to launch the Consumer Channels project
- Improved value placed on the TIO's engagement with members
- Development of the TIO Data Strategy.

We demonstrate transparency by digitally publishing performance updates. See how we're tracking on our [website](#).

## Goal 1: A flexible, high-performance culture in which we thrive

Objective 1	Measures	2024–25
Energised, trusting, and courageous team	Employee Engagement Score	68%
	Improved change readiness score >60%	57%

### Staff engagement and culture

In FY2024–25, staff engagement remained steady at 68%, bolstered by the successful negotiation of the enterprise agreement and ongoing efforts in the TIO Way cultural transformation initiative. These achievements have laid a strong foundation for the organisation's future.

### Internal communication

The approach to internal communications has continued to advance, with ongoing improvements and a focus on continuous development as a core priority for FY26.

### Psychosocial risk management

A significant milestone was the thorough response to our audit of psychosocial hazards for frontline staff, resulting in the development of a Psychosocial Risk Management Framework. This work has become increasingly relevant due to challenging consumer behaviour observed throughout the year.

### Enterprise Agreement implementation

Implementation of the enterprise agreement is progressing smoothly. We have enacted key policy changes and made substantial progress on remaining requirements.

### Organisational policy enhancement and compliance

Efforts are underway to enhance the relevance, effectiveness, and compliance of people-related policies. Significant advancements have been achieved so far, and this remains an ongoing area of focus, reflecting the evolving operational environment.

### Change readiness

Engagement surveys measure overall change readiness, which stood at 57% in March 2025, slightly below the 60% target. In preparation for implementing the Fairness Commitment and new Complaint Handling Procedures, we devoted particular attention to improving change readiness. A pulse survey for the Operational Excellence team ahead of these changes yielded a 75% readiness score, indicating significant progress and the positive impact of an updated approach to managing change. While we need to improve, we're pleased to have laid a solid foundation for future changes.

## Goal 1: A flexible, high-performance culture in which we thrive

Objective 2	Measures	2024–25
We are supported to grow, develop, and perform in a changing environment	Improvement in rating by staff of factors critical to Australian Financial Review (AFR) status	Not measured*

### Capability development and support

We completed a Capability Framework and a comprehensive plan to roll it out. This framework clarifies how we support our people to grow, develop, and perform. Its structure defines core capabilities at various levels of the organisation and supports the uplift of leadership capability.

### Future Office Project

Throughout FY2024–25 shaped our approach to the configuration of the TIO's next workspace. The Future Office Project continues at pace as we prepare to relocate offices later in 2026.

\*To date, work on culture has focused on stabilising engagement, evidenced in the Employee Engagement Score. Measurement will be implemented in FY2025–26

## Goal 2: An operating model that is dynamic and fit for purpose

Objective 1	Measures	2024–25
Accessible and adaptive processes that respond to fluctuations in demand and industry change	Our complaint handling service meets or exceeds service level standards	Partially met
	Cost-to-serve model developed	Phases 1 and 2 complete

### Complex complaint demand

While the overall number of complaints to the TIO has been decreasing for several years, the complexity of cases has increased, with a larger share requiring attention from our Dispute Resolution team. This shift has placed greater demands on the TIO's time and resources, and has challenged assumptions within existing budget and funding models.

Although we have met key performance indicators for call-response times, delays in Dispute Resolution have negatively affected our overall performance. The rate of backlog reduction has been slower than anticipated, with notable improvements occurring.

We completed two phases of our cost-to-serve work. This has enabled us to assess how the shift in cases may impact funding requirements in the future.



## **Fairness Commitment**

The introduction of the TIO's Fairness Commitment has been instrumental in enhancing the fairness, accessibility, and efficiency of service delivery. The Commitment is built on five main elements:

1. **Fairness Framework:** The Fairness Framework expresses the TIO's dedication to fair complaint handling. It outlines the principles and guidance used to deliver fairness to all parties involved.
2. **Complaint Handling Procedures:** Our revised Complaint Handling Procedures took effect on 1 July 2025, strengthening the Fairness Commitment. This review implemented several recommendations from the 2022 Independent Review, offering a more flexible and modern approach to complaint handling. We developed an Operating Procedure to consolidate information on jurisdiction, procedures, and practices, supporting effective and informed engagement.
3. **Good Industry Practice Guides:** We produced 10 Good Industry Practice Guides, which form a vital part of the Fairness Framework. These guides reinforce the TIO's approach to fair and reasonable assessments.
4. **Guidance Documents:** Guidance Documents addressing common complaint issues complement the Good Industry Practice Guides. Together, they offer comprehensive insight into complaint handling on specific topics.
5. **Quality Framework:** The Quality Framework uses thematic reviews, compliance checks, and differentiated quality assessments tailored to roles and experience levels.

## **Independent Review recommendations**

We accepted 24 of the 26 recommendations made in the 2022 Independent Review and have now implemented 22 of them. The remaining two will be completed once improvements in complaint resolution times can be verified and a minor clarification to the land access complaint process is made. These recommendations have contributed significantly to improving the TIO's operations and the overall scheme, strengthening continuous improvement and supporting the ability to meet the benchmarks for Industry-based Customer Dispute Resolution.

## **Workforce and operating metrics**

We have streamlined recruitment and onboarding processes to reduce the time for new employees to reach competency. However, finding enough suitably qualified candidates remains a challenge.

Following the implementation of the revised Complaint Handling Procedures, we will review operational metrics to ensure performance measures effectively support the quality and delivery of our services.

## Goal 2: An operating model that is dynamic and fit for purpose

Objective 2	Measures	2024-25
Transform our service delivery to meet stakeholder needs and expectations (accessible, independent, fair, efficient, value)	Improvement relative to benchmark for ease of use (>73%)	71%
	Satisfaction (>87%) score	84%

### Enhancements to complaint handling platform

After the initial launch of Microsoft D365, we completed several enhancements. We've also planned ongoing improvements for Financial Operations, Complaints Handling, Land Access and Systemic Investigations. We prioritised the most valuable improvements in monthly releases, focusing on initiatives that increased employee productivity, enhanced ease of use, and improved experience for consumers and members. The recent changes to our Complaint Handling Procedures have further upgraded the user experience within Microsoft D365.

In FY2025–26 we will release more impactful improvements every quarter so the business can better manage change. In between the quarterly releases, we will make updates on a monthly basis for any urgent or business critical changes, when needed.

### Key projects and initiatives

**Consumer Online Services launch:** Rolled out in October 2024, the project significantly improved the digital experience for consumers. It provided greater control and transparency in the complaint process, enabled more consumers to lodge complaints online, and reduced the need for manual intervention by TIO staff. The project also yielded valuable insights into consumer demographics.

**Publication of Consumer Guidance:** Guidance was published on the TIO website to support effective Internal Dispute Resolution (IDR) and improve accessibility.

**Improved classification and assessment:** Processes for classifying decisions and assessing information on consumer contact attempts prior to reaching the TIO were strengthened.

**Member Information:** Additional information was provided to Members to help reduce reclassification requests.

**Updated internal processes:** Internal processes were refined to support Early Resolution Officers in decision making and to provide fair, efficient reclassification guidance for Members.

**Accessibility Strategy:** The Accessibility Strategy was finalised and its implementation commenced.

### Performance metrics

The consumer satisfaction score declined to 84%. The customer effort score benchmark was set at 73%, compared to an industry standard of 70%, but the actual result slightly missed the target, coming in at 71%. The organisation continues to aim for an 80% customer effort score. Ongoing reviews of the Complaint Handling Procedures, Quality and Fairness Frameworks, and a focus on accessibility are expected to support future improvements in these areas.

## Goal 3: Deliver a valued and valuable service to consumers and community

Objective 1	Measures	2024–25
Accessible and fair service	Improved customer satisfaction (87%) and ease of use score (>73%)	Satisfaction 84% Ease of use score 71%
	85% of cases achieving 90% + of the quality criteria	92% of cases achieved 90%+

### Accessible and fair service

Providing an accessible and fair service to consumers and communities remains at the core of our mission. Over the past year, customer satisfaction declined to 84%, with the ease-of-use score also dropping slightly to 71%. As we move into FY2025–26, we plan to incorporate a Customer Trust Score to better measure the impact of our services, and explore the incorporation of a Consumer Experience score. These scores add a critical layer that reflects how consumers perceive the TIO's reliability, integrity, and fairness. This is particularly relevant for our mission to provide an accessible and fair service.

Our performance in independent quality reviews remains strong with 92% of dispute resolution cases meeting over 90% of the audit criteria, an improvement from 88% in FY2023–24. This consistency demonstrates our commitment to delivering a fair, efficient and effective external dispute resolution service.

### Accessibility strategy and initiatives

Our finalised Accessibility Strategy now guides initiatives across the organisation. Key commitments include:

- ensuring our processes are user-centred, simple to access, and easy to use
- providing clear and accessible information and support options
- pursuing improved accessibility within telecommunications industry complaints handling processes.

These commitments are supported by a series of targeted actions and our Fairness Framework will continue to reinforce fair engagement, procedures, practices, and outcomes.

Efforts to improve the accessibility and utility of our website are ongoing with a full rebuild planned for FY2025–26.

## Goal 3: Deliver a valued and valuable service to consumers and community

Objective 2	Measures	2024–25
Collaborative working relationships that support accessible service and fair resolution of complaints	Positive community organisation and Consumer Panel feedback on the TIO	Positive feedback received

### Collaboration and community engagement

Collaboration with community organisations and other Ombudsman schemes is increasing, enabling more effective outreach to diverse communities. We have actively nurtured relationships with organisations that have not historically engaged with the TIO, and we continue to seek feedback from our community connections.

We developed a new internal dashboard for data, allowing us to combine internal and external data to better target future outreach and awareness-raising activities. Our engagement with the Consumer Panel and input from consumer representatives, including those on the Telco Accessibility Taskforce, provide valuable feedback on our current service and proposed changes.

Our relationship with financial counselling organisations also continues to deepen, further supporting our commitment to accessibility and fairness.

## Goal 4: Deliver a valued and valuable service to industry

Objective 1	Measures	2024–25
Collaborative working relationships that support accessible and fair resolution of complaints	Improved performance against member satisfaction benchmark >55.5%	Member satisfaction 54%
	75% of systemic investigations cases where improvements were made by members	98% of systemic investigations resulted in improvements

### Member satisfaction

Our delivery of efficient, timely, and fair service depends on strong relationships with industry, especially TIO members. To enhance collaboration, we have introduced several initiatives:

- Telco Accessibility Taskforce: a forum for telco representatives and community organisations
- TIO Tips: a monthly publication providing targeted updates to small members
- Quarterly Q&A webinars with the Ombudsman
- Regular meetings between the Ombudsman and the Top 10 Members.

Member Survey results show increased member satisfaction with our communications, which in turn demonstrates the positive impact of these efforts.

### Systemic investigation performance

We continue to exceed the performance measure for improvements made when the TIO undertakes a systemic investigation. 98% of our systemic investigations closed with improvements made by members (42 out of 43 formal investigations).

## Goal 4: Deliver a valued and valuable service to industry

Objective 2	Measures	2024–25
Demonstrated value in the TIO’s service	Improved member satisfaction with the TIO service (FY2023–24: 55.5% satisfaction)	Member satisfaction 54%

### Enhanced service to TIO Members

The service we provide to TIO Members extends well beyond complaint handling. Our key services include identifying systemic issues, sharing data on complaint drivers, and building member capability to prevent escalations. We also offer independent information, advice, and consumer referrals.

Recent Member Survey results show a slight decrease in overall satisfaction with TIO services, with satisfaction dropping from 55.5% in 2023-24 to 54% in 2025. The survey evaluated a broad range of TIO services, including complaint handling. The perception of fairness has improved, even prior to the implementation of the Fairness Commitment.

### Refining focus and addressing efficiency

Insights from the member survey have helped refine activities for FY2025–26. Emphasis will be placed on enhancing the value of data and reporting, as well as continuing improvements to the Member Portal Technology Roadmap. Addressing the backlog and embedding the Complaint Handling Procedure review are also crucial steps to improve efficiency and respond to member concerns.

## Goal 5: Influential and trusted voice shaping the dispute resolution environment in a changing communications market

Objective 1	Measures	2024–25
Our data, knowledge and experience influences policy debate and drives market and regulatory responses	Stakeholders value TIO information and contributions to policy issues (shown in stakeholder survey)	Stakeholder survey demonstrated high value placed on TIO engagement (4.3/5)

Our work in data and insights strives to provide high-quality, independent information and analysis about the customer experience in the telecommunications industry. This information supports government, regulators, and policy makers aiming to maximise the effectiveness of our casework, reduce complaint frequency, and strengthen our organisational profile and reputation.

### Policy and regulatory contributions

During FY2024–25, we increased our involvement in policy and regulatory matters, contributing significantly to consultations on frameworks for protecting consumers in telecommunications and digital platforms. This included participation in reviews of the Telecommunications Consumer Protections Code and dispute resolution processes for scams. We made submissions to 28 policy consultations, of which 20 have concluded. Our input was acknowledged or reflected in 17 of these (85%).

## Stakeholder feedback

To measure the impact of our work, we surveyed stakeholders regarding the value of our policy and regulatory contributions. Our data reporting and policy input received an average rating of 4.3 out of 5.

Feedback was overwhelmingly positive: 100% of respondents agreed the TIO provides a fair and independent dispute resolution service.

Over 90% of respondents agreed that:

- the TIO demonstrates compassion, kindness, and fairness
- delivers valuable services and experiences
- our dispute resolution, systemic investigations, and policy contributions help improve the telecommunications industry and foster consumer trust.

## Opportunities for improvement

Despite positive results from the Stakeholder Survey, only half of respondents (11 out of 22) reported using the TIO Data Dashboard on our website. Stakeholders highlighted the need for more detailed insights, better understanding of both positive and negative consumer experiences, and more timely information. Improving the keywords that drive our data analysis will be essential for delivering these enhancements.

## Strategic engagement and brand development

Overall, the Stakeholder Survey results are favourable for the TIO. Respondents especially valued direct communication, underscoring the importance of our strategic engagement and potential to extend influence. To support our broader stakeholder efforts, we initiated a review of our brand, with key milestones already reached ahead of a major awareness campaign planned for September 2025.

Goal 5: Influential and trusted voice shaping the dispute resolution environment in a changing communications market

Objective 2	Measures	2024–25
Strategic engagement that delivers improved outcomes for consumers and industry	Timely and impactful engagement (measured by stakeholder value placed on engagement and impact)	Survey demonstrated high value placed on TIO engagement
	Media Impact Score (iSentia) equal to or greater than 2022-23 (4.15)	Media score 3.5

Strategic engagement and stakeholder initiatives

Strategic engagement with government, policymakers, regulators and peak bodies remains essential to fulfilling our responsibilities. In 2024-25 our key activities included:

- Developing a stakeholder engagement strategy to enable targeted communications
- Actively connecting with Members and consumer organisations to identify emerging trends and consumer protection issues
- Strategically collaborating with the ACCC, Federal Government, the ACMA and other stakeholders focused on consumer protections for digital platforms, highlighting our expertise in external dispute resolution
- Engaging industry, consumer, and parliamentary stakeholders on the Scams Prevention Framework
- Chairing the Triple Zero Steering Committee.

The Stakeholder Survey offered valuable insights into the effectiveness of our engagement work, providing a strong foundation for ongoing refinement, particularly as we prepare to launch our campaign to become the Digital Platforms Ombudsman. A new centralised stakeholder database has enhanced our management of these relationships.

Media Impact Score

Media-monitoring company Isentia assessed the TIO’s media coverage from January to June 2025, giving a Media Impact Score of 3.5, the same as last period and just below last year’s 3.6. This reflects consistently positive media attention.

The TIO’s media reach grew to 24.3 million from 17.8 million, with strongly positive coverage rising to 35% of all reports. However, media release reach dropped to 7.7 million from 12.68 million, aligning with our strategy to target regional audiences and increase TIO’s visibility in those areas.



## Goal 6: Future ready systems and processes to ensure we remain relevant, accessible and effective

Objective 1	Measures	2024-25
Robust, secure, innovative and scalable information technology and data solutions now and into the future	100% of IT infrastructure and solutions are migrated to the cloud by end of FY2026-27	In progress
	Timely and effective complaint trend analysis enabled by improved data capability	Significant improvement, ongoing work

### Advancing IT and data solutions

To remain relevant and effective, we have a strong focus on developing robust, secure, and scalable information technology and data solutions. An important target is the migration of all IT infrastructure and solutions to the cloud by the end of FY26, a project that is currently progressing as planned.

In FY2024-25, the launch of the Consumer Online Services project enhanced the digital experience for consumers, giving them more visibility and control over their complaint journeys.

After a careful review and collaborative planning process, this project aims to transform communication with both consumers and members. The goal is to offer greater flexibility, improve digital access, and uplift the overall service experience, while also laying the foundations for future AI integration to support efficiency and responsiveness.

Enhancements to the Member Portal are set to be finalised by 31 July 2025.

### Strengthening data management and AI capabilities

A comprehensive data strategy is now in place to build analytical maturity, guide improvements, and enable future AI initiatives. This will be supported by a dedicated AI strategy to be developed in 2025-26. The introduction of a data governance framework has also contributed to stronger data culture and capability across the organisation.

Thanks to these data initiatives, we have significantly improved analysis of complaint trends. As part of this, a proof of concept for AI-enabled topic clustering and modelling has been created, streamlining complaint categorisation for consistency and faster processing. The full implementation of this solution is planned for FY26, aiming to deliver deeper insights for reporting and decision-making.

Objective 2	Measures	2024-25
Robust and mature internal governance and compliance models	Internal models meet best practice standards	Governance models meet best practice

We introduced a new framework for project governance, which has since become business as usual. This has resulted in the well-coordinated delivery of projects across the TIO.



## Strategic Projects

With a focus on adapting to the dynamic communications market, taking onboard recommendations from the 2022 Independent Review, and implementing innovative ideas from our people, our strategic projects are all designed to improve how we work, enhance the experiences of consumers and members, and support our people.

- New Consumer Online Services launched including:
  - New questions enhancing user interface accessibility to better reflect the diverse needs of different consumer cohorts
  - Capture of new socio demographic data (cultural background, age group and special accessibility requirements)
- Consumer guidance published on the TIO website to support effective IDR and improve TIO accessibility.
- Launch of 'Our Fairness Commitment' including Complaint Handling Procedures, Guidance Documents on common issues, industry practice guides, and a Quality Framework.

Work will continue to implement the remaining two recommendations by 2026: reducing the time it takes to close cases, and discontinuing the use of 'refer back' for Land Access complaints.

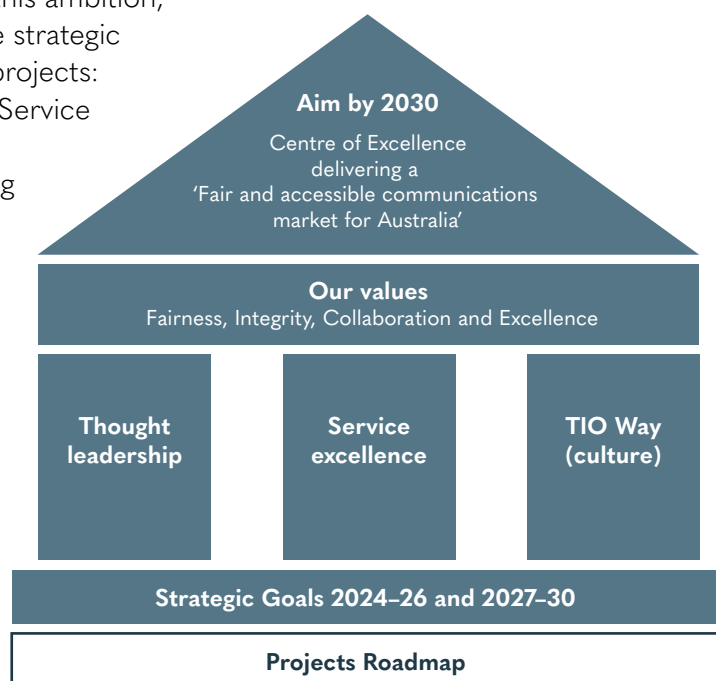
## Building a new framework for projects

To ensure best results in implementing the Review's recommendations and rolling out other strategic projects, we revamped the existing project management framework to gain speed, simplify internal processes and unleash creativity. The result, a new 'Innovation Hub', is a unique and innovative framework that combines the agility of improvement ideas and the discipline of project management.

The Innovation Hub has put into practice improvement ideas from our people. This two-way process has fostered a continuous improvement culture where no idea is disregarded, and all ideas carry the same weight. This transparent process, recognising great ideas and prioritising them in real time, has uplifted productivity and minimised waste across the organisation.

## Projects roadmap

The TIO's aim is to become a Centre of Excellence and deliver a fair and accessible communications market for Australia by 2030. To achieve this ambition, three pillars guide the strategic alignment of all TIO projects: Thought Leadership, Service Excellence and the TIO Way – connecting people, building trust and delivering fairness.



**Figure 2: Projects roadmap**

*What is truly unique about the TIO project management framework is the seamless integration with innovation ideas. In my role, I have had the privilege of seeing firsthand the great ideas that have come from our people through the Innovation Hub and been part of some of these coming to full fruition.*

**Gys**

Improvements & Projects Lead



# Our Fairness Commitment

The Telecommunications Industry Ombudsman's Fairness Commitment enhances our capability to deliver fairness and build greater trust and confidence in the telco sector.

Recognising the evolving communications landscape and the growing importance of essential services like phone and internet, it was timely for the TIO to re-examine our role in delivering fairness to those who use our service. Our Fairness Commitment is the outcome of that process.

Building and maintaining trust and confidence in the telco sector is crucial for the TIO. We are in a unique position, acting as the bridge between phone and internet consumers and their providers when relationships break down.

The TIO's Fairness Commitment provides greater assurances for consumers and service providers by bringing clarity and transparency to how we deliver fairness. It also reinforces our commitment to continuous improvement in the delivery of our services.

Our Fairness Commitment is comprised of five key components which we implemented over May and June 2025. The Fairness Framework, which outlines our approach to fairness, works alongside the components below to confirm how we define, measure, apply, and determine fairness:

- The Quality Framework ensures we are being fair
- Our Complaint Handling Procedures explain how we ensure fairness
- Guidance Documents outline what we consider fair in particular circumstances
- Good Industry Practice Guides support fairness in the telco industry.

*Fairness is the one word that encompasses what the TIO does. Our focus for everything we do is around delivering fairness and that means not only looking at the laws and codes but also looking at the individual circumstances and the impacts on both parties. This is really why people come to us.*

*In a time where life seems to be getting progressively harder, people come to the TIO expecting to be heard, understood and respected. Our Fairness Commitment meets those expectations by setting out how we approach our work and what everyone can expect from us.*

**Mandy**

Head of Service Excellence and Optimisation



## **Fairness Framework**

Our approach to fairness uses principles that ensure our work delivers fairness in complaint handling procedures and outcomes.

The Fairness Framework provides the master plan for ensuring our Quality Framework, Complaint Handling Procedures, Guidance Documents, and Good Industry Practice Guides are in line with our definition of fairness.

[Read more on TIO's Fairness Framework.](#)

## **Quality Framework**

Our updated Quality Framework enhances quality assurance mechanisms we already have in place.

[Read more on TIO's Quality Framework.](#)

## **Complaint Handling Procedures**

We updated our Complaint Handling Procedures (CHPs) to ensure they support how we deliver fairness as a dispute resolution service.

The updated CHPs aim to strengthen valued procedures, address pain points and provide all parties who engage with the TIO clear pathways to timely and fair resolution. These changes are a key component of the TIO's Fairness Commitment.

## **Guidance Documents**

We revised and expanded our existing Position Statements into new Guidance Documents that help with common issues people face with their phone and internet services.

Our Guidance Documents set out how we consider fairness for key issues, such as financial hardship or compensation. They are an important source for consumers and telcos about what kind of outcome they can expect, including the way we see fairness for different issues and situations.

[Read the Guidance documents on common issues.](#)


## **Good Industry Practice Guides**

We introduced Good Industry Practice Guides to give clarity to telcos and the community about how we assess whether the telco industry is operating fairly.

While we already publish guidance about how we consider key telco issues, Good Industry Practice Guides go a step further. These Guides look beyond laws and codes to industry practices we view as demonstrating fairness.

[Read the Good Industry Practice Guides.](#)





# About us

## Why we exist

The TIO exists to provide a fair, independent, and accessible dispute resolution service for consumers and small businesses in Australia who have unresolved complaints about their phone or internet services. Established in 1993, the TIO plays a critical role in maintaining trust and accountability within the telecommunications sector by ensuring consumers have a reliable avenue to seek redress when direct negotiations with service providers fail.

At its core the TIO is designed to be a free service that complies with the Government Benchmarks for Industry-Based Customer Dispute Resolution. These require us to be accessible, independent, fair, accountable, efficient and effective. We operate independently of telecommunications companies and government, ensuring impartiality in our decision-making. Our jurisdiction covers a wide range of issues, including billing disputes, service faults, connection delays, and customer service failures. We also have the authority to make binding decisions on service providers for compensation claims up to \$100,000.

Beyond resolving individual complaints, the TIO also plays a systemic role. We collect and analyse complaint data to identify trends and systemic issues within the industry. These insights are shared with regulators, government bodies, and the telecommunications sector to drive improvements in service delivery and consumer outcomes.

The TIO is committed to accessibility and inclusivity. We serve a diverse range of consumers, including those from culturally and linguistically diverse backgrounds, seniors, youth, and people from all socio-economic groups. Our services are designed to be easy to access, with a high rate of resolution at the first point of contact – over 70% of complaints are resolved by first referral back to the service provider.

# How we are governed

The TIO 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 TIO 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 Executive Leadership Team formulates the key strategic measures and goals to achieve that plan.

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

The Board is responsible for ensuring funding is available, monitoring the organisation's performance, and overseeing 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.

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 to the TIO.

Our Board is supported by the Audit, Finance, Risk, and Compliance Committee, the People Committee and the Nominations Committee.

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:

- [Board Charter](#)
- [Company Constitution](#)
- [Terms of Reference](#)



## Legal framework

The TIO scheme is established by the *Telecommunications (Consumer Protection and Service Standards) Act 1999* (the TCPSS Act). The TCPSS Act requires all carriers and eligible carriage service providers to be members of and comply with the TIO scheme.

Our purpose under the TCPSS 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 1997.

This legal framework ensures that the TIO is not only empowered to act but also funded by the industry we oversee, creating a self-regulatory mechanism that balances consumer protection with industry accountability.

As a company limited by guarantee, we must comply with relevant requirements under the Corporations Act 2001. Under Victorian tax law, we are considered to serve a charitable purpose. There are three key non-legislative documents fundamental to understanding how we operate and make decisions:

- [Constitution of Telecommunications Industry Ombudsman Limited](#)
- [Telecommunications Industry Ombudsman Terms of Reference](#)
- [Complaint Handling Procedures](#)

Members of the TIO scheme (telecommunications providers) are bound by the TIO Constitution, which governs the company.

The Terms of Reference explain:

- what we do
- the types of complaints the Ombudsman handles
- how complaints are handled
- rules about complaints
- other functions we perform.

TIO members are bound by the Terms of Reference. The Board may make 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 Ministers make.

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

- 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
- our dispute resolution process.

The Operating Procedures are not binding but do reflect our dispute resolution process.

## Privacy

We are an organisation subject to obligations under the Privacy Act 1988 (Privacy Act). In accordance with the Privacy Act and the TIO Privacy Policy, we collect, use, and disclose personal information to handle telecommunications complaints and 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 change in our processes related to personal information undergoes a Privacy Impact Assessment to identify privacy risks and provide recommendations to ensure any change to our processes are compliant with the Privacy Act.

The Office of the Australian Information Commissioner (OAIC) recognises the TIO as an external dispute resolution (EDR) scheme to handle privacy complaints from individual consumers under the Privacy Act. As an EDR scheme recognised by the OAIC, we must follow guidelines of the OAIC when making decisions about privacy complaints. We also report to the OAIC on a quarterly and annual basis about the privacy complaints we handle.

# The Board

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

Our 2024–25 Board members are:



**PROFESSOR THE HON.  
MICHAEL LAVARCH**

AO, LLB

**Independent Chair**



**MIRA BASHI**

BBM (Marketing), GAICD

**Director with Industry Experience**



**DANA BEIGLARI**

BInSt, LLB (Hons)

**Director with Consumer Experience**



**JULIE HAMBLIN**

BA LLB (Hons) (Syd), LLM (McGill), FAICD

**Director with Not-For-Profit  
Governance Experience**



**MAHA KRISHNAPILLAI**

BSc Mathematics, GAICD

**Director with Industry Experience**



**ANDREW SHERIDAN**

CA, MA (Hons)

**Director with Industry Experience**



**THU-TRANG TRAN**

LLM (Intl. Law), GradDipLP, LLB,  
B.Comm (Info. Sys.)

**Director with Consumer Experience**



**PETER GARTLAN**

Diploma of Financial Counselling

**Director with Consumer Experience**



**GLEN NOONAN**

BSc, ACA, GAICD

**Director and Chair of Audit, Finance  
Risk and Compliance Committee**

[Read the Board's bios on the TIO website](#)

## Changes to the board

Geoff Nicholson retired from the TIO Board in 2024–25. He was replaced by Glen Noonan as Director and Chair of Audit, Finance, Risk and Compliance Committee.

# Executive Leadership Team

We are 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 our day-to-day operations, supported by the Executive Leadership Team (ELT).

The 2024-25 Ombudsman and ELT consisted of:



**CYNTHIA GEBERT**

Ombudsman



**MAT STEWART**

Chief Financial Officer



**BERNIE WISE**

Executive General Manager,  
Operational Excellence



**FREYJA MCCARTHY**

Executive General Manager,  
Legal, Policy and Regulatory  
Affairs and Company Secretary



**MEAGAN DOWNIE KNOWLES**

Executive General Manager,  
People, Culture and Capability



**DAMIEN OSBORN**

Interim Executive General  
Manager, Technology, Analytics,  
and Business Improvement

[Read the ELT's bios on the TIO website](#)

## Changes to our leadership team

In FY2024–25, we farewelled Cathy Thomas, with Damien Osborn stepping in as her interim replacement as Executive General Manager, Technology, Analytics, and Business Improvement. Amanda Armstrong also departed during this period. We welcomed Meagan Downie Knowles into a new role of Executive General Manager People, Culture and Capability.



# Working with the community

## Engaging the community

As phone and internet services become even more essential to everyday life, we are deepening our commitment to connect with communities across Australia. We're engaging with people both in person and online, to ensure everyone has access, support, and can voice their concerns about their telco problems, no matter where they live.

Over the year we have visited a range of communities, providing valuable information and assistance with telco-related complaints and enquiries. These face-to-face interactions enabled people to directly communicate their concerns and receive personalised support, fostering a sense of trust and reliability in the TIO's services.

We made significant strides in connecting with communities across Australia. From attending major events with over 75,000 attendees, to hosting small local townhall sessions in rural areas, our efforts have been informative and impactful. In total we participated in 25 in-person events in FY2024-25, demonstrating our commitment to accessibility and support for everyone.

By leveraging technology, the TIO also ensures that even those in remote or underserved areas have access to the support they need.

In FY2024–25 we hosted six webinars to reach a wider audience and provide guidance or answers to common questions about phone and internet issues. These virtual events are designed to be interactive, allowing participants to engage with experts and gain a deeper understanding of their rights and the complaint resolution process.

## Event highlights

Over the past year, we've had the privilege of participating in a variety of meaningful events alongside many incredible organisations. From major conferences to intimate gatherings in local community halls, each experience has left a lasting impact. Some of the most memorable and influential events include:

### Bring your Bills Day | Southeast Community Links

Southeast Community Links (SECL) is a not-for-profit organisation based in Springvale, Victoria, dedicated to supporting individuals in their community who are facing hardship and barriers. SECL regularly hosts local events in community spaces, offering residents the opportunity to access free advice, support, and assistance across a range of essential services. We had the privilege of attending many of these events, engaging directly with the community to discuss phone and internet issues, assist with making new complaints, and provide guidance on telecommunications services.

These events have a significant impact, especially in a highly multicultural community where many residents may be unaware of their rights, the support available to them or who to turn to during times of hardship.

*Access to a reliable service is extremely important, especially for those in remote areas. It's essential for social connection, but also for so many day-to-day activities. Understanding this, and the issues remote communities have with accessibility, we travel to all parts of Australia for community visits and offer online webinars, ensuring that everyone has the opportunity to resolve their telco issues effectively. This proactive approach not only helps individuals navigate their phone and internet challenges but also strengthens the relationship between the TIO and the communities we serve.*

**Justin**  
TIO Outreach Team





### Regional Accessibility Awareness Program | Ombudsman WA

We were proud of our continuing participation in a valuable initiative led by Ombudsman WA, promoting the Regional Accessibility Awareness Program across rural and regional Western Australia.

Alongside key organisations such as the Energy & Water Ombudsman WA, Australian Financial Complaints Authority, Health and Disability Services Complaints Office, and the Equal Opportunity Commission, these roadshows provided local communities with free access to information, advice, and pop-up complaint clinics.

Engaging with these communities was essential, as it became clear that many residents lacked adequate support when facing challenges such as financial hardship, housing instability, and reintegration after incarceration. We also heard firsthand about the difficulties locals were experiencing due to insufficient infrastructure to meet their phone and internet needs.

### Financial Counselling Australia | Nationwide

We maintain an ongoing partnership with Financial Counselling Australia (FCA), supporting financial counsellors nationwide through advocacy and access to valuable resources. With approximately 1,000 financial counsellors operating across Australia, FCA plays a vital role in helping thousands of individuals navigate financial difficulties each year.

Participating in these national events allows us to share insights from the telecommunications sector and offer guidance to financial counsellors on assisting clients experiencing hardship with phone and internet services.

*The FCA Conference brings together hundreds of financial counsellors and is an invaluable source of insight on the consumer experience of the telco industry and the TIO. We learn so much from attending. We can tackle complaint issues then and there by having the right conversation at the right time, with professionals in the field like financial counsellors and hearing about people's phone and internet problems.*

**Cynthia Gebert**  
Ombudsman





# Community outreach

## Webinars

- Consumer Action Law Centre  
VIC
- Relationships Australia  
QLD
- Knox Infolink  
VIC
- DIVRS  
VIC
- DIVRS  
VIC
- DIVRS  
VIC

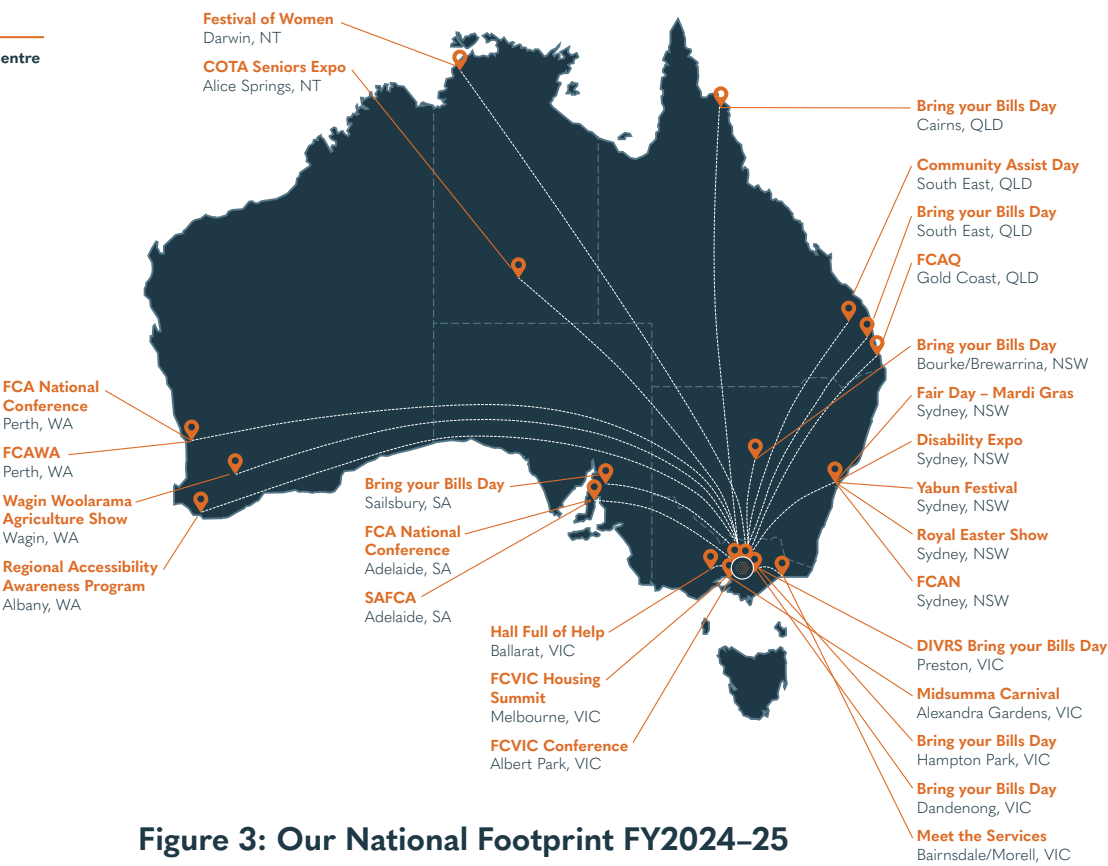


Figure 3: Our National Footprint FY2024–25



# Telco Accessibility Task Force

The Telco Accessibility Task Force was established in August 2024 with the purpose of convening cross-sectoral leaders and decision makers to deliver meaningful accessibility improvements in the telco industry, with a particular focus on the complaints processes.

Chaired by the Ombudsman, the quarterly meetings of the Telco Accessibility Task Force have been collaborative and productive, with generous sharing of perspectives and active engagement in early solutions where identified.

Key topics discussed:

- the experience of consumers attempting to access telco complaints processes
- the accessibility challenges impacting rural, regional and remote consumers
- 3G shutdown and impact on rural and regional communities
- balancing the intent and practice of regulation
- account security and customer identification.

The group consists of up to 20 members representing a diverse range of perspectives, minority groups and special interests, including:

- Aboriginal and Torres Strait Islander consumers
- consumers living in rural, regional and remote areas
- consumers with disabilities
- culturally and linguistically diverse consumers
- older consumers
- small business consumer
- telecommunications providers.

*I have been impressed by the openness with which participants have engaged in the Telco Accessibility Taskforce. The desire to work together to make telco processes more accessible to consumers has been clear from the very first meeting.*

**Cynthia Gebert**  
Ombudsman





## Consumer Panel Co-Chair's message

Australian consumers have faced another financially difficult year. Cost-of-living and affordability challenges have led to consumers experiencing increasing pressure to afford basic living expenses, including essential phone and internet services.

I have heard the words 'cost of living' crisis countless times, but I have also seen firsthand what this means for consumers. I have spent close to two decades working in the financial sector where I have had various roles including as a financial counsellor, financial capability worker and currently as the Director of First Nations Policy for Financial Counselling Australia. The financial challenges facing consumers only appear to be increasing in size and complexity.

I am fortunate to have co-chaired the Panel since 2020, and this past year has been another action-packed year as we have focused on key issues impacting consumers.

The TIO Consumer Panel brings together a variety of organisations that represent a diverse cross section of individual and small business consumers. The group is passionate about shining a light on current and emerging issues and improving the telecommunications landscape for consumers.

Panel members remain concerned about financial stresses and affordability, and tied to affordability concerns is financial hardship. Despite the new Telecommunications (Financial Hardship) Industry Standard being implemented in early 2024, Panel members report that not all consumers are receiving assistance from their telco that is appropriate and tailored to their unique circumstances or capacity to pay. In a recent survey, financial counsellors ranked the telco sector fourth out of five sectors, with only the debt collection sector ranking below them. In the current climate, this is very disappointing.

Another hot topic on the Panel's radar was the shutdown of Australia's 3G network. Prior to the shutdown, Panel members reported consumers were concerned about unclear messaging on the impact of the shutdown, device compatibility, and possible impacts to coverage. Post shutdown, Panel members reported consumers are facing issues with device compatibility, including the blocking of devices, and a reduction in coverage, especially for consumers located in regional, rural, and remote communities.

Sales practices were another big-ticket item raised by Panel members. Mis-selling has been an ongoing concern, and we unfortunately continue to hear reports of consumers being sold telco products and services they do not need or want. Optus' recent acceptance of the ACCC \$100-million penalty – the largest ever penalty for the sector – reflects the community outrage that this type of behaviour continues.

Another concern of the Panel is those vulnerable people living in regional and remote communities in terms of access to appropriate telecommunication services.

Support for victims of domestic and family violence remains a key concern for Panel members. A big step forward in this area has been the work undertaken to develop new protections for telco consumers facing domestic, family and sexual violence. I am hopeful this will result in better support for consumers.

To sum things up, it has been another big year for the Consumer Panel, and I would like to say a big thank you to my Co-Chair, TIO Ombudsman Cynthia Gebert, and all our Panel members. I acknowledge and appreciate your readiness to raise issues, willingness to have open and candid discussions, your thoughtful input and feedback, and overall commitment to driving improvement in the telecommunications sector.

**Lynda Edwards**

TIO Consumer Panel Co-Chair

Director of First Nations Policy – Financial Counselling Australia



# Working with our members

## The year at a glance

Telecommunications providers, including carriers and eligible carriage service providers, are required to be members of the TIO and contribute to the funding of our scheme.

As of 30 June 2025, there were 1,740\* members. Over the past year, 127 members left the scheme due to the cessation of their operations as telecommunications providers or discontinuing business altogether, while 121 businesses joined as new members. In FY2024–25, we referred four providers to the Australian Communications and Media Authority for non-compliance with membership requirements. Since these referrals, two providers have joined the scheme and the other cases are still under investigation.

\*This does not include members who were within the membership cessation period at the end of the 2023–24 financial year

### New and terminated members

	Q1 2024–25	Q2 2024–25	Q3 2024–25	Q4 2024–25
New members	44	25	29	23
Terminated members	42	24	40	11



**1,740** members, **127** left, **121** joined



# Engaging our members

TIO members range from Australia's largest telecommunications providers to smaller, specialised providers. While some operate nationally, others focus on local communities or niche markets. No matter their size or scope, we help supports them all.

We help telcos stay on top of their TIO membership requirements, while our Dispute Resolution teams partner with them to resolve complaints from individuals and small businesses.

We work closely with our members to build strong relationships, and foster trust and confidence between telcos and consumers. Through tailored education and guidance, we help them understand our processes and the broader telco landscape so they can better serve their customers and communities.

We also promote best practice in complaint handling and share insights into emerging trends through our complaints data. This assists industry to make improvements in complaint handling standards and common practices.



## Using data and insights to drive engagement

As well as our quarterly public reports, we supply members regular insights on the issues consumers complain to us about. We also meet regularly with larger members to discuss improvements and how we can work better together to resolve complaints.

We use our complaint data to identify unusual or significant trends in member complaints. This data is examined to uncover potential systemic issues, and determine how we can work with members to address these concerns. We notify members when systemic issues are identified, and makes recommendations to improve services and reduce complaints.

We also share insights and knowledge with all members through interactive webinars.

## Education and training

All members are provided access to the TIO Member Portal. This is a valuable tool where members can access information and training about the TIO, including reports, invoicing, induction videos, webinars, newsletters, and information about our complaint handling process. We are also on hand to provide members with information about our services and processes, and to respond to concerns.

The monthly publication for members, MNews, highlights important membership information and any changes to the complaint handling processes. In FY2024–25, we sent members 28 editions of MNews.

During this period, we also launched a new publication, 'TIO Tips'. This publication is designed for our smaller members to help them understand the TIO's role and our complaint handling processes.

*A key priority for us is to continually enhance the way we deliver services, information, and training to our members. We're committed to improving member satisfaction while upholding independence and fairness in everything we do. By fostering strong, positive relationships with all members, offering a diverse range of engagement activities, and acting on feedback from our annual Member Survey, we ensure our services continue to provide real value to both members and consumers.*

**Shaun**

Manager, Member and Outreach Services





In July 2024, we hosted a hybrid event for members and industry stakeholders where we launched research, in partnership with the Consumer Policy Research Centre (CPRC), on accessibility in the telco sector. At the launch, Ombudsman Cynthia Gebert announced the establishment of a Telecommunications Accessibility Task Force to address systemic barriers to accessibility. The purpose of the group is to facilitate cross-sector efforts to improve the accessibility of the telco sector and better serve customers experiencing vulnerability.

In addition to this event, we held two National Member Forums in November 2024 and June 2025. A wide range of telcos attended the forums, where we updated them on our work, governance, insights into complaints and trends, and looked at the year ahead. At the November Forum, we held a panel discussion with representatives from Telstra, Optus and Superloop. This discussion unpacked some of the important findings from the research about telco consumer behaviour and experiences.

The second National Member Forum in June also included a panel discussion with guests from the Australian Financial Complaints Authority (AFCA). The discussion focused on fairness and accessibility in external dispute resolution schemes and what best practice looks like for the industry.

Alongside hosting events for members, we continued our webinar series, Let's Talk! Over the last twelve months, we held an additional five Let's Talk! webinar sessions where we discussed topics such as our Land Access functions, scams in the telco sector, our new Complaint Handling Procedures (launched 1 July 2025), and a specially designed session for smaller members on our complaint process.

In May 2025, we also launched a new quarterly Ombudsman Q & A with members. These sessions provide opportunities for members to engage in an open forum, where they can ask questions and gain valuable insights directly from the Ombudsman.

The webinars we host continue to see steady growth in attendance and member engagement. Our webinars deliver members a wide range of information and ways to connect with the TIO and our expert people. All webinar sessions are recorded and accessible from the TIO Member Portal for members to watch at a time that suits their schedule.



# Our people and culture

## Our people, culture and capability

Creating an inclusive, connected workplace, with trust and fairness at our core.

We recognise our people are at the heart of our success. In the past year we launched a project to transform our culture, implemented a new Enterprise Agreement, and created a Capability Framework. These efforts enable our organisation to be the strongest it can be by nurturing a culture that connects people, builds trust and delivers fairness.

Our commitment to a human-centred approach aligns with our values of fairness, integrity, collaboration, and excellence. We value involving our people in matters of importance and seek feedback through working groups and committees and a bi-annual employee engagement survey and action planning.

Our people's wellbeing and psychological safety is of utmost importance at the TIO. As part of that, we recognise flexibility is key, with a strong commitment to an inclusive hybrid work culture and flexible working arrangements.

**Flexible Working Arrangement (FWA) – 21% of our people have taken up FWAs to support their life, work balance.**

We also committed to these four initiatives.

### **Dedicated wellbeing program**

This includes a wellbeing allowance, monthly 'community' days in the office with on-site wellbeing support, mindfulness yoga sessions and healthy food, healthy snack deliveries, free on-site flu vaccinations, and funded skin checks, social connection opportunities and more.

### **Employee assistance program**

Our Employee Assistance Program offers free and confidential services for our people and their direct family members either on-site, by phone or online, to access support for a range of personal or professional matters.

### **Learning and development**

Our training program this year focused on what our people need to support them in their roles, considering wellbeing, psychological safety, and enhancing understanding of inclusion, diversity and fairness. This included access to self-directed learning, LinkedIn Learning, expansion of our learning and development team to develop and deliver tailored onboarding and training programs, and a range of training to support our people in providing a fair, inclusive, quality service to consumers.

### **Total rewards framework**

Our rewards program aims to reinforce the TIO's values of Fairness, Integrity, Collaboration and Excellence. We support an inclusive workplace culture where people are appreciated and celebrated, ensuring we recognise employee contributions and celebrate success. Our transparent, inclusive total rewards framework, incorporates:

*We're committed to building a workplace where trust, fairness, and inclusion are more than values, they're how we work every day, and to reflect this we have introduced a new capability framework. Through this framework, we will support our people in meaningful ways, helping them grow, stay connected, and thrive as part of a truly collaborative and empowered community.*

#### **Meagan Downie Knowles**

Executive General Manager,  
People, Culture and Capability



- **Remuneration** – With an Equal Pay for Work of Equal Value philosophy, remuneration decisions that incorporate fair and consistent job evaluation and review of internal relativities, market-competitive remuneration that attracts, motivates and retains talented employees. We are committed to the principles and practices that underpin closing the gender pay gap that currently exists in Australia.
- **Leave Benefits** – On top of standard leave such as personal leave, we go above most with 28 days annual leave with the ability to organise extra. We also introduced with our new Enterprise Agreement, extra parental leave for both primary and secondary carers, and other inclusive leave such as Women's + Leave, Public Holiday Substitution, additional Family Violence Leave, Sorry Leave and Gender Affirmation Leave.
- **Recognition and rewards** – The program engages all employees in the process of nominating and recognising colleagues for role modelling behaviours and performance that the TIO encourages and promotes among our people.
- **Development and career opportunities** – We have had a strong focus on opportunities for learning, personal growth, new experiences and developing capabilities through secondments, getting involved with community outreach or one of our inclusive working groups.

### Committees and Working groups

This year we emphasised the involvement of our people in our working groups that had a strong focus on psychological safety, wellbeing 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. Diversity provides diversity of perspective and is also a reflection of the community we serve.*

# Engaging our people

At the TIO we take a moment twice a year to collectively pause and look back at the last six months with our Employee Engagement Survey. We assess how we're tracking with things like learning and enablement, teamwork, new opportunities and, more broadly, our experiences at work. We do this because we know that improvement is an ongoing process.

## From learnings to action

We know that just asking questions in a survey is never going to be enough. That's why we're committed to taking our people's feedback and using it to find more sustainable, ongoing engagement solutions. Since our previous survey, we've continued to refine and co-design our cultural transformation. We've worked on different priority areas that will support us to deliver on our purpose such as:

- Capability Framework: Creating a framework to guide individual and leadership development
- Fairness and Quality Framework: Developing clear principles to help make fair and reasonable decisions and support a fair process
- Contact Centre as a Service: Upgrading and moving our phone system to a cloud-based contact centre, improving how we connect with consumers, and using AI to make the service more efficient, user-friendly, and flexible
- Knowledge Management: Supporting easier access to information that supports good case handling

*Noting that engagement levels reflect the connection, motivation, and commitment we feel for our workplace, it is so important we continue to listen to our people to understand what they value, what is working well and where we need to improve. Through our Employee Engagement Survey and other feedback forums, our people feel heard and we see this reflected in the engagement scores.*

### Alessandro

Manager, Engagement and Internal Communications



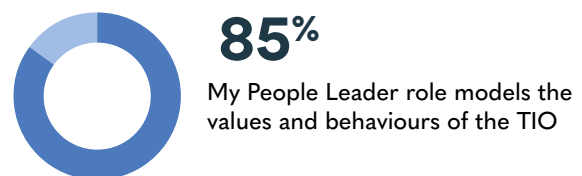
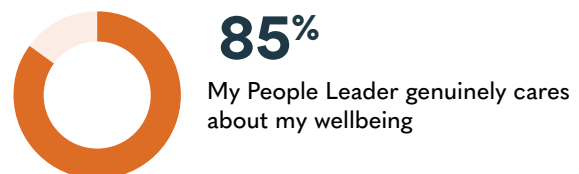
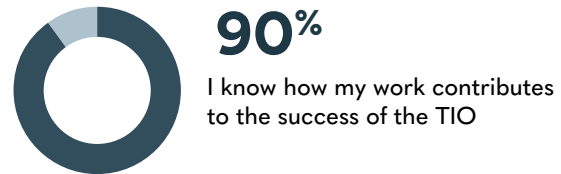
## Our most recent survey was completed in March 2025

### ENGAGEMENT SCORE: 68%



Variation from previous survey (September 2024): +0

### KEY AREAS WE'RE EXCELLING IN:



### NEED MORE WORK:



At the organisational level we have embedded change management in our strategy. Prior to the Engagement Survey results and conscious of an upcoming period of intense change in the organisation, we embedded Change Readiness work in our delivery roadmap. Some of the actions include:

- Include Change Readiness in the strategy to deliver on our priorities
- Recruiting a Change Specialist
- Co-design our Cultural Transformation via a series of workshops and activities during our Community Days (days where all staff gather in the office)
- Consultation about our Fairness Commitment and CHP Review Rollout

We are now looking for other opportunities to uplift Change Readiness in our learning and development areas.

# Our people

On 30 June 2025, the TIO had 204 employees, including 16 casual employees and four employees on parental leave.

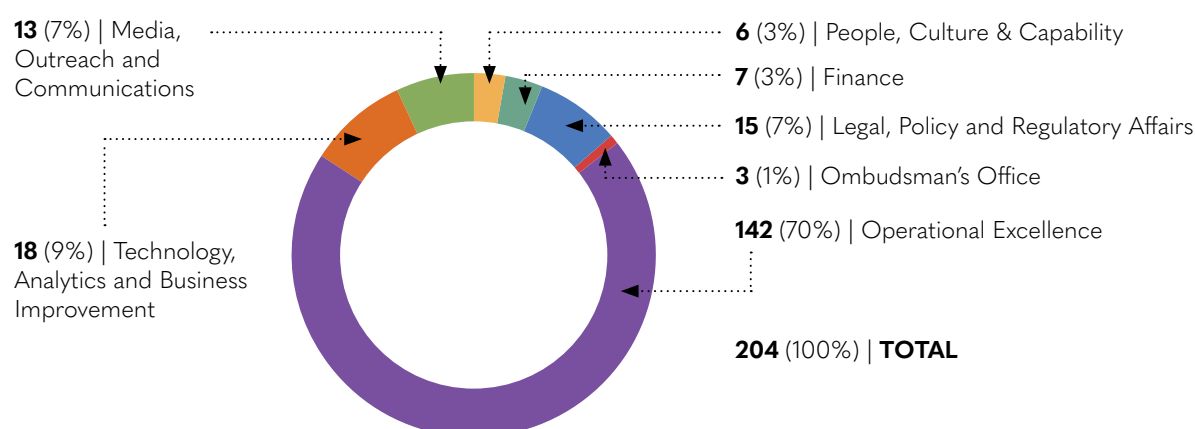
## Enterprise agreement

Following a successful collaborative process, our current enterprise agreement became effective from 24 September 2024. An implementation committee was established with a cross-section of employees and leaders. As part of this we have two committees in place to undertake core pieces of work with representatives from across the business which included the TIO:

- **Salary Progression Committee** – to design and implement a framework of progression throughout the pay bands to bring clarity and transparency.
- **Employee Liaison Committee** – to discuss workplace matters of value and importance.

## Our workforce statistics

### Employee numbers by business group



### Total employees by contract and gender

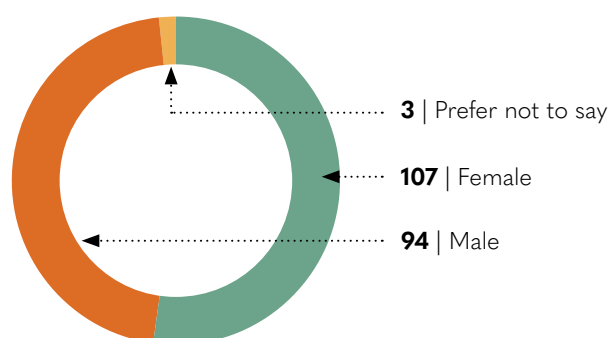
Contract Type	Female	Male	Prefer not to say	Grand total
<b>Permanent Ongoing</b>				
Full Time Employees	79	83	3	165
Part Time Employees	11	4		15
<b>Casual</b>				
Casual employees	12	4		16
<b>Contract (fixed-term/non-ongoing contract)</b>				
Full Time Employees	4	2		6
Part Time Employees	1	1		2
<b>Total</b>	<b>107</b>	<b>94</b>	<b>3</b>	<b>204</b>



## Total employees by grade and gender

Grade	Female	Male	Prefer not to say	Grand total
Grade 1	24	15	1	40
Grade 2	36	33	1	70
Grade 3	19	19		38
Grade 4	10	20	1	31
Grade 5	10	5		15
Grade 6	3			3
Grade 7	4	2		6
Training/Intern	1			1
<b>Total</b>	<b>107</b>	<b>94</b>	<b>3</b>	<b>204</b>

## TOTAL EMPLOYEES BY GENDER



## PARENTAL LEAVE BY PRIMARY AND SECONDARY CARERS

### Primary Leave

4 females, 0 male

### Secondary Leave

1 female, 6 males

## Number of employees on flexible work arrangements by group and gender

Group	Female	Male	Grand Total
People, Culture and Capability	1		1
Legal, Policy and Regulatory Affairs	1	1	2
Operational Excellence	18	12	29
Technology, Analytics and Business Improvement	2	1	3
Media, Outreach and Communications	5	2	7
<b>Total</b>	<b>27</b>	<b>16</b>	<b>43</b>

## Groups and committees

The TIO is committed to creating an inclusive culture, ensuring we provide a fair and accessible service and a workplace to support our people through initiatives and training led by our active working groups.

### Workplace Health and Safety (WHS) Committee

The goal of the WHS Committee is to improve health and safety and to prevent workplace injuries and illnesses. We are proactive about creating, maintaining and continually improving a work environment which highly values the health and wellbeing of all its staff.

In line with the new psychosocial regulations announced for Victoria in 2025, the WHS Committee has been proactive in drafting and implementing a Psychosocial Risk Management Framework and Risk Register to help manage psychosocial hazards. This has been supported by risk workshops, reviews of our Threat Assessment Policy and the introduction of our Unreasonable Consumer Conduct Policy and a Mental Health First Aider Response Plan.

An increase in challenging consumer behaviours in the last half of the year posed a significant risk to staff psychological wellbeing. We addressed this by promoting our Employee Assistance Program, developing a Threat and Psychosocial Safety Form to capture and monitor threats received, and increasing access to onsite support for our people.

We further supported our people's wellbeing with onsite flu vaccinations and skin checks. We shared posts and inhouse podcasts on a range of issues from change readiness and self-care to the impacts of menopause on women in the workplace, and the stigma around men's health.

*With our people's health, safety and wellbeing of utmost importance, we focused on ensuring they were supported in their psychological wellbeing and psychosocial safety. Our working groups played a key role in this, feeding ideas and information into the Workplace Health and Safety Committee and acting as our pulse check with our people.*

*As the WellBeing Officer our people's wellbeing is core to my role, and when our people feel cared for and valued, we really create an inclusive and supported work environment.*

**Rosanna**

Wellbeing, Diversity and Inclusion Adviser



## Proud@TIO

Proud@TIO is an Employee Reference Group for LGBTIQ+ employees. Proud@TIO aims to promote an inclusive work environment where LGBTIQ+ employees, their families, and friends are accepted, valued, and are free from prejudice and discrimination.



*We have had two main focuses in the past year. Firstly, we have planned interactive events, training sessions and panels aimed at celebrating and raising awareness about LGBTIQ+ issues. We are also working on our submission to the Australian Workplace Equality Index (AWEI) with the hopes of achieving bronze certification.*

**Lewis**, Lead Investigator

## Family Violence Working Group

The TIO is committed to supporting any consumers or employees who may be experiencing family violence. The Family Violence Working Group (FVWG) aims to establish best practice supports and ways of working in relation to the sensitive, confidential, and supportive management of family violence matters.

*Our focus was grounded in deep sense of compassion, confidentiality, and urgency. Through this working group, we have focused on building complaint handling practices that are trauma informed and supportive, not only for consumers, but for our staff as well. Ensuring every response and outcome is sustainable, focused and meaningful.*

**Mandy**, Head of Service Excellence

## Navigating Community Behaviours Working Group

With rising pressures in the community, many frontline services and contact centres are experiencing a rise in inappropriate, complex, or aggressive behaviours. This Working Group was created to ensure we have best practice policies and processes to audit our current frameworks, consult with our people, and embed solid systems.

*It is important to provide a safe environment for our people, our consumers and members. This ensures that we have a clear focus on how we navigate changes in community behaviours. This work has been a focus on our Engagement Charter and training to provide people the skills to influence community behaviour and frameworks that prioritise their safety.*

**Kerrie**, Manager, Early Resolution

## The Reconciliation Action Plan (RAP) Working Group

The RAP Working Group represents the commitment of our organisation to embrace, respect, and promote inclusion and the cultures, rights, and perspectives of First Nations peoples. We have a commitment to the rights of Aboriginal and Torres Strait Islander people to use effective telco services and dispute resolution services.

*We are deeply committed to honouring and celebrating the rich history and culture of Australia's First Nations peoples. As our Reconciliation Strategy unfolds, its themes resonate with our mission to help harmonise communities of consumers and providers. Our Innovate RAP plan aims to promote understanding, build support, and encourage active participation in our reconciliation journey. We are taking action through our service, volunteering, learning, supporting, and educating.*

**Alessandro**, Manager, Engagement and Internal Communications



## Reward and recognition

Our reward and recognition program aims to celebrate and uphold the TIO's values of Fairness, Integrity, Collaboration, and Excellence. We support an inclusive workplace culture where people are appreciated for their contribution to community.

The program engages all employees in the process of nominating and recognising colleagues for role modelling behaviours and performance that the TIO encourages and promotes. The program includes:

### **Everyday Heroes: Exemplifying our values**

Every month on our Community Day, where all employees gather in the office, we call out people who have shown commitment to our values in their everyday interactions. The winners are nominated by their colleagues, and are rewarded with certificates, pins and ad-hoc materials created for our intranet and in the office.

### **'YAY' peer-to-peer awards**

Our 'YAYs' are all about informally recognising someone's efforts over and above their normal role in Early Resolution. They allow us to thank our people in a simple and timely way.

## The 2025 People Awards

Every year, we celebrate outstanding employees and team contributions through our People Awards. A chance to look back at our year's best moments, we reward outstanding behaviour, cultural contribution, people going the extra mile, and a commitment to learning and development.

In this process we also remember those colleagues who are no longer with us through two scholarships – the Heidi Jane Odermatt Leadership Scholarship and the Chelsey Callaghan Knowledge Scholarship. The recipients are given the possibility to attend a course that will enable their career development.

This year the theme for the celebration was **'Exploring our Future'**. The 2025 People Awards and their recipients were:

### Ombudsman Choice Award

Recognising an individual or team that went above and beyond their role description, selected by the Ombudsman.

**2025 recipient:**

**Leonie**, Manager, Administration, Safety and Facilities

*"I am both humbled and honoured to have received the Ombudsman award at the 2025 People Awards."*

### Contribution Award

Recognising an individual who contributes to the TIO's goals by volunteering their time on working groups, committees, employee resource groups, workshops, or social bonding activities outside of their role responsibilities.

**2025 recipient:**

**Mitchell**, Project Coordinator

*"Receiving the Contribution Award this year fills me with pride and gratitude. I'm passionate about the TIO's vision and values, and I genuinely want to see our people flourish. Empowering a culture of fairness and collaboration across the organisation has been a long-standing goal of mine, and being recognised for that contribution inspires me to keep making a positive impact on people's lives."*







### 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.

**2025 recipient:**

**Lawrence**, Early Resolution Officer

*"Thank you for the award, it was very unexpected given the nominations in the group. We are all winners."*

### Chelsey Callaghan Knowledge Scholarship

For an individual who is committed to sharing their knowledge, experience, and expertise across the organisation.

**2025 recipient:**

**Thomas**, Senior Policy and Systemic Officer

*"I am humbled to have been recognised with this scholarship. The TIO does really good work contributing to the policy debate and driving industry improvement. It is a privilege and an honour to be part of that work, and to work alongside all the wonderful people who make up our team."*





## The Values Awards

For teams or individuals who have demonstrated the TIO's values.

**2025 Fairness Award recipient:**

**Dhivya**, Data and Analytics Manager

*"Being recognised for leading with integrity and respect is truly humbling. I am proud to be part of a workplace that champions inclusion and fairness every day."*

**2025 Integrity Award recipient:**

**Amanda**, Early Resolution Officer,  
Vulnerability Line

*"It was a complete shock to be nominated (yet to win!) such an award with the incredible team that were also nominated alongside me. It's an honour to receive this and shows that we are all human and being able to be empathetic towards a situation can lead to a great outcome."*

**2025 Excellence Award recipient:**

**Matthew**, Dispute Resolution Officer

*"This achievement reflects the incredible teamwork, shared vision, and relentless dedication of everyone I've had the privilege to work with. I hope it encourages others to believe in their potential with courage and conviction."*

**2025 Collaboration Award recipient:**

**Gysvier**, Improvement and Projects Lead

*"The TIO is such an incredible workplace full of enthusiastic, genuine and unique people. To be selected among the highly skilled, motivated and committed individuals is beyond special."*

## The People's Choice Award

For an individual or team who was consistently voted across all categories.

**2025 recipient:**

**Elizabeth**, Lead Investigator

*"It is an incredible honour to win this award. To join the ranks of such wonderful TIO colleagues who have contributed so much to the valuable work we do. I feel very privileged to have the opportunity to do the work we do and work with the wonderful team we have."*





# Contributing to industry improvements

## How we work with systemic issues

Our systemic investigations work helps improve industry practices for all consumers, including those who have not made a complaint to our office.

The complaints we receive are only the tip of the iceberg. Often there are people who experience telco problems, but choose not to make complaints, or are unaware of alternative dispute resolution avenues. Consumers also have low trust and confidence in their telcos ability to fix problems when they occur<sup>1</sup>.

We use our complaint data to identify trends and patterns that point to potential systemic issues. A systemic issue is one that has, or is likely to have, a negative effect on a number of consumers or occupiers, or a particular type of consumer or occupier.

Once we have identified a potential systemic issue, we raise the matter with the relevant member and give them the opportunity to make changes to address potential issues and prevent future complaints.

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<sup>1</sup> Research commissioned by the TIO found consumers have low trust and confidence in their telco's ability to fix problems when they occur. The research also found many consumers are not aware of the TIO or their right to complain to an external dispute resolution scheme. Prepared by Consumer Policy Research Centre for the TIO, *Barriers to effective dispute resolution in the telecommunications industry*, July 2024.

A systemic issue could be about:

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

While our work aims to ensure fair outcomes for all consumers, those experiencing vulnerability can be disproportionately impacted by telco issues. Our systemic investigations work has a particular focus on consumers experiencing vulnerabilities such as financial hardship, domestic and family violence, and First Nations consumers.

## Investigating systemic issues

In the last twelve months, we investigated a variety of complex issues. The following pages describe the different problems we worked with telcos and regulators to address.

### Supporting consumers needing help with payments

Throughout the year we raised several investigations looking at telcos' compliance with their obligations under the Telecommunications (Financial Hardship) Industry Standard 2024.

We identified smaller providers who did not have up-to-date payment assistance policies on their websites and drew their attention to the new obligations.

We also raised a systemic investigation after receiving an increase in complaints from consumers who were having trouble contacting their telco for payment assistance. In response, the telco made a range of improvements to support greater accessibility for consumers needing help. This resulted in an immediate reduction in complaint numbers.

In another investigation, we worked with a telco after identifying complaints where consumers were not receiving tailored and appropriate support when struggling to pay their bills. Despite some improvements from the telco, we continued to see complaints where consumers were denied the help they needed. In this instance, we referred the telco to the regulator.

Financial hardship will continue to be a strong focus for systemic investigations in the next financial year, as we have seen a continued increase in these complaints.

### Complaint handling

We raised a widespread investigation into 15 telcos looking at the advice they were giving consumers about their right to make a complaint to the TIO. Our investigation covered whether telcos were complying with their obligations under the Telecommunications (Consumer Complaints Handling) Industry Standard 2018. In response, telcos made a number of improvements, including changes to internal processes, as well as their external communications about the TIO.

We also launched separate investigations into telcos' non-compliance with other provisions of the Complaints Handling Standard. Some telcos were misrepresenting the TIO's ability to handle complaints and award remedies. This information was adjusted on the TIO's advice.

## Customer service issues

In FY2024–25, we saw complaints where consumers experienced various customer service issues that prevented them from getting help, contacting their telco, finding information about their plan, accessing data usage information, or making changes to their account.

Some telcos also experienced issues with their systems after the migration of consumers across platforms. One telco made changes to its billing platform which resulted in consumers with a state appointed trustee not being able to pay for their services. We also identified a trend in complaints against some telcos about various payment method issues, billing disputes, and issues receiving bills.

We identified trends in complaints where consumers also expressed frustration with telcos' retention and cancellation practices. We investigated telcos whose retention practices were preventing, delaying or creating a barrier for consumers to cancel their services.

The shutdown of the 3G network in October 2024 also resulted in investigations into complaints we received from consumers who had been sold refurbished handsets that were not compatible with the 4G network.

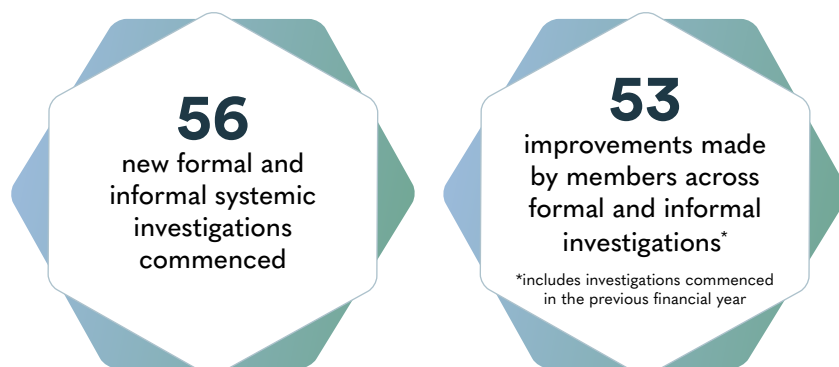
We also conducted various investigations into local network outages across Australia. These investigations highlight the importance of being connected to telco services.

## Working with regulators

Since 1 July 2024, we referred four providers to the regulators for their response to consumers experiencing financial hardship, sales practices, and unfair contract terms, and for damage caused by cabling works.

Over 2022 to 2024, the TIO made three referrals to the ACCC about Optus for engaging in unconscionable conduct by selling telco products to vulnerable consumers who did not want or need them. Optus also made misleading and deceptive representations that particular goods were "free" when they were not. In October 2024 the ACCC started legal proceedings against Optus in the Federal Court. As a result, Optus agreed to pay a \$100 million penalty and signed an undertaking to remediate affected consumers.

In January 2025, following a referral we made about a systemic investigation regarding a telco's selling practices, the ACMA directed the telco to comply with various provisions of the Telecommunications Consumer Protections Code.







## Contributions to public policy

The telco regulatory landscape saw significant change this year, with Government, regulators, and the peak telecommunications industry body reviewing and making new rules to better protect consumers.

Our phone and internet complaints demonstrate wider trends of issues faced by telco consumers. We use the data and insights from our complaints to influence public policy consultations and debate, and bring about change. A fair regulatory framework that protects consumers also supports the telco sector in building trust and confidence, and prevents complaints to the TIO.

Of the 28 submissions we made this financial year, 20 of the consultation processes have concluded. We're pleased that in 17 of these concluded policy consultations, our recommendations were adopted, or the outcome was consistent with our position.

### Regional Telecommunications Independent Review

Our submission to the 2024 Regional Telecommunications Independent Review argued that the telco regulatory framework must be modernised to ensure regional, rural, and remote consumers can have reliable telco services.

In December 2024 the Regional Telecommunications Independent Review Committee released its report which included 14 recommendations to address enhanced mobile coverage and affordability, universal services, First Nations inclusion, and digital literacy. The final report reflected our recommendations, particularly those relating to universal service modernisation, consumer protections, developing a national data platform, improving mobile services, affordability issues, and supporting First Nations digital inclusion.

## ACMA consultation contributions

In 2024 and 2025 the Australian Communications and Media Authority (ACMA) consulted on various legislative instruments to better support consumers impacted by network outages, including rules about how telcos communicate when outages occur. We also provided feedback on changes to rules relating to handling complaints, verifying customer identity, and scam prevention.

### Telecommunications (Domestic, Family and Sexual Violence) Industry Standard 2025

The TIO has long called for direct regulation to protect victim survivors and we were pleased when the Government directed the ACMA to make new rules in this area. Our feedback to the ACMA on the draft *Telecommunications (Domestic, Family and Sexual Violence) Industry Standard 2025* recommended telcos should:

- consider whether any other person (such as a perpetrator) could have contributed to a victim-survivor's debt before taking credit management action in case there had been economic abuse
- offer privacy, safety, and security protection options, such as a personal identification number or password, at the consumer's request
- not restrict, suspend or disconnect a victim-survivor's telco service where they have expressed a safety concern.

The ACMA adopted these suggestions in the final Standard.

### Industry body codes

We also provided feedback to reviews made by the peak telecommunications industry body, Australian Telecommunications Alliance, on the *Telecommunications Consumer Protections Code* and rules relating to the process for connecting premises to a telco service.

### Telecommunications Amendment (Enhancing Consumer Safeguards) Bill 2025

In February 2025 the Government introduced the *Telecommunications Amendment (Enhancing Consumer Safeguards) Bill 2025*. This amendment sets up a registration scheme for carriage service providers, enables the ACMA to directly enforce industry codes, and amends how penalties for breaking rules are set and applied. The TIO has long called for the introduction of a registration scheme with minimum requirements for registration to improve transparency and accountability in the telco industry.

### Digital Platform Services Inquiry

The way Australians communicate continues to include digital platforms as well as telecommunications. Our submission to the Government's proposed digital competition regime recommended that it pursue competition reforms while also progressing dispute resolution obligations, including an Ombudsman scheme complaints about digital platforms. The ACCC's final report of the Digital Platform Services Inquiry found that 82 per cent of people surveyed agree there should be an external dispute resolution body for users of digital platform services.

The TIO's position remains unchanged – we continue to call for our jurisdiction to be expanded to better cover the changing communications sector, and bring the benefits of external dispute resolution to digital platforms and their consumers.



## CASE STUDY

### **Improving how telcos tell consumers about the TIO**

The TIO raised a widespread systemic investigation into 15 providers about their compliance with the Complaint Handling Standard.

The *Telecommunications (Consumer Complaints Handling) Industry Standard 2018* (the Complaint Handling Standard) says telcos must tell consumers about their options for external dispute resolution (EDR), including their right to contact the TIO. However, our survey of consumers revealed some telcos were not telling consumers about their options for EDR, delaying or preventing consumers from accessing help when they needed it.

During our investigation, we found while most providers had complaint handling processes in place, some did not meet the minimum requirements of the Complaint Handling Standard.

While meeting the minimum requirements is acceptable, we found providers could still improve when and how they advised consumers about the TIO.

We recommended good industry practice is telcos playing a more substantive role in telling consumers about the TIO clearly and earlier. We suggested changes they could make to their complaint handling processes, websites, internal staff guidance and training, written communication and verbal scripting templates, and quality assurance systems.

As a result, every telco involved in the investigation adopted either some or all of our good practice recommendations.





# Resolving complaints

## Our complaint resolution process

As part of our [Fairness Commitment](#), we have been assessing and updating our Complaint Handling Procedures to enhance fairness in the way we deal with complaints. The changes follow recommendations from the 2022 Independent Review and came into effect on 1 July 2025.

### How does it work?

#### First contact and referral

Our complaint process begins when an individual or small business consumer or occupier contacts us for help with their phone or internet problem. If the complaint is something we can help with, we refer the matter to their telco. The telco then responds directly to the consumer or small business.

If the complaint has urgent elements that need to be addressed quickly, we ask the telco to resolve the urgent problems within two business days. For all other complaints, the telco has 10 business days to resolve the complaint. We follow up with consumers and occupiers to check if the telcos have addressed the issues.

Most complaints we refer to providers are resolved without the need for further involvement from us.

If they are not resolved we assign the complaint to a Dispute Resolution Officer (DRO) for case management.

From 1 July 2025, under our revised Complaint Handling Procedures, we can move a case straight to case management (bypassing referral) if the complaint contains urgent issues.

### Unresolved complaints

Some complaints are not resolved by the referral process. We assign unresolved complaints to DROs, who help consumers or occupiers and telcos ('the parties') to reach fair and reasonable resolutions.

Our DROs are trained to help the parties find fair and reasonable resolutions by considering rules, good industry practice, and the specific circumstances of complaints. Most complaints are resolved by agreement during case management, while others are resolved following our decisions process.

From 1 July 2025, as part of our Fairness Commitment, our DROs will:

- Be better supported in reaching fair and reasonable outcomes by following our Fair and Reasonable Framework.
- Identify core outstanding issues earlier in the complaint handling process.
- Explain when the TIO considers a fair offer has been made and why it's fair.

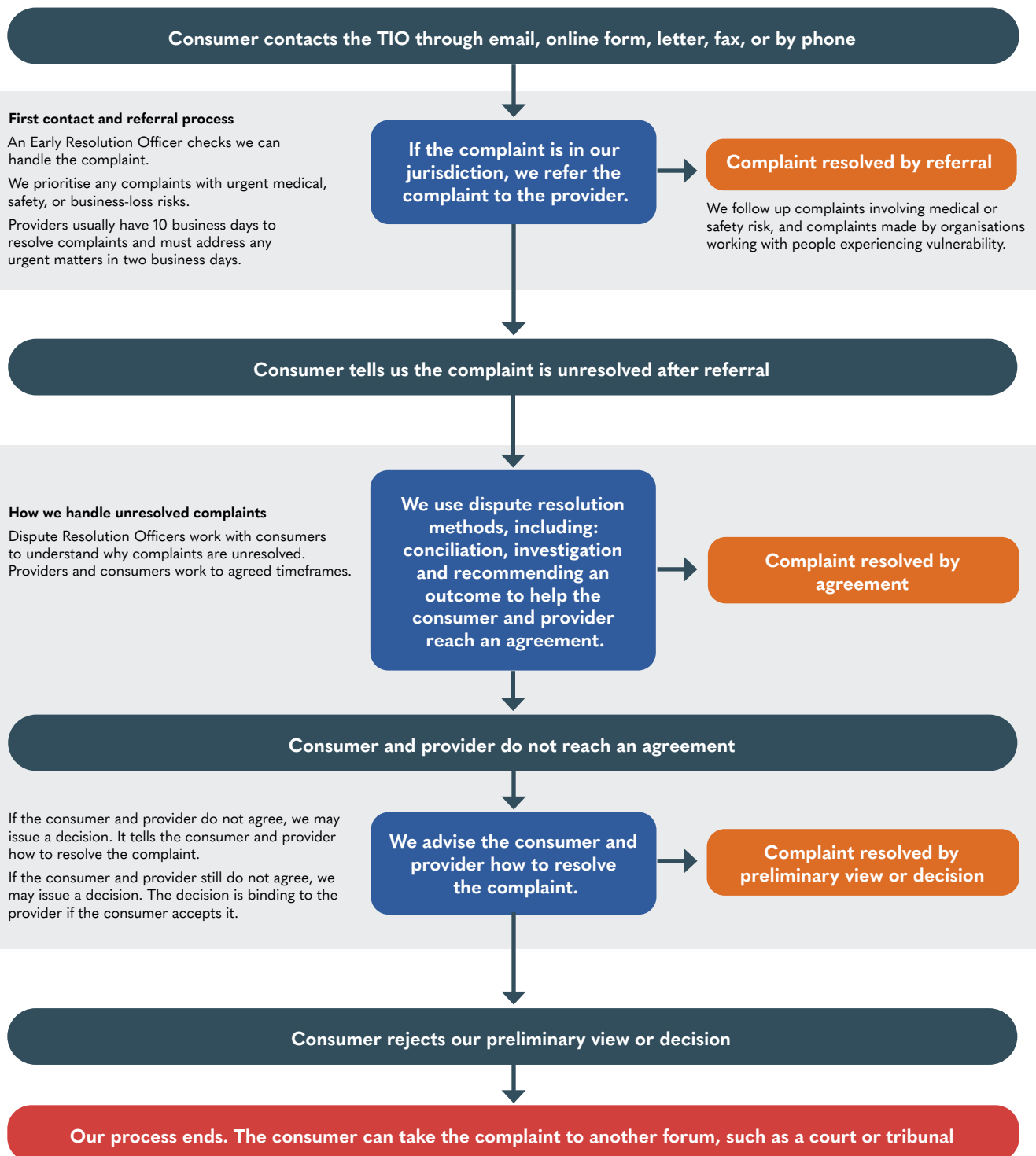
*As an Ombudsman service working in a dynamic market, we understand the need to be able to take on feedback and change if necessary. Following changes to our referral process in July 2024 and as part of our Fairness Commitment, we reviewed our complaint handling procedures (CHPs). On 1 July 2025 we changed our CHPs to strengthen valued procedures, address pain points, and provide all parties who engage with the TIO clear pathways to timely and fair resolution.*

#### Melissa

Head of Service Delivery



**Figure 4: Overview of the TIO complaint process**



# Land access objections

Telecommunications carriers install and maintain infrastructure to serve the current and future needs of Australian consumers and the community. Carriers have rights to access land without landowners’ and occupiers’ consent through the Telecommunications Act 1997 (Schedule 3). They’re also not required to obtain state, territory, or local government approval. Provided carriers comply with relevant laws and codes, they can access land to inspect, install low-impact infrastructure and maintain infrastructure.

This process is intended to facilitate the efficient roll out of telecommunications networks and ensure accessible and affordable telecommunications services for Australian consumers.

Landowners and occupiers may object on limited grounds to a carrier’s proposed land access activity. If landowners or occupiers object, carriers must consult with them to try and resolve their concerns. After consultation, the carrier is obliged to refer the objections to the Ombudsman if asked to by the landowner or occupier.

Carriers are obliged to follow any directions the Ombudsman makes about how they engage in land access activity. The Ombudsman’s role assessing objections to land access is separate to our role handling telecommunications complaints.

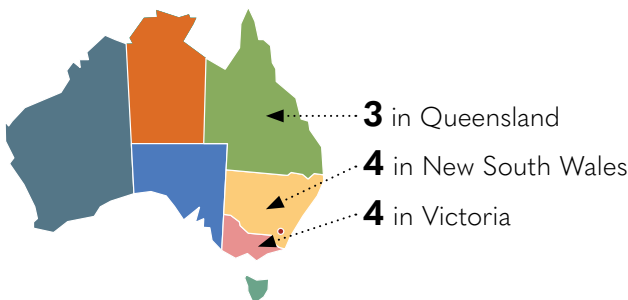
## Land access objections

In FY2024–25 the Telecommunications Industry Ombudsman received 11 land access objections and closed a total of nine. Of the nine objections closed, seven were cases received in FY2024–25 and two were received in previous financial years.

Land access objection activity FY2024–25

Type of activity	Volume
Inspection	2
Installation	3
Maintenance	2
Installation & maintenance	4
<b>Total</b>	<b>11</b>

Land access objections by state



2 Low-impact infrastructure is defined under the Low Impact Facilities Determination 2018. The Determination details the requirements for equipment (including antennae, aerial cables, underground cables and pits) to be considered to have low impact.



## CASE STUDY

### **Landowner objects to new telco infrastructure**

Telecommunications carrier Tulip Telco\* wanted to access the rooftop of a high rise building to install telecommunications infrastructure to improve its network. Tulip Telco notified the landowner in advance, as required by Schedule 3 of the Telecommunications Act 1997 (Schedule 3) and the Telecommunications Code of Practice 2021 (the Code).

The landowner objected to the activity in writing to Tulip Telco. They were concerned about the potential impact of the proposed installation on the building structure, as well as appearance of the new infrastructure.

In response, Tulip Telco engaged independent experts to review the proposed installation, and it was confirmed the work would not pose a risk to the integrity of the building.

The landowner was not satisfied with Tulip Telco's response and asked it to refer its objections to the Ombudsman.

The Ombudsman asked for further information to clarify that Tulip Telco had followed the steps in Schedule 3 and the Code to install telecommunications infrastructure on private land and assessed the objections.

The Ombudsman directed Tulip Telco to notify the landowner of its start and finish dates and to complete the proposed activity within the set timeframe, noting the carrier's obligations to cause as little detriment and inconvenience and do as little damage as is practicable.

Otherwise, the Ombudsman was satisfied the landowner's concerns were addressed by Tulip Telco meeting its obligations under Schedule 3 and the Code, including colour matching the proposed installation to its background, or in a colour agreed in writing between the carrier and the relevant local council.

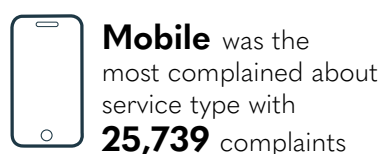
After the Ombudsman's decision, Tulip Telco was permitted to undertake the activity.

\* All names have been changed.

# The year in complaints

## Fast facts

Our website provides the full set of [interactive complaints](#) data for FY2024–25.

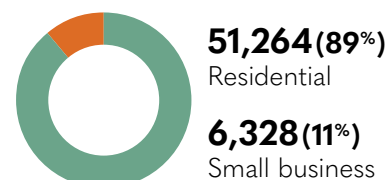


**7** binding decisions referred to ACMA for enforcement

**0** direction to implement referred to ACMA for enforcement (0 in 2023–24)



### COMPLAINT ORIGIN



\* Complaint statistics shown in the Annual Report reflect live data which relates to the 2024-25 financial year as at 04 July 2025. Complaints that were deregistered or reclassified before this date have been excluded. Complaint statistics shown in the Financial Report reflect the gross number of invoiced transactions for the financial year as of 30 June 2025 with reclassifications adjusted separately.



# Events that shaped the complaint landscape

## Changes to infrastructure

The shutdown of the 3G network by Telstra and Optus in October 2024 saw a major change in Australia's mobile infrastructure landscape. While this change led to improved mobile performance in parts of Australia, the concerns raised by consumers about the 3G shutdown highlighted the essentiality of mobile services and the importance of keeping consumers connected. The TIO received complaints from consumers who said they:

- were confused about whether their phone would continue to work after the shutdown due to new rules requiring telcos to block devices that could not call Triple Zero after the shutdown
- were concerned about not having any or adequate mobile coverage in their area, and the impact this would have on their ability to work, study, attend online appointments, or call emergency services
- did not want the shutdown to occur.

In January 2025 NBN Co announced it will upgrade the remaining Fibre to the Node network across Australia. NBN Co expects the upgrade of homes and businesses to Fibre to the Premises to be completed by 2030.

## Introduction of new telco rules to protect consumers

Over the last year we have seen new rules for telcos and amendments to existing ones.

These include the:

- *Telecommunications (Emergency Call Service) Determination 2019*
- *Telecommunications (Customer Communications for Outages) Industry Standard 2025*
- *Telecommunications Service Provider (Customer Identity Authentication) Determination 2022*
- *Telecommunications (Consumer Complaints Handling) Industry Standard 2018*
- *Telecommunications (Low-Impact Facilities) Determination 2018 and the Telecommunications Code of Practice 2021*
- *Telecommunications (Domestic, Family and Sexual Violence Consumer Protections) Industry Standard 2025.*

Parliament passed the Scam Prevention Framework in February 2025. This framework introduces new rules and obligations on telcos, banks, and digital platforms to protect consumers from scammers.

In February 2025 the Government also announced the Universal Outdoor Mobile Obligation, which would require telcos to provide consumers with access to mobile voice and SMS services almost everywhere in Australia. The Government plans to consult and introduce legislation in 2025, and implement the obligation by late 2027.



Before the announcement of the Federal election, the Government introduced the *Telecommunications Amendment (Enhancing Consumer Safeguards) Bill 2025* into Parliament. The Bill proposes a range of new consumer protection rules, such as:

- the introduction of a registration scheme for carriage service providers
- the ability for ACMA to enforce industry codes directly, rather than having to first issue a direction to comply
- an increase in financial penalties for breaches of industry codes, standards, and determinations
- the ability for the Minister to increase the amount payable for the full range of infringement notices able to be issued by the ACMA.

## **Improved connectivity in regional Australia**

The scheduled 2024 Regional Telecommunications Independent Review was also an important exploration of the issues facing consumers living in regional, remote, and rural Australia. The report, released in December 2024, made 14 recommendations to improve connectivity in regional, rural, and remote Australia.

The Government also launched its First Nations Digital Inclusion Roadmap, 2026 and beyond. The report includes practical advice on how government and industry can close the digital divide and support First Nations connectivity.



## CASE STUDY

### **Yemat Tutors\* paid thousands for phone equipment that never worked**

BranchTel\* approached Yemat Tutors and pitched a four-year deal for NBN phone and internet services as well as phone equipment. Even though it was offered by BranchTel, the phone equipment agreement was with another company, FoneHouse\*. This type of agreement functions like a lease and is called an equipment finance agreement. Yemat Tutors agreed to the deal, signing up to both agreements.

After BranchTel installed the equipment, Yemat Tutors found that it didn't work, and decided to return the equipment and transfer the NBN phone and internet services to their previous telco. BranchTel refused Yemat Tutors' request to cancel the NBN phone and internet services without termination fees and said the phone equipment worked with only minor issues. BranchTel also said Yemat Tutors was not entitled to cancel the services without giving notice. FoneHouse charged Yemat Tutors a \$7,300 termination fee for cancelling the equipment finance agreement.

Yemat Tutors contacted the TIO after being unable to resolve its complaint. The complaint reached our conciliation stage and, after considering both sides, the TIO issued a recommended outcome. We recommended BranchTel release Yemat Tutors from both agreements and waive the \$7,300 termination fee because:

- the issues were not minor as multiple phone lines were not working at all, and call diversions were not activated
- Yemat Tutors took reasonable steps to tell BranchTel about the problems but BranchTel did not try to fix them
- if Yemat Tutors was aware these issues would occur, they would not have signed up to the deal
- it was reasonable for Yemat Tutors to terminate the agreements as the equipment did not work as expected
- BranchTel did not provide services with due care and skill. Given the equipment formed part of a package with the services, offered under BranchTel's letterhead and signed with BranchTel as the witness, it was reasonably foreseeable by BranchTel that Yemat Tutors could incur the \$7,300 termination fee loss as a result.



## CASE STUDY

Continued

BranchTel rejected the TIO's recommended outcome, so the complaint proceeded to a TIO decision-maker for a Preliminary View. BranchTel did not give us any new information. We re-examined the information available and upheld the original recommended outcome. Also, we found if Yemat Tutors paid any charges for phone and internet services, BranchTel should refund them.

BranchTel rejected the Preliminary Review and did not give us any new information. The TIO issued a Decision, upholding the Preliminary Review. Yemat Tutors accepted the Decision, which became binding on BranchTel and ended our process.

\*Names of all parties have been changed.



## Trends in complaints

This financial year, tens of thousands of consumers turned to the Telecommunications Industry Ombudsman (TIO) for help with their phone and internet complaints. We received 57,592 complaints, a slight increase of 1.6% compared to FY 2024.

In comparison with last financial year, complaints returning to the TIO unresolved after referral to the provider have increased by 36.9 per cent (16,279 complaints). This increase was influenced by the rollout of the post-referral follow up which identified a significant number of consumers whose complaints had not been resolved by their provider in the agreed timeframe.

Complaints regarding financial hardship or repayment arrangement problems jumped by 46.1 per cent since the previous financial year (by 649 complaints), with a total of 2,058 complaints this financial year. Optus, Telstra and Vodafone hold the highest share of financial hardship complaints of 40.5 per cent, 27.4 per cent and 13.1 per cent respectively.

### Complaints by service type

Consumers continued to raise concerns across nearly all service types this year, with mobile services leading the way.

Mobile complaints made up 44.7% of all complaints (25,739), up 4.4% (1,096) from last year. Many of these were lodged in Q2, when consumers experienced issues like no phone or internet service, partially restricted service, and poor mobile coverage, likely linked to the 3G network shutdown.

Complaints about internet services also increased 3.7 per cent, from 22,328 complaints in FY2023–24 to 23,150 complaints in FY2024–25. Internet complaints made up a proportion of 40.2 per cent of the overall total complaints. In Q3 FY 2025, complaints related to internet services increased significantly, particularly concerning issues such as 'inadequate fault testing' and 'no phone or internet service'.

In comparison with the previous financial year, the proportion and volume of landline complaints have increased, reversing the downward trend observed over previous years. The number of landline complaints increased by 8.1 per cent year-on-year, to 3,908 complaints in FY2024–25.

Amongst all service types, complaints about property saw the largest percentage increase compared to the previous year. Property complaints increased 52.1 per cent, bringing the total number of complaints to 625 (an additional 214 complaints since previous year).

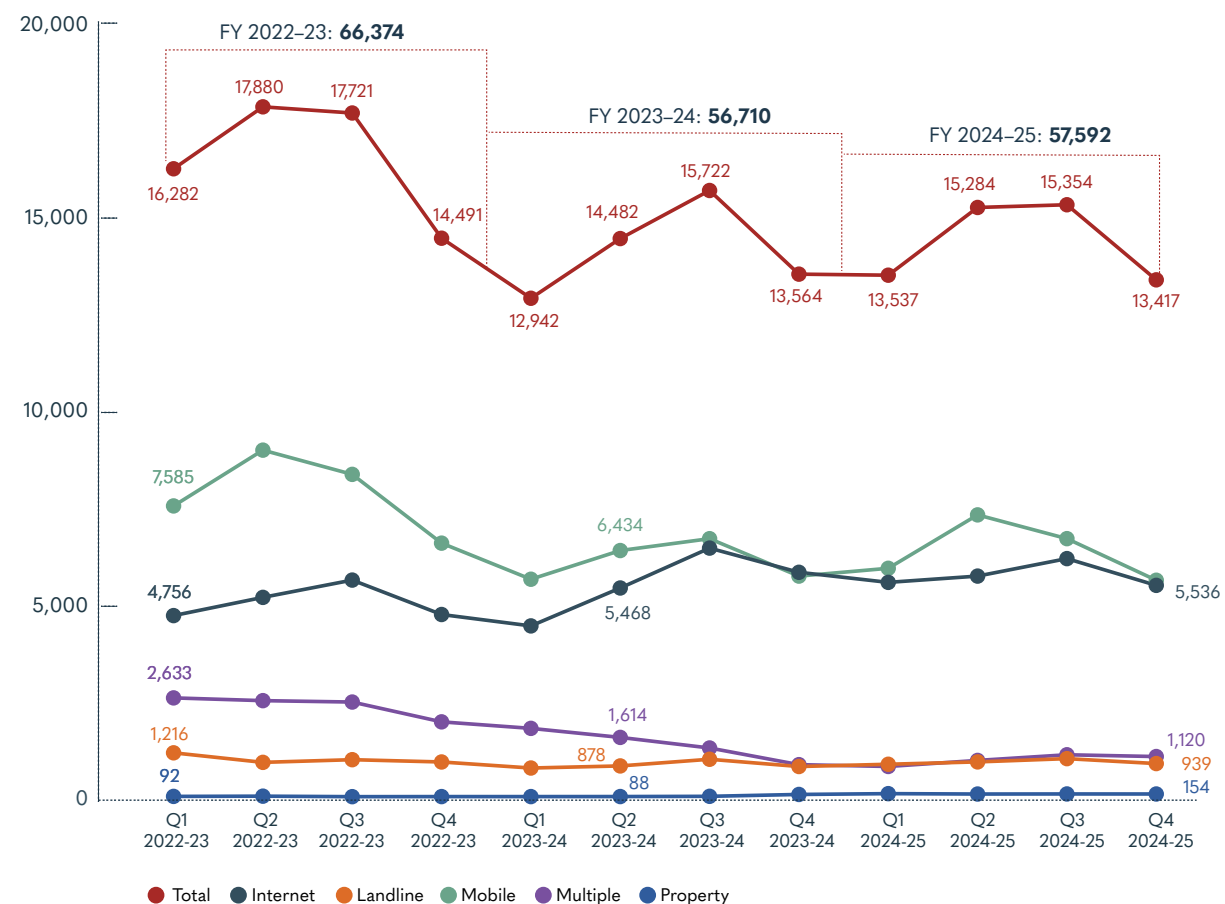
## Primary issues

Since 1 July 2024, we have been recording the primary issues in complaints. The primary issue is the one a consumer identifies as the main reason for their complaint.

The top five primary issues for FY2024–25 are:

- service and equipment fees
- no phone or internet service
- intermittent service or dropouts
- delay establishing a service
- failure to cancel a service.

**Graph 1: Complaints by service type and quarter 2022–23 to 2024–25**



	Q1 2022-23	Q2 2022-23	Q3 2022-23	Q4 2022-23	Q1 2023-24	Q2 2023-24	Q3 2023-24	Q4 2023-24	Q1 2024-25	Q2 2024-25	Q3 2024-25	Q4 2024-25
<b>Total</b>	<b>16,282</b>	<b>17,880</b>	<b>17,721</b>	<b>14,491</b>	<b>12,942</b>	<b>14,482</b>	<b>15,722</b>	<b>13,564</b>	<b>13,537</b>	<b>15,284</b>	<b>15,354</b>	<b>13,417</b>
<b>Internet</b>	4,756	5,226	5,672	4,784	4,490	5,468	6,497	5,873	5,613	5,775	6,226	5,536
<b>Landline</b>	1,216	970	1,039	980	824	878	1,050	863	921	982	1,066	939
<b>Mobile</b>	7,585	9,024	8,399	6,625	5,694	6,434	6,740	5,775	5,976	7,354	6,741	5,668
<b>Multiple</b>	2,633	2,562	2,526	2,015	1,847	1,614	1,341	911	864	1,020	1,166	1,120
<b>Property</b>	92	98	85	87	87	88	94	142	163	153	155	154

**Table 1: Complaints by service type 2022–23 to 2024–25**

Service Type	2022–23	2023–24	2024–25
Internet	30.8%	39.4%	40.2%
Landline	6.3%	6.4%	6.8%
Mobile	47.7%	43.5%	44.7%
Multiple	14.7%	10.1%	7.2%
Property	0.5%	0.7%	1.1%

## Top 10 issues

Consumers continued to raise concerns about service reliability, fees, and provider responsiveness, issues that remain at the heart of many complaints.

The most common problems this year were ‘no or delayed action by provider’, ‘service and equipment fees’, and ‘no phone or internet service’. While complaints about provider inaction dipped slightly by 2.8%, frustrations around fees and service outages grew, ‘service and equipment fees’ rose by 7%, and ‘no phone or internet service’ jumped 8.2%.

Six of the top 10 issues increased in FY 2025. The largest percentage increase was observed for ‘intermittent service or dropouts’, up 22.2 per cent to 6,591 complaints this year. This was followed by ‘inadequate fault testing’ which increased 16.7 per cent with an additional 920 complaints.

Within the top 10 issues, the biggest improvement was seen in complaints about ‘resolution agreed but not met’ which declined by 29.1 per cent compared to last year reaching a total of 3,875 complaints.

Beyond the top 10 issues, other problems increased in complaint volumes too. Complaints about ‘financial hardship or repayment arrangement’ increased 46.1 per cent (by 649 complaints), ‘partially restricted service’ increased 26.7 per cent (by 630 complaints), ‘poor mobile coverage’ increased by 22.7 per cent (by 581 complaints), ‘variation to a contract or plan by member’ increased 16.5 per cent (by 311 complaints) and ‘bill unclear or not received’ increased 15.3 per cent (by 280 complaints).

**Table 2: Top 10 issues 2024–25**

Complaint Issue	2023–24	2024–25	2024–25 % of total	Change from 2023–24
No or delayed action by provider	35,766	34,779	60.4%	-2.8%
Service and equipment fees	19,212	20,564	35.7%	7.0%
No phone or internet service	6,739	7,294	12.7%	8.2%
Intermittent service or drop outs	5,394	6,591	11.4%	22.2%
Inadequate fault testing	5,520	6,440	11.2%	16.7%
Failure to cancel a service	4,474	4,784	8.3%	6.9%
Delay establishing a service	4,782	4,279	7.4%	-10.5%
Slow data speed	3,492	4,008	7.0%	14.8%
Resolution agreed but not met	5,469	3,875	6.7%	-29.1%
Non-financial loss - not privacy	4,053	3,764	6.5%	-7.1%



# Issues by service type

## Mobile

Mobile service issues continued to impact consumers this year, with seven of the top ten complaint categories increasing compared to last financial year. The most significant rise was in complaints about 'no phone or internet service', which surged by 69.2 percent (an increase of 585 complaints). Other notable increases include 'partially restricted service' (up 37.2 percent), 'inadequate fault testing' (up 35.8 percent), and 'poor mobile coverage' (up 25.2 percent). These trends were largely driven by the shutdown of the 3G network.

Problems about a 'resolution agreed to but not met' decreased significantly, dropping 31.4 per cent compared to last year.

**Table 3: Top 10 issues for mobile services 2024–25**

Complaint Issue	2023-24	2024-25	2024-25 % of total	Change from 2023-24
No or delayed action by provider	15,634	15,998	62.2%	2.3%
Service and equipment fees	8,595	9,162	35.6%	6.6%
Poor mobile coverage	2,202	2,757	10.7%	25.2%
Resolution agreed but not met	2,718	1,865	7.2%	-31.4%
Partially restricted service	1,301	1,785	6.9%	37.2%
Inadequate fault testing	1,252	1,700	6.6%	35.8%
Equipment fault	1,669	1,548	6.0%	-7.2%
Non-financial loss - not privacy	1,678	1,524	5.9%	-9.2%
Failure to cancel a service	1,363	1,498	5.8%	9.9%
No phone or internet service	845	1,430	5.6%	69.2%

## Internet

Although not within the top 10 issues, internet complaints about 'financial hardship or repayment arrangement' more than doubled.

Similar to mobile services, the most notable improvement in internet complaints related to problems about a 'resolution agreed to but not met', which decreased 18.4 per cent compared to the previous financial year.

**Table 4: Top 10 issues for internet services 2024–25**

Complaint Issue	2023-24	2024-25	2024-25 % of total	Change from 2023-24
No or delayed action by provider	14,149	14,090	60.9%	-0.4%
Service and equipment fees	7,794	8,992	38.8%	15.4%
Intermittent service or drop outs	3,526	4,437	19.2%	25.8%
Inadequate fault testing	3,246	3,794	16.4%	16.9%
No phone or internet service	3,463	3,766	16.3%	8.7%
Slow data speed	2,646	3,107	13.4%	17.4%
Delay establishing a service	3,051	2,606	11.3%	-14.6%
Failure to cancel a service	2,332	2,604	11.2%	11.7%
Non-financial loss - not privacy	1,765	1,839	7.9%	4.2%
Resolution agreed but not met	1,878	1,533	6.6%	-18.4%

## Multiple services

Nine out of the top 10 issues in complaints about multiple services declined in volume. 'Non-financial loss – not privacy' declined the most, by 41 per cent (190 fewer complaints).

**Table 5: Top 10 issues for multiple services 2024–25**

Complaint Issue	2023-24	2024-25	2024-25 % of total	Change from 2023-24
No or delayed action by provider	3,676	2,384	57.2%	-35.1%
Service and equipment fees	2,009	1,427	34.2%	-29.0%
No phone or internet service	1,249	991	23.8%	-20.7%
Intermittent service or drop outs	770	751	18.0%	-2.5%
Inadequate fault testing	547	470	11.3%	-14.1%
Poor mobile coverage	358	384	9.2%	7.3%
Slow data speed	357	351	8.4%	-1.7%
Failure to cancel a service	480	343	8.2%	-28.5%
Delay establishing a service	501	335	8.0%	-33.1%
Business loss	345	273	6.5%	-20.9%
Non-financial loss - not privacy	463	273	6.5%	-41.0%

## Landline

Landline complaint volumes increased for six of the top 10 issues. Complaints about a 'Partially restricted service' recorded the most significant growth, increasing by 23.3 per cent compared to last year. 'Delays establishing a service' decreased by 48 complaints compared to last year.

**Table 6: Top 10 issues for landline services 2024–25**

Complaint Issue	2023-24	2024-25	2024-25 % of total	Change from 2023-24
No or delayed action by provider	2,307	2,307	59.0%	0.0%
No phone or internet service	1,182	1,107	28.3%	-6.3%
Service and equipment fees	814	983	25.2%	20.8%
Inadequate fault testing	475	476	12.2%	0.2%
Failure to cancel a service	299	339	8.7%	13.4%
Partially restricted service	266	328	8.4%	23.3%
Number problem due to connection, disconnection or transfer	325	308	7.9%	-5.2%
Business loss	250	296	7.6%	18.4%
Delay establishing a service	334	286	7.3%	-14.4%
Disconnection in error	250	253	6.5%	1.2%

## Property

Of the top 10 issues for complaints about property, nine increased. Consumers concerned about a 'hazardous non-compliant or temporary infrastructure' made the highest number of property complaints at 253. This was an increase of 127 complaints compared to the previous year.

## Network complaints

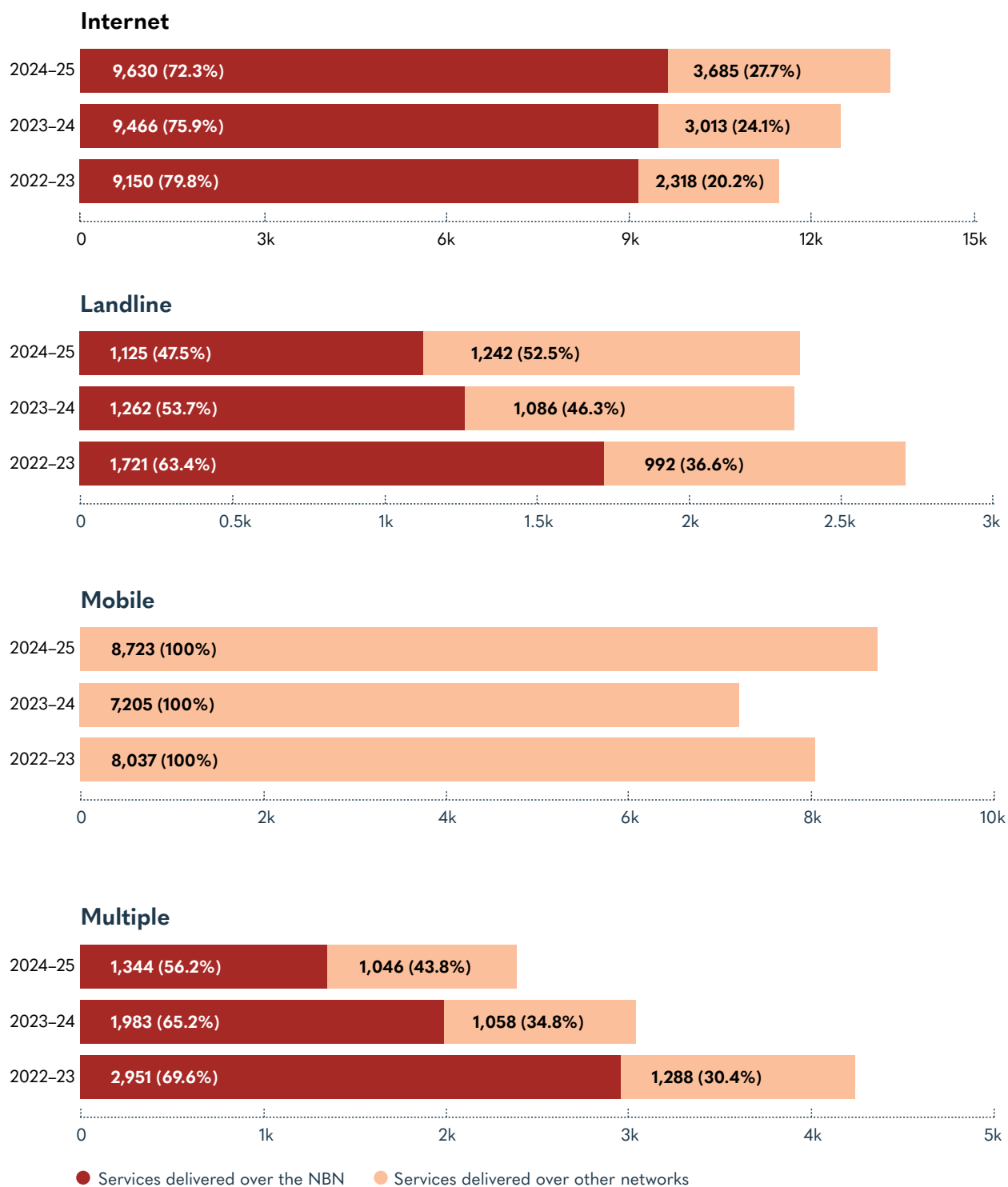
Network issues continued to be a major source of frustration for consumers this year, making up 46.5 per cent of all complaints.

Compared to last year, we received 6.9 per cent more complaints about a network issue (totalling 26,795). The volume of network issue complaints increased across all service types, except multiple services which dropped by 21.4 per cent. The highest increase in volume was observed in complaints about mobile services (by 21.1 per cent), followed by internet (by 6.7 per cent) and landline (by 0.8 per cent).

Among the top 10 complaint issues, the most significant percentage increase was recorded for complaints about a 'partially restricted service', which rose by 26.7 per cent. This was followed by complaints about 'poor mobile coverage', up 22.7 per cent, and 'intermittent service or dropouts', up 22.2 per cent. In contrast, complaints about a 'network outage' saw the largest decline, falling 40.4 per cent – marking a shift from the previous year's growth.

Complaints made by residential consumers about network issues increased by 8.1 per cent, while complaints from small businesses about the same problem declined by 1.7 per cent. Both consumer types saw the most significant improvements in complaints about a 'network outage', which dropped by 37.9 per cent for residential consumers and by 55.5 per cent for small businesses.

**Graph 2: Network issue complaints by service type and network 2022–23 to 2024–25**



## Complaints by telco

Most consumer complaints were made against the biggest telcos, with the top 10 providers accounting for 86.4 per cent of all complaints received this year.

By volume, complaints increased for eight out of the top 10 telcos. Medion Australia experienced the most significant increase in complaints, with a 52.1 per cent rise on the previous year. The volume of complaints grew from 451 to 686 in FY 2025. This resulted in Medion Australia moving up from the 12th most complained-about provider (FY 2023-24) to the 10th this year.

Other notable increases within the top 10 telcos were seen for TPG Group which went up by 33 per cent (by 660 complaints), followed by Superloop, up by 25.3 per cent (by 151 complaints), Southern Phone Company, up by 17.6 per cent (by 187 complaints) and iiNet, up by 16.1 per cent (by 270 complaints).

Compared to last year, the two telcos that experienced a reduction in the number of complaints were Optus Group (13,589 complaints) which dropped by 6.7 per cent, equating to 972 fewer complaints, while Telstra (21,889 complaints) saw a decline of 3.2 per cent, representing 733 fewer complaints.

Despite these improvements, Telstra and Optus Group continue to account for the largest proportion of total complaints. Telstra accounted for 38 per cent of total complaints, a slight reduction from the previous year's figure of 39.9 per cent. Similarly, Optus Group accounted for 23.6 per cent of total complaints, down from 25.7 per cent in the previous year.

**Table 7: Top 10 service providers by complaints 2024–25**

Provider	2023-24	2024-25	2024-25 % of total	Change from 2023-24
Telstra	22,622	21,889	38.0%	-3.2%
Optus Group	14,561	13,589	23.6%	-6.7%
Vodafone Australia Limited	5,036	5,183	9.0%	2.9%
TPG Group	2,002	2,662	4.6%	33.0%
iiNet Ltd	1,678	1,948	3.4%	16.1%
Southern Phone Company Ltd	1,064	1,251	2.2%	17.6%
Aussie Broadband Limited	885	948	1.6%	7.1%
Dodo Services Pty Ltd	814	867	1.5%	6.5%
Superloop	598	749	1.3%	25.3%
Medion Australia Pty Limited	451	686	1.2%	52.1%

# Residential complaints

The TIO received a total of 51,264 complaints from residential consumers, an increase of 2.4 per cent since the previous year. Residential complaints accounted for 89 per cent of total complaints which increased slightly (by 0.7 per cent) compared to last year's proportion.

## Residential complaints by service type

For residential consumers, complaints about all service types increased, except multiple service type which dropped by 26.1 per cent since last year.

Mobile services accounted for 45.8 per cent of total complaints, while internet services accounted for 41.4 per cent. The volume of mobile and internet complaints rose by 5 per cent and 3.9 per cent respectively.

Complaints about property had the largest percentage growth of 46.9 per cent, from 388 complaints last year to 570 complaints. This was followed by complaints about landline services, which grew by 9.9 per cent (by 242 complaints).

## Residential complaints by top 10 issues

Residential consumers continued to contact the TIO about the phone and internet issues impacting their daily lives. The top three concerns raised by residential consumers were 'no or delayed action by provider', 'service and equipment fees' and 'no phone or internet service'.

Complaints about six out of the top 10 issues increased. The highest percentage increase was seen for 'intermittent service or dropouts' (23.2 per cent, 1,118 complaints). This was followed by 'inadequate fault testing' (18.1 per cent, 880 complaints).

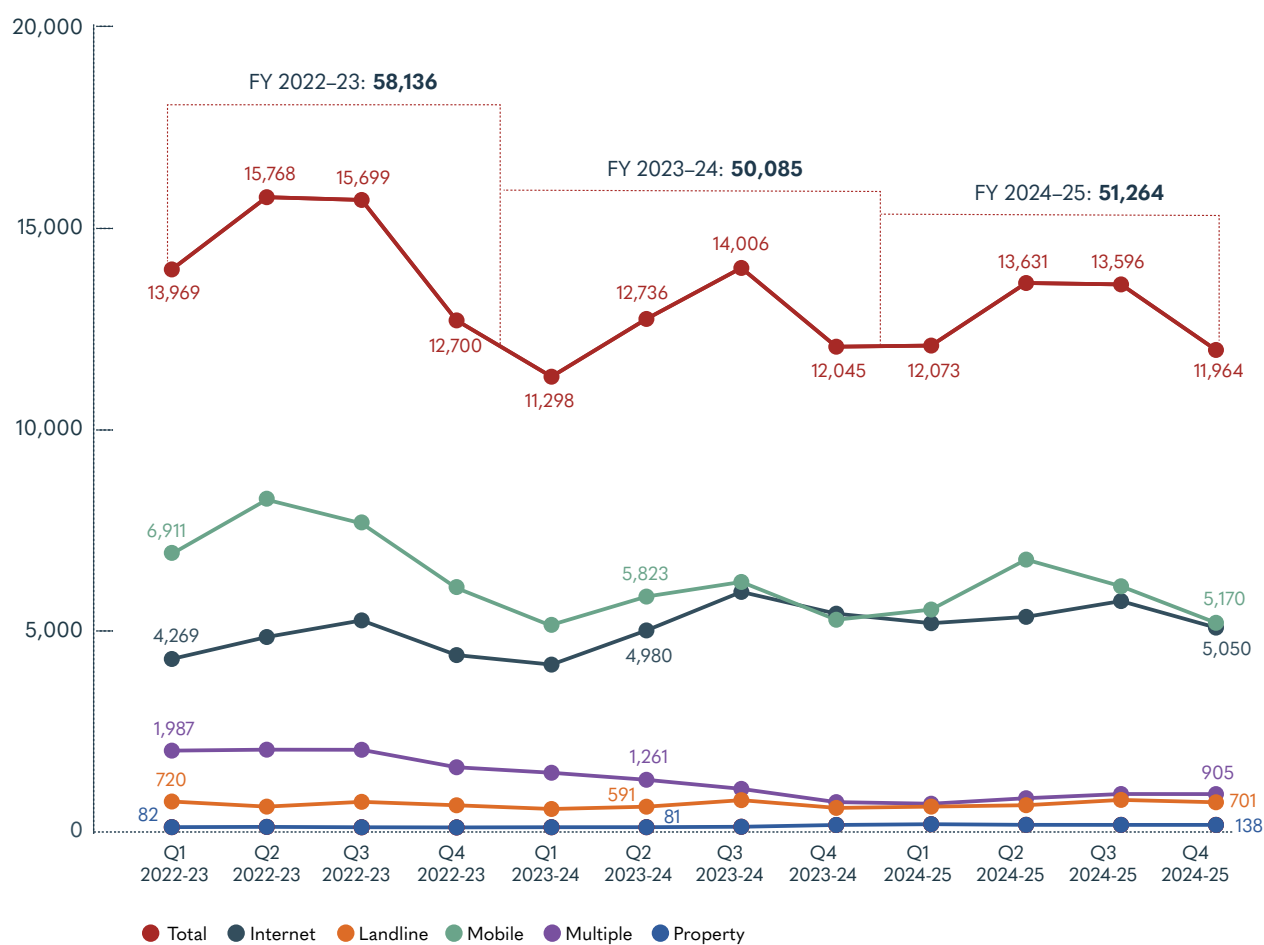
The biggest improvement was noted for complaints about a 'resolution agreed but not met' which declined by 28.5 per cent (by 1,412 complaints).

Outside the top 10 complaint issues, other problems saw notable increases. Complaints about 'financial hardship or repayment arrangement' increased significantly (46 per cent), rising from 1,333 in the previous year to 1,946 complaints. An uptick in complaints was also observed for problems such as a 'partially restricted service' (28.9 per cent increase), 'poor mobile coverage' (22.2 per cent increase), 'bill unclear or not received' (18.8 per cent increase) and 'variation to a contract or plan by member' (18.3 per cent increase).

**Table 8: Top 10 issues in residential complaints 2024–25**

Complaint Issue	2023-24	2024-25	2024-25 % of total	Change from 2023-24
No or delayed action by provider	31,504	30,857	60.2%	-2.1%
Service and equipment fees	17,258	18,512	36.1%	7.3%
No phone or internet service	5,684	6,319	12.3%	11.2%
Intermittent service or drop outs	4,824	5,942	11.6%	23.2%
Inadequate fault testing	4,853	5,733	11.2%	18.1%
Failure to cancel a service	3,929	4,141	8.1%	5.4%
Delay establishing a service	4,222	3,776	7.4%	-10.6%
Slow data speed	3,209	3,686	7.2%	14.9%
Resolution agreed but not met	4,952	3,540	6.9%	-28.5%
Non-financial loss - not privacy	3,711	3,513	6.9%	-5.3%



**Graph 3: Residential complaints by service type and quarter 2022–23 to 2024–25**

	Q1 2022–23	Q2 2022–23	Q3 2022–23	Q4 2022–23	Q1 2023–24	Q2 2023–24	Q3 2023–24	Q4 2023–24	Q1 2024–25	Q2 2024–25	Q3 2024–25	Q4 2024–25
<b>Total</b>	<b>13,969</b>	<b>15,768</b>	<b>15,699</b>	<b>12,700</b>	<b>11,298</b>	<b>12,736</b>	<b>14,006</b>	<b>12,045</b>	<b>12,073</b>	<b>13,631</b>	<b>13,596</b>	<b>11,964</b>
<b>Internet</b>	4,269	4,816	5,230	4,366	4,129	4,980	5,939	5,397	5,160	5,318	5,711	5,050
<b>Landline</b>	720	593	712	626	534	591	754	561	593	628	760	701
<b>Mobile</b>	6,911	8,260	7,670	6,060	5,119	5,823	6,187	5,246	5,500	6,744	6,080	5,170
<b>Multiple</b>	1,987	2,011	2,008	1,573	1,436	1,261	1,035	705	665	802	907	905
<b>Property</b>	82	88	79	75	80	81	91	136	155	139	138	138

## Small business complaints

For small businesses, reliable phone and internet services are essential for daily operations and keeping in touch with customers. In FY 2024-25, we received 6,328 complaints from small businesses about their phone or internet services. This is a 4.5 per cent decrease compared to the previous year. Complaints made by small businesses accounted for 11 per cent of total complaints, 0.7 per cent less than last year.

### Small business complaints by service type

Complaints about multiple services declined 30.2 per cent – the steepest decline among all service types compared to the previous year.

While mobile services were the primary source of complaints from small businesses (35.5 per cent of total complaints), the volume of these complaints saw a very slight decline compared to last year (of 1 per cent).

Internet services was the second most complained service type, accounting for 30.2 per cent of small business complaints. Unlike mobile services, internet complaints increased 1.5 per cent, reaching a total of 1,911 complaints.

Although small in number, the most significant increase in complaints from small businesses were about property, up 139.1 per cent (by 32 complaints). Following this, complaints related to landline services increased by 4.3 per cent, an increase of 51 complaints year-on-year.

### Small business complaints by top 10 issues

Complaints about 'no or delayed action by provider', 'service and equipment fees' and 'business loss' are the top three issues faced by small businesses.

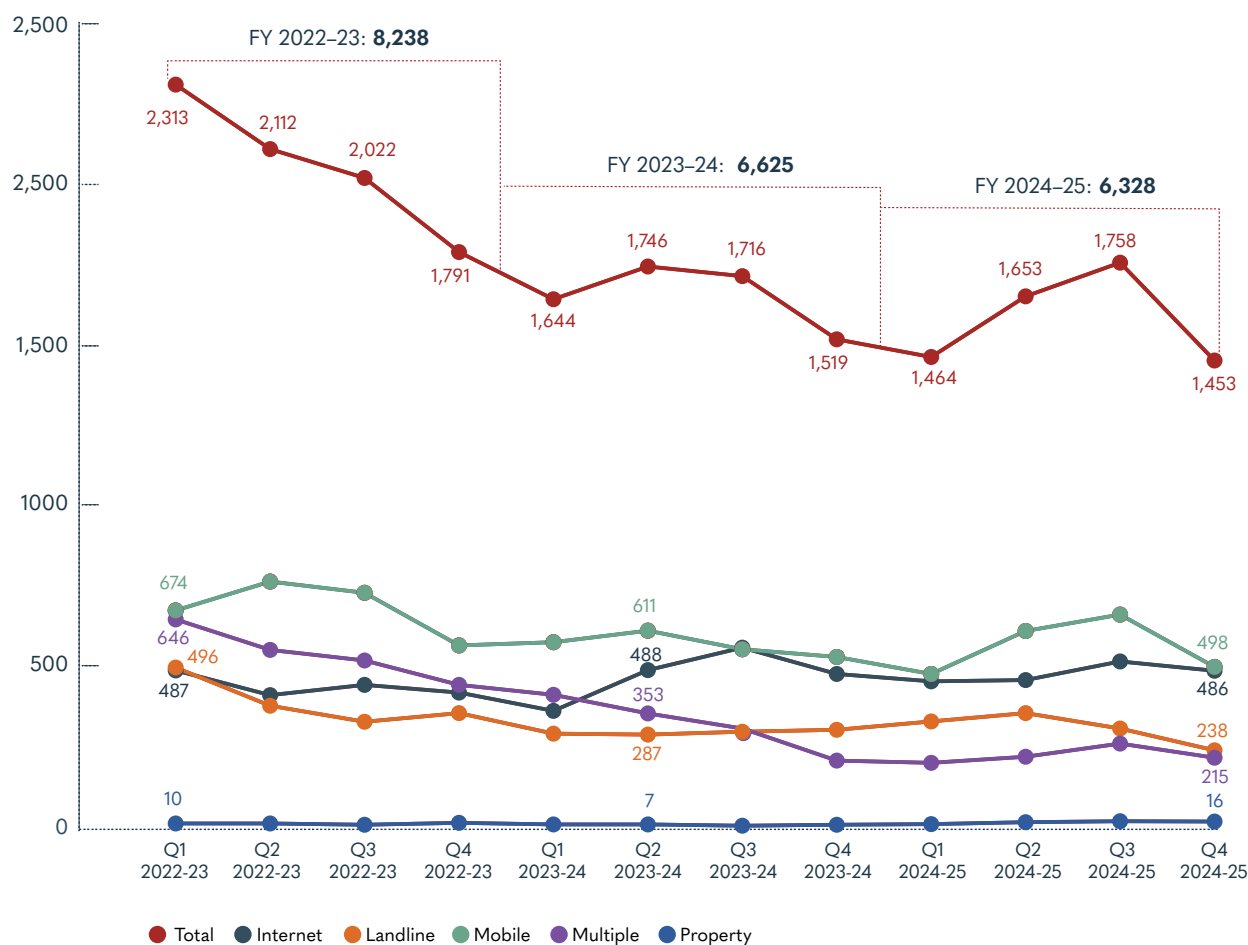
Among the top 10 issues, six increased in volume. The largest percentage increase was noted for 'poor mobile coverage' which grew by 27.1 per cent, increasing from 273 complaints last year to 347 complaints. This was followed by 'failure to cancel a service' which increased by 18 per cent.

A significant reduction of 10.2 per cent was recorded for complaints about 'delays establishing a service', with 57 fewer cases compared to last year.

Beyond the top 10 issues, several issues saw notable increases. Complaints about being 'refused a service' increased by 88.3 per cent, while complaints about 'mishandled or inaccurate information – not personal' increased by 52.5 per cent. Additionally, complaints regarding 'financial hardship or repayment arrangement' issue jumped 47.4 per cent.

**Table 9: Top 10 issues in small business complaints 2024-25**

Complaint Issue	2023-24	2024-25	2024-25 % of total	Change from 2023-24
No or delayed action by provider	4,262	3,922	62.0%	-8.0%
Service and equipment fees	1,954	2,052	32.4%	5.0%
Business loss	1,068	1,009	15.9%	-5.5%
No phone or internet service	1,055	975	15.4%	-7.6%
Inadequate fault testing	667	707	11.2%	6.0%
Intermittent service or drop outs	570	649	10.3%	13.9%
Failure to cancel a service	545	643	10.2%	18.0%
Delay establishing a service	560	503	7.9%	-10.2%
Partially restricted service	333	379	6.0%	13.8%
Poor mobile coverage	273	347	5.5%	27.1%

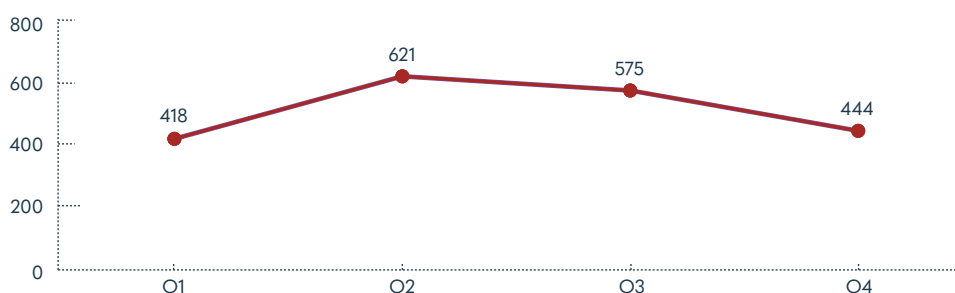
**Graph 4: Small business complaints by service type and quarter 2022–23 to 2024–25**

	Q1 2022-23	Q2 2022-23	Q3 2022-23	Q4 2022-23	Q1 2023-24	Q2 2023-24	Q3 2023-24	Q4 2023-24	Q1 2024-25	Q2 2024-25	Q3 2024-25	Q4 2024-25
<b>Total</b>	<b>2,313</b>	<b>2,112</b>	<b>2,022</b>	<b>1,791</b>	<b>1,644</b>	<b>1,746</b>	<b>1,716</b>	<b>1,519</b>	<b>1,464</b>	<b>1,653</b>	<b>1,758</b>	<b>1,453</b>
<b>Internet</b>	487	410	442	418	361	488	558	476	453	457	515	486
<b>Landline</b>	496	377	327	354	290	287	296	302	328	354	306	238
<b>Mobile</b>	674	764	729	565	575	611	553	529	476	610	661	498
<b>Multiple</b>	646	551	518	442	411	353	306	206	199	218	259	215
<b>Property</b>	10	10	6	12	7	7	3	6	8	14	17	16

# Financial hardship complaints

**Table 10: Financial hardship complaints 2023–24 to 2024–25**

Complaint Issue	2023-24	2024-25	2024-25 % of total	Change from 2023-24
Financial Hardship or Repayment Arrangement	1,409	2,058	3.6%	46.1%

**Graph 5: Financial hardship complaints by quarter 2024–25**

**Table 11: Financial hardship complaints by service type and quarter 2024–25**

Quarter	Landline	Internet	Mobile	Multiple	Property	Total
Q1	8	106	279	24	1	418
Q2	9	128	440	42	2	621
Q3	10	143	377	45	-	575
Q4	6	114	281	43	-	444

**Table 12: Financial hardship complaints by consumer type and quarter 2024–25**

Quarter	Residential	Small Business & Others	Total
Q1	398	20	418
Q2	585	36	621
Q3	543	32	575
Q4	420	24	444

**Table 13: Financial hardship complaints by State (Major city vs regional proportion)**

State	Major cities #	Major cities %	Regional #	Regional %	Total
ACT	23	100%	-	-	23
NSW	421	77%	123	23%	544
NT	-	-	6	100%	6
QLD	206	65%	113	35%	319
SA	167	86%	28	14%	195
TAS			32	100%	32
VIC	500	77%	147	23%	647
WA	133	84%	25	16%	158
National*	1450	70%	474	23%	2058

\*The national percentages do not equate to 100% because there are 134 financial hardship complaints that were not assigned to a major city or regional location.



## CASE STUDY

### Financial hardship

Since leaving a family violence situation, Charissa\* has experienced financial hardship for many years.

Charissa's financial hardship situation was made worse by the flow on effects of family violence and health complications. Her only source of income is government support payments. She had previously told her telco, AnchorTel\*, that she is experiencing financial hardship.

During a visit to an AnchorTel store to purchase a device, Charissa was offered additional products but was not informed about the associated costs or total ongoing expenses.

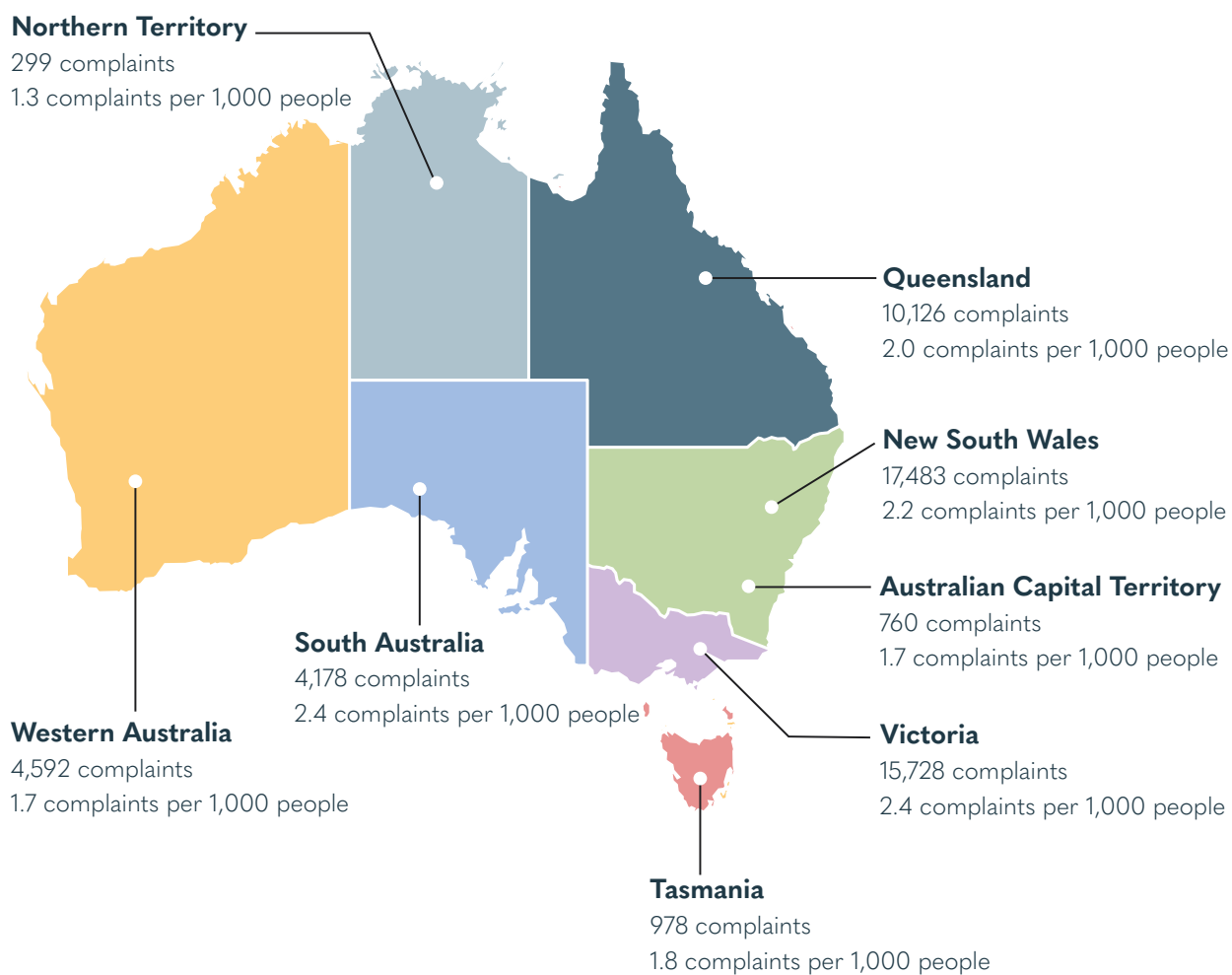
Charissa was unable to pay for all these extra services. When she contacted AnchorTel for help, it did not offer her any hardship assistance and instead sold her debt to a debt collection agency and listed a default on her credit file.

After Charissa contacted the TIO, AnchorTel agreed to remove the default listing from her credit file, buy back her debt from the debt collection agency, and waive all charges on her account, which amounted to nearly \$7,000.

\*Names of all parties have been changed.

# Complaints by state

Figure 5: Complaints by state FY2024–25







# Directors' report and financial statements

[Download the TIO Directors' report and financial statements FY2024–25](#)



# Glossary

## Data and complaints terminology

This section explains the finer points of our data and defines the terms we use in this report.

### 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 leading to an enquiry classification or up until a complaint or enquiry referral is classified as unresolved.

## **Data updates**

Complaint data is calculated as at the end of the current reporting period.

Previous quarters/financial year(s) may be adjusted if a complaint or enquiry is cancelled or reclassified before the end of the current period.

Data does not reflect cancellations or reclassifications that are processed by the TIO after the most recent period end date. Subsequent cancellations or reclassifications will be reflected in the next reporting period.

## **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 refer 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).

## **External Dispute Resolution (EDR)**

is a service that operates as an alternative to courts and tribunals to help people resolve complaints they have not been able to fix with their service provider.

## **Network issues**

are complaints that include issues from the connection, no service, and poor service quality keywords. These are only counted once, regardless of the number of issues raised in the complaint.

## **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/Keywords

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.

## 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

Telstra group includes 'Telstra Limited' and 'Telstra Corporation Limited'. Optus group includes 'Optus Internet Pty Ltd', 'Opus 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

is any person or entity who has membership of Telecommunications Industry Ombudsman Limited, including carriers, statutory infrastructure providers and telecommunications service providers.

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.

## Top 10 providers by complaints

Where we talk about the Top 10 providers by complaints, we mean those member companies we received the most complaints about in the latest reporting period.

## Provider complaints

includes complaints made by consumers against member organisations. 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.

## Small business & others

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

## 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. 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.

# Complaint issue categories and keywords

## Establishing a service

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

## Service delivery

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



## Payment for a service

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

## Customer service

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

## Property

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

## Schedule 3

Category	Issue keyword
Land access notice	Carrier objection referral
	Defective notice
	No notice of activity
	Premature objection
	Refusal to refer objection to TIO

## Contact us

You can complain through our website at [www.tio.com.au](http://www.tio.com.au) or by calling **1800 062 058**.

You can post a letter to:

PO Box 276  
Collins Street West  
VIC 8007 or  
fax it to **1800 630 614**.

If you need to use a language other than English, call the Translating and Interpreting Service on **134 450** and they will help you speak with us. They are a free service.

If you would like to make a complaint using our Auslan Video Interpreting Service, please visit this link: [www.tio.com.au/auslan-booking-form](http://www.tio.com.au/auslan-booking-form)

Calls to the above numbers on mobile phones may incur charges.

## Getting someone to help you

You can also ask someone else to complain for you or your business, such as a friend, family member, or financial counsellor. Ask for our authorisation forms over the phone or [find them on our website](#).



**Telecommunications  
Industry  
Ombudsman**