



Telecommunications
Industry
Ombudsman

Digital platforms complaints insights

Findings from consumer complaints
January 2023 – August 2025

December 2025

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Introduction from the Ombudsman

At the heart of what we do, we help people.

For over 30 years, the Telecommunications Industry Ombudsman (TIO) has worked with consumers, industry and government to resolve complaints and improve the telecommunications landscape. In that time, we've evolved to reflect the changing needs and technologies that underpin telecommunications. Nowadays, most of us also use digital technology to communicate and connect with each other, but mechanisms for resolving complaints have not kept pace.



The result is confusing, and the cost is profound: it erodes trust, wastes time and money, and leaves people feeling powerless. By the time people come to the TIO with a complaint, they have often exhausted forums, chatbots, and email helplines. Unable to speak to a person about their problem, they call the TIO in the hope that we will listen and help.

For this report, we reviewed complaints the TIO received about digital platforms and online services between January 2023 and August 2025. In that time, the TIO received 1,537 enquiries about digital platforms, and this number continues to grow. Most complaints relate to transactional disputes: account access, fees and charges, and faulty products and services. Most cases concerned the major tech companies: Google, Microsoft, Apple, Hubbl, and Meta.

Although these are currently outside the scope of the TIO, these issues mirror the telco complaints we handle and reflect the similarities across the communications sector. Bundled services, a growing reliance on online tools, and automation in the customer experience blur the overlap between telecommunications and digital communications for consumers. Yet unlike telecommunications, digital platforms are not subject to the same consumer safeguards, and there is no effective external dispute resolution (EDR) service. This gap leaves people vulnerable.

Our data shows that these problems can happen to anyone, often with no warning. We have heard stories from consumers experiencing personal and financial hardship, but we cannot help them fix their problem: not because the harm is any less real, but because our remit does not include digital platforms.

It's time to put people at the heart of digital platform regulation.

We are calling for the Australian Government to expand the TIO to become the Communications Ombudsman. This would allow us to help consumers and small businesses with complaints about both telco and digital platforms.

Australians overwhelmingly support reform. Nearly three in four people believe it should be easier to make a complaint about a digital platform, and 82% of people surveyed agree that an independent body is needed.¹ This is in line with key recommendations from the Australia Competition and Consumer Commission's (ACCC) Digital Platforms Inquiry and 5-year Digital Platforms Services Inquiry, and the Report of the Statutory Review of the *Online Safety Act 2021*.

We need an approach to helping people with complaints that reflects how people live, work and communicate. The TIO is ready and willing to take on this role. As the Communications Ombudsman, we can help people resolve complaints, restore trust in the digital economy, and right digital wrongs.

Cynthia Gebert
Ombudsman

¹ ACCC (2025). [Digital platform services inquiry. Final report](#) p.11

Snapshot of Findings

1. More people are raising complaints about digital platforms with the TIO

- Consumers raised 1,537 enquiries with the TIO between 1 January 2023 and 31 August 2025.
- There was a 28.6% increase in complaints between 2023 and 2024.

2. The most common complaint types are account access, fees and charges, and faulty products

- 36% of complaints related to account access, including blocks and bans.
- 34% of complaints were fees and charges disputes.
- 25% of complaints related to faulty products and services.
- These complaints mirror the TIO's work with telcos. Case studies highlight the similarity in consumer harms from account lockouts and hacking across telco and social media platforms.

3. Most digital platform complaints were about major tech companies

- 71% of complaints were about Google, Microsoft, Apple, Hubbl, and Meta.
- Google accounted for 18% of complaints; Hubbl for 15%; Apple and Microsoft 14% of complaints each; and Meta 11% of complaints.

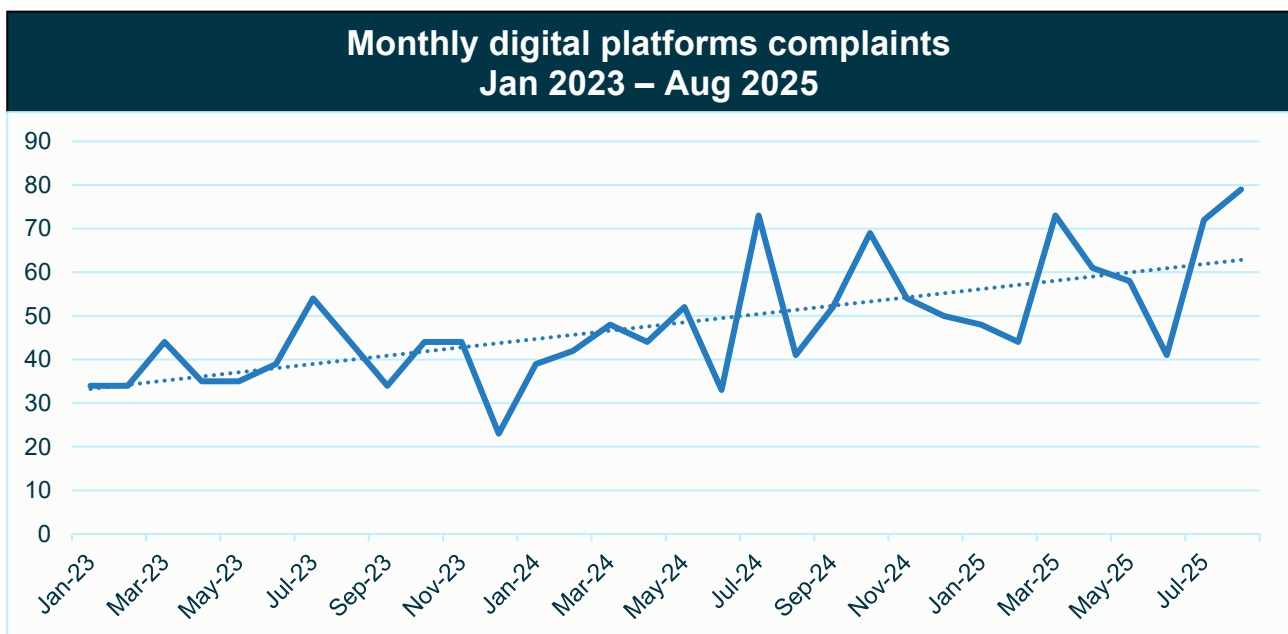
4. Consumers across all digital platforms and complaint types found internal complaint handling processes inadequate

1 More people are raising digital platforms complaints

The volume of complaints the TIO receives about digital platforms is trending upwards. This is despite our website clearly indicating that our jurisdiction only covers phone and internet complaints.

Between 1 January 2023 and 31 August 2025, consumers made 1,537 digital platform-related complaints to the TIO.

We received 28.6% more complaints in the 2024 calendar year compared with the 2023 calendar year. For the 2025 January-June period, we received 26% more complaints than the same period in 2024, and a 47% increase compared with the same period in 2023.

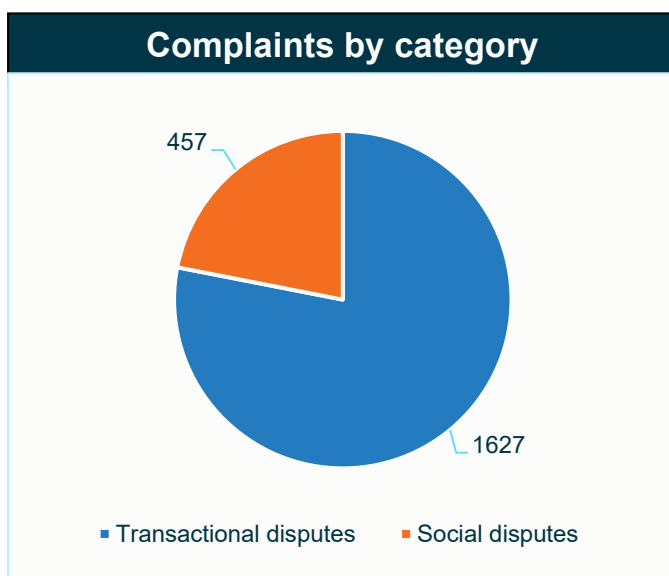


2 Unresolved complaints are causing a wide range of harms to consumers

We identified that consumer complaints fall into two broad categories: transactional and social disputes.²

Transactional disputes are complaints arising from unmet expectations around conduct, often in relation to contract obligations or business practices. These complaints include account access issues, fees and charge disputes, and privacy breaches.

Social disputes are complaints about content and behaviour that can lead to personal harm. This can include offensive or illegal material, misinformation, harassment, and content moderation disputes.



78% of complaints raised with the TIO related to transactional disputes.

22% of consumer complaints related to social harms.

We identified 15 different categories of complaints raised by consumers, however there is overlap where consumers experience multiple issues because of their unresolved problem.

The most common complaints we received were about account access issues, including blocks and bans; fees and charges disputes; and faulty products and services.

Account access, blocks and bans

Account access issues, including platforms blocking or banning user accounts, make up 36% of consumer complaints about digital platform services. We have heard from individuals and small businesses whose accounts have been locked due to alleged breaches of community standards, with no warning or explanation, risking personal and financial losses. Consumers have also reported hackers seizing social media, email, and app store accounts.

² UTS (2022). [Centre for Media Transition](#) p.14



Case study: Jacob's* small business page was hacked

Jacob's social media account was hacked, and the account recovery details changed. He operates his business primarily through social media pages linked to his account, which is his main source of income. After he was hacked, he could no longer contact customers or promote his products. The hacker asked for a ransom of \$5,000 to recover the account.

Jacob tried to contact the social media platform for help but received no response. He was worried about his business staying afloat, so he contacted the TIO.

Case study: Rohan* unexpectedly lost access to his main communication channel

Rohan's email account was deactivated, despite paying for annual access to the service. This has made life difficult for Rohan, as he has a disability which causes him to rely heavily on email communications. Rohan tried to contact his email provider but had no success, so he contacted the TIO.

**Names of all parties have been changed.*

Fees and charges

34% of digital platforms complaints made to the TIO relate to fees and charges. The scale and nature of these complaints were wide-ranging, and included account payments continuing after cancellation, undisclosed subscription payments after the purchase of a digital product, and difficulties accessing refunds. In some cases raised with the TIO, consumers lost thousands of dollars to accidental online purchases and were unable to access help.

Case study: An accidental online purchase put a family into financial hardship.

Zuri's* daughter was using a popular children's app when she accidentally made in-app purchases costing over \$700 dollars. When Zuri's daughter clicked the purchase button, she panicked and gave the phone to Zuri. Unintentionally, Zuri's facial recognition approved the purchase. Zuri immediately requested a refund, but this was denied. This has caused financial stress for her single income family, as without this money, they have been unable to pay their bills. Zuri reached out to the TIO requesting a refund to help pay for her groceries.

**Names of all parties have been changed.*

Faulty products and services

25% of complaints relate to faulty products and services. These complaints have included streaming services with poor display quality, app purchases that do not meet their intended purpose, and issues with products purchased through online retailers and e-commerce sites.

Case study: Ruth* could not return an online purchase that was not fit for purpose

Ruth bought several refurbished phones through an online marketplace which cost her over \$1,000. The online marketplace assured Ruth that the phones would work after the shutdown of the 3G network as they were 4G compatible. After the shutdown of the 3G network, the phones stopped working.

Ruth contacted the online marketplace for a refund, but they refused, so Ruth contacted the TIO for help. Although the TIO has handled similar complaints, Ruth's case was out of jurisdiction because she bought the phones from an e-commerce platform, and not directly from a telco provider.

**Names of all parties have been changed.*

The ACCC found that 72% of consumers surveyed had encountered potentially unfair practices through online retail marketplaces.³ These practices include hidden charges and subscriptions, fake reviews to distort competition, and being required to sign up for marketing communications to complete a purchase.

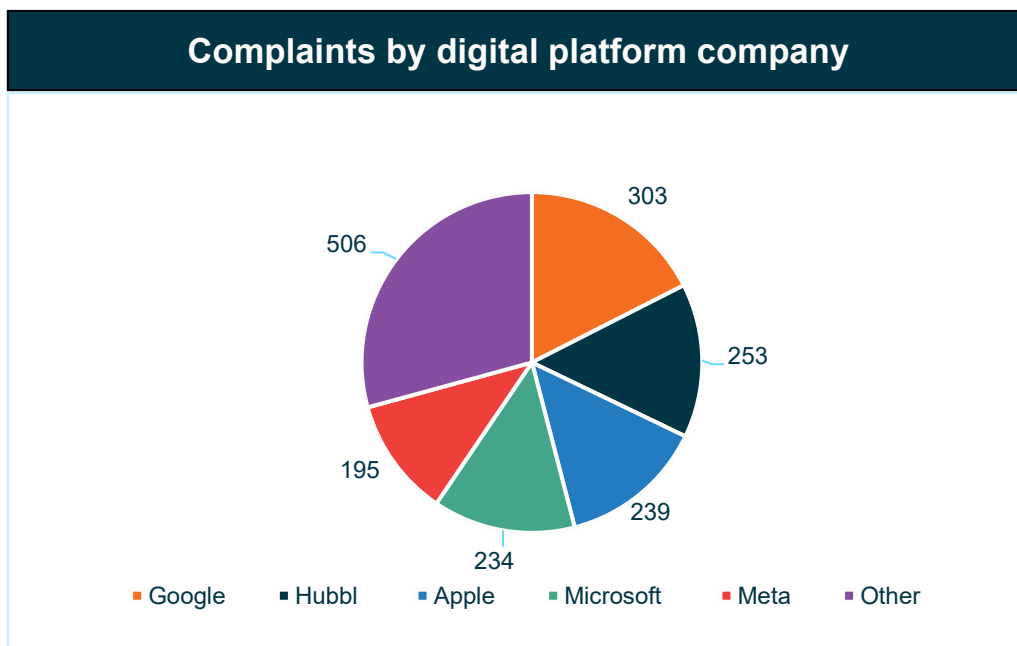
This reduces trust in digital platforms and online services and undermines consumer choice.

³ ACCC (2025). [Digital platform services inquiry. Final report](#) p.4

3 Most complaints are about the biggest tech companies

The most common digital platforms the TIO received complaints about are Google, Apple, Microsoft, Hubbl, and Meta, making up 71% of cases.

18% of complaints raised were about Google products or services. 15% of complaints were about Hubbl products or services; 14% about both Apple and Microsoft, and 11% related to Meta.



Google, Apple and Microsoft all offer a range of hardware and software products including smartphones, email and cloud products, and digital wallets. These services heavily interact with telco products, and this overlap can create confusion for consumers about the source of the problem, and the help available. The TIO received hundreds of additional hardware complaints, such as issues with smart devices, that we did not include in these figures because they were not complaints about online services.

The integrated functionality of technology and online services is a competitive advantage for companies. But when something goes wrong and consumers are unable to receive the help they need, this can have wide-reaching impacts across devices and data in our work and personal lives.

Case study: Jack* lost all his data without warning

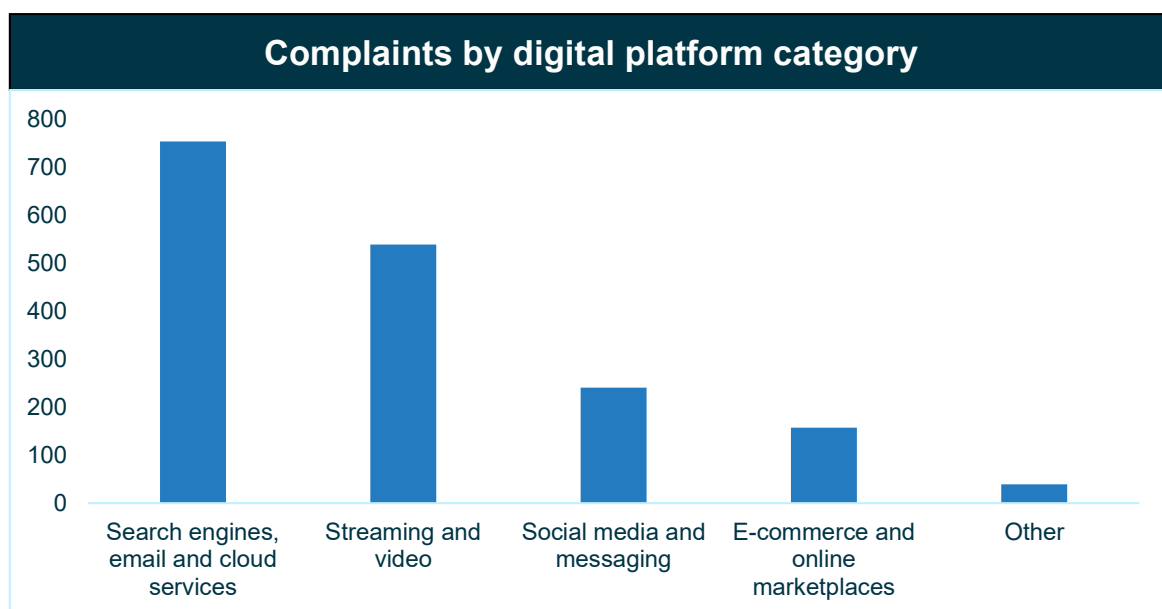
Jack paid for a cloud storage subscription. His account ID was deleted without warning or explanation. He could no longer access his data, including thousands of photos and digital payment cards. When he contacted the company, they could not explain why.

When he spoke to staff, they apologised but said it was too late to reactivate his account or retrieve any files. Jack lodged a formal complaint with his cloud service provider but did not receive a response, so he came to the TIO for help.

**Names of all parties have been changed.*

Other common digital platforms for the TIO to receive complaints about were Hubbl and Meta. We heard from consumers with consistent issues with video streaming, and were told by their internet provider that the problem was with the streaming service. Many consumers use Meta products like Messenger and WhatsApp in place of traditional telco services.

Despite the overlap in services and consumer impacts, there are far fewer consumer supports available when the problem lies with the digital platform.



4 People are struggling to resolve their complaint directly with the platform

Across all complaint types and platforms, digital platform users who approached the TIO for help consistently report difficulty accessing the help they need to fix their problem. Consumers face simple issues they cannot fix, because they are unable to talk to the right person.

Case study: Harrison* was unsatisfied with RooReader's internal dispute resolution, so he contacted the TIO

Harrison was paying for two accounts with an online marketplace called Desert. He only needed one account, so he cancelled the other. However, Desert accidentally cancelled both accounts, along with a linked reading app, RooReader.

Harrison has paid for over 600 books on RooReader, which he used to read his children to sleep and meet his job's continuing professional development requirements. Despite contacting RooReader on numerous occasions, Harrison has been unable to access his books or his account.

Harrison said having received no resolution from other services he had nowhere else to turn, so he approached the TIO.

**Names of all parties have been changed.*

Recommendations

1. The Australian Government should establish an independent external dispute resolution body for complaints about digital platforms and online services

The increasing volume of complaints about digital platforms and online services demonstrates the need for an EDR body to help consumers resolve their complaints when internal processes fail.

This is a key recommendation of the ACCC's 2019 Digital Platforms Inquiry,⁴ and their 5-year Digital Platforms Services Inquiry Final Report, handed down in March 2025.⁵ The Report of the Statutory Review of the *Online Safety Act 2021* echoed these recommendations as a key means of protecting people in Australian society.⁶ The ACCC found that 82% of consumers surveyed agree that there should be an independent EDR body for digital platform users to escalate complaints which cannot be resolved with platforms directly.

The TIO is already receiving complaints from digital platform users who believe we should be able to handle their complaints. We are ready and willing to offer this assistance.

Expanding the TIO's role to include handling digital platforms complaints is a natural evolution of our role in the communications sector.

People already use traditional and digital communications tools interchangeably. The transactional disputes that consumers experience with digital platforms mirror the TIO's work with telcos. Provider responsiveness and issues with charges and fees are the most common complaint types raised with the TIO.⁷

In some instances, there is direct overlap between telco services and digital platform services. When consumers have purchased streaming service subscriptions or email accounts in their telco bundle, we can raise the problem with their telco provider. The result is consumers can have almost identical experiences, but we are not consistently able to help.

In the following case studies, we were able help David retrieve his email because it was bundled with his telco business contract. Although Lola's sensitive personal and financial information was also exposed, her email was not connected with a telco account, so the TIO had no power to help.

⁴ ACCC (2019). [Digital platforms inquiry - final report.pdf](#)

⁵ ACCC (2025). [Digital platform services inquiry. Final report](#)

⁶ Rickard, D (2024). [Report of the Statutory Review of the Online Safety Act 2021](#)

⁷ TIO (2025). [Annual Report 2024-25 | The Telecommunications Industry Ombudsman](#)



Case study: Hacking left Lola* without access to her personal accounts

After Lola's email account was hacked, she lost access to all her communication and documents stored in her email's server. This included important personal documents, sentimental photos, digital wallet, and other paid services that were set up using her email account.

Lola contacted the company to resolve the issue, but they redirected her to an automated account recovery process. Her two-factor authentication and other recovery options had been overridden by the hacker, so she was unable to get her account back.

Lola was worried about the hacker having access to her personal information, so she contacted the TIO.

Case study: Hacking put David's* small business at risk

David runs a small business, and his work email was hacked. The hacker changed bank details on invoices, causing David to inadvertently pay \$5,000 into the hacker's account. Important customers and suppliers were blocked, risking his reputation and supply chain.

David's email address is linked to a business account with his telco provider, so he called them for help regaining control of his email. When he did not hear back from his telco, David contacted the TIO for help.

**Names of all parties have been changed.*

The similarities between consumer experiences of the telco and digital platform sectors are not a coincidence; they are by design. Both operate under similar business models, offering subscription services, bundled products, and growing automation in account management and complaints tools. These systems are built to manage high volumes at low cost, but the result is that consumers across both sectors experience similar kinds of harm.

In the following case studies, Karen and Richard had similar experiences of account lockouts. Because Richard's problem was with a telco provider, we were able to help him get his account back.



Case study: Accidental social media account lockout

Karen's* business page on social media is linked to her personal account, which she uses to manage advertising and customer engagement. Her personal account was disabled without warning, leaving her unable to reach customers through the business page. When she tried to challenge the lockout, the social media company's response went to the blocked account, and she could find no other way to get help from them.

Karen was worried about the financial and reputational damage to her business, so she contacted the TIO.

Case study: Accidental telco account lockout

Richard* has had the same telco account since 2010. Recently he tried to log into his account and was unable to. The telco company informed him that a recent server upgrade had assigned the account to a different name. Although the telco said they would resolve the issue within 1-2 business days, they never got back to Richard.

He was worried he could not pay his bills or use his account, and that another person could access his information, so he contacted the TIO.

**Names of all parties have been changed.*

Consumer safeguards should be based on need.

The overlap in traditional and digital communications products and services further confuses an already-unclear process for consumers that does not meet community expectations. As a single entity, the TIO would handle digital platforms and telecommunications complaints, providing one place for people and small businesses to contact.

2. Strengthen internal dispute resolution requirements for digital platforms

In 2023, the Australian Government committed to developing internal and external dispute resolution processes, and called on the digital platforms industry to develop voluntary internal dispute resolution (IDR) standards by July 2024.⁸ Despite being given the opportunity to write their own rule book, these voluntary dispute resolution measures are still being developed by the industry and there is no publicly available information about when they will be ready for people to use. IDR is an important first step in addressing consumer harm and redress.

For a sector as ubiquitous as digital platforms, there must be an EDR mechanism to help consumers when internal processes fail. An EDR scheme for digital platforms should be supported by clear IDR requirements to support consumers to resolve their disputes directly with providers.

Conclusion

Establishing a Communications Ombudsman would increase trust in the digital economy

The rapid evolution of online services and artificial intelligence has created a dynamic environment where traditional regulatory frameworks often struggle to keep pace. This lag can leave consumers exposed to risks such as unfair practices, opaque decision-making, and inadequate recourse when things go wrong.

Consumer trust in digital platforms to help resolve complaints is low. Almost three in four (74%) of people in Australia believe it needs to be easier to make a complaint about a digital platform.⁹ 60% of people feel there is not much they can do when something goes wrong.

Establishing an EDR scheme provides a vital service in the sector: offering consumers a clear, accessible and independent avenue to resolve issues; addressing potential systemic issues directly with members, and providing insights to regulators and government. Such a mechanism ensures that consumer protections remain robust even as technology outpaces regulation, reinforcing trust and accountability in the digital economy.

By ensuring that people can access the help they need when they need it, we can restore balance to the current power dynamic. Creating a Communications Ombudsman is key to putting people back at the centre of the digital sector.

⁸ [Government's response to the ACCC's major competition and consumer recommendations for digital platforms | Treasury Ministers](#)

⁹ ACCAN (2021). [Digital Platforms and the Consumer Experience in Australia | ACCAN](#)