



Telecommunications
Industry
Ombudsman

Meeting challenge with intent

ANNUAL REPORT
2025-26

EMBARGOED
UNTIL 12:01 AM AEST,
WED 7 OCTOBER 2026



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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

Acknowledgement of Country	2
About this report	6
FY2025-26: The year in complaints	7
Leadership and direction	8
Chair's message	9
Ombudsman's message	13
About us	19
Our vision and purpose	20
TIO values	21
How we are governed	22
The Board	24
Executive Leadership Team	25
Our people, culture and capability	26
Building capability for the future	27
Workplace initiatives and programs	29
Workforce statistics	30
Staff engagement	33
Recognition	35
Groups and committees	36
Our performance	38
Preparing for tomorrow, improving today	39
Goal 1: A flexible, high-performance culture in which we thrive	41
Goal 2: An operating model that is dynamic and fit for purpose	43
Goal 3: Deliver a valued and valuable service to consumers and community	45
Goal 4: Deliver a valued and valuable service to industry	47
Goal 5: Influential and trusted voice shaping the dispute resolution environment in a changing communications market	49
Goal 6: Future ready systems and processes to ensure we remain relevant, accessible and effective	52
STRATEGIC PROJECTS	
Strengthening complaint insights through the Keywords Project	53
Complaint handling model review	55
A new website shaped by consumers	57
Building the foundations for an AI-enabled future	60
Supporting connection, collaboration and performance in our new workplace	62
Campaign for a Digital Platforms Ombudsman	64

Keeping communities connected	68
Consumer Panel Co-Chair's message	69
Connecting with communities across Australia	71
Strengthening accessibility through partnerships	74
Digital brand campaign helps the TIO reach isolated communities	75
A stronger industry	77
The year in review	78
Partnering for the future: Our members	80
Our new Member Portal	84
Our complaint resolution process	85
Trends in complaints	87
Issues by service type	92
Spotlight on complaint issues	95
Complaints by telco	99
Residential complaints	100
Small business complaints	103
Regional consumers	106
Major city consumers	109
First Nations consumers	111
Land access objections	112
Influencing change	114
Government relations	119
Media relations	120
Directors' report and financial statements	121
Glossary	122
Data and complaints terminology	123
Complaint issue categories and keywords	126

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UNTIL 12:01 AM AEST,
WED 7 OCTOBER 2026

Figures, graphs, and tables

Figures

Figure 1: Our values	21
Figure 2: Employee numbers by business group	30
Figure 3: Our complaint resolution process	85
Figure 4: Complaints by state FY2025–26	110

Graphs

Graph 1: Complaints by service type and quarter FY2023–24 to FY2025–26	88
Graph 2: Financial hardship complaints by quarter FY2025–26	98
Graph 3: Residential complaints by service type and quarter FY2023–24 to FY2025–26	102
Graph 4: Small business complaints by service type and quarter FY2023–24 to FY2025–26	105
Graph 5: Complaints by First Nations consumers FY2025–26	111

Tables

Table 1: Complaints by service type FY2023–24 to FY2025–26	89
Table 2: Top 10 issues FY2025–26	91
Table 3: Top 10 issues for mobile services FY2025–26	92
Table 4: Top 10 issues for internet services FY2025–26	93
Table 5: Top 10 issues for landline services FY2025–26	94
Table 6: Top 10 issues for multiple services FY2025–26	94
Table 7: Financial hardship complaints FY2025–26	98
Table 8: Financial hardship complaints by service type and quarter FY2025–26	98
Table 9: Financial hardship complaints by consumer type and quarter FY2025–26	98
Table 10: Top 10 service providers by complaints FY2025–26	99
Table 11: Top 10 issues in residential complaints FY2025–26	101
Table 12: Top 10 issues in small business complaints FY2025–26	104
Table 13: Top 10 issues in Regional area complaints FY2025–26	108
Table 14: Top 10 issues in Major cities complaints FY2025–26	108

About this report

The Telecommunications Industry Ombudsman's (TIO) Annual Report is a comprehensive account of our organisation's performance and impact over the past year. It demonstrates the TIO's impact as a fair, independent and expert external dispute resolution scheme, highlighting our commitment to accessibility, accountability and continuous improvement in serving consumers and members.

This report shares the TIO's achievements, challenges and contributions to improving outcomes for consumers across Australia's communications sector. It brings together consumer experiences, complaint insights, policy work and systemic investigations to show the value we deliver through complaint resolution, sector accountability and advocacy for fairer outcomes.

In addition to reporting on operational and financial performance, the Annual Report showcases the expertise of our people, the organisation's evolving capabilities and the impact of our work in shaping a more responsive and accountable communications environment. Case studies, data visualisation and practical examples highlight how insights from complaints and systemic issues inform our priorities, support stakeholder engagement and contribute to positive change across the sector.

This year's theme, *Meeting challenge with intent*, underpins the narrative and structure. It speaks to a year of growing complexity and economic pressures for consumers, while the communications sector navigated heightened scrutiny and evolving expectations. It recognises how the TIO responded to a challenging year with resilience, adaptability and a focus on long-term improvement. It highlights the intentional focus on reviewing and addressing operational challenges, improving how we serve consumers and the continued focus on influencing policy reform that better protects consumers. This year's report serves as a transparent reflection on a demanding year and statement of readiness for the future.

It speaks to a year of growing complexity and economic pressures for consumers, while the communications sector navigated heightened scrutiny and evolving expectations.

FY2025-26: The year in complaints

Fast facts

162,885

Total contacts

Online: **97,881**
Calls: **65,004**



Mobile was the most complained about service type with **24,880** complaints
▼ **3.5%** on FY2024-25

53,834

Total complaints received

▼ **6.5%** on FY2024-25



1,989 complaints about financial hardship or repayment arrangement
▼ **3.7%** on FY2024-25



21,585 internet complaints
▼ **7.1%** on FY2024-25



154.8% increase in complaints about unconscionable conduct to a total **553** complaints

14,953

People returned with unresolved complaints

▼ **8.1%** on FY2024-25



5 of the top **10** telcos recorded an increase in complaints



5,581 complaints from small businesses
▼ **11.7%** on FY2024-25



Top Five LGAs by highest number of complaints

- Brisbane (**2,303** complaints)
- Gold Coast (**1,270** complaints)
- Moreton Bay (**1,019** complaints)
- Wyndham (**814** complaints)
- Sunshine Coast (**783** complaints).

Please note, complaint statistics shown in the Annual Report reflect live data which relates to the 2025-26 financial year as at 07 July 2026. 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 2026 with reclassifications adjusted separately.

Leadership and direction

- Chair's message
- Ombudsman's message
- About us
- Our vision and purpose
- TIO values
- How we are governed
- The Board
- Executive Leadership Team

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Chair's message

A changing regulatory environment

This year has been marked by a clear shift in the telecommunications environment and, with it, a sharper focus on the TIO's role.

We are seeing a move toward more direct regulation of the sector. The decision by the Australian Communications and Media Authority (ACMA) not to endorse a revised version of the Telecommunications Consumer Protections Code, alongside intervention in areas such as financial hardship and consumer vulnerability, reflects this broader change.

It follows significant blows to public confidence in the sector, including high-profile service failures and legal action by the Australian Competition and Consumer Commission (ACCC) over mis-selling and unconscionable conduct that caused great harm to consumers.

This experience highlights the issue of declining trust in the sector.

It is a space that the TIO knows well, as every complaint we receive represents a breakdown in the relationship between a telco provider and their customer.

Our fundamental role is to step in and help resolve problems when trust has been lost. And we understand that our performance can either help build trust or further erode it if we don't do our job effectively.



It is a space that the TIO knows well, as every complaint we receive represents a breakdown in the relationship between a telco provider and their customer.

Stability masking complexity

At a headline level, complaint volumes have remained relatively stable over the last year. But that only tells part of the story.

We are seeing a steady increase in the complexity of the matters we handle. More complaints need deeper investigation and greater intervention to achieve resolution. These cases take more time, effort, and judgement to resolve.

So, while the numbers may appear stable, the TIO's underlying workload has shifted. That has real implications for how we operate and where we need to improve.

A deliberate focus on performance

Against this backdrop, the Board decided to extend our current strategic plan rather than introduce a new one.

The intent is straightforward. We want TIO leaders to have the mandate to maintain a clear and sustained focus on core performance, particularly the timely resolution of complaints.

While the quality of our work remains strong and complaints are dealt with fairly, that is not enough if people are waiting too long for an outcome. We have been confronting a backlog and have openly acknowledged performance has not been where it needs to be. If the TIO is to help rebuild trust in the sector, our own performance must support consumer confidence rather than detract from it.

Investing to improve outcomes

There are solid reasons to expect improvement over the period ahead. The organisation has made sustained investment in technology and operating systems, and we are now reaching the point where this will start to deliver more visibly.

Improvements to our client channels, including a more accessible website and Member Portal, will make it easier for consumers and members to engage with us.

Stronger data capability will also improve the insights we provide to industry and regulators. At the same time, we are taking a hard look at our operating model.

Improvements to our client channels, including a more accessible website and Member Portal, will make it easier for consumers and members to engage with us.

Changes to complaint handling processes over the past year have improved performance, but have not been sufficient to deal with the backlog.

There remains too much rework and fragmentation across parts of the process. The focus now must be on getting the system working as an integrated whole. That is what will deliver sustained improvement.

Financially, the organisation is well managed. We have operated within budget, maintained appropriate reserves, and invested where needed. That discipline is important as we work through this next phase.

Addressing emerging gaps: digital platforms

Beyond our core operations, we have continued to highlight a growing gap in consumer protection in the operation of digital platforms.

For consumers, the distinction between telecommunications services and services delivered via digital platforms is increasingly blurred. In many ways, people rely on both in the same way, yet they are not subject to the same expectations or dispute resolution pathways.

At the same time, digital platforms are free-riding: the TIO receives enquiries about problems on these platforms, yet telco providers bear our cost in handling them, and this needs to change.

We see the consequences of this inequity every day. Consumers come to us seeking help with issues that sit outside our jurisdiction. While we give advice where we can, there is no equivalent external dispute resolution pathway for these consumers.

This gap needs to be addressed. Government must consider how internal and external dispute resolution should apply to digital platforms.

To date, our role has been to highlight the issue and contribute to evidence-based policy discussion. The Board believes the TIO should take on this jurisdiction to benefit consumers and we will continue to press the case with the government.

Consumers come to us seeking help with issues that sit outside our jurisdiction. While we give advice where we can, there is no equivalent external dispute resolution pathway for these consumers.

Board stewardship and governance

I want to acknowledge my fellow Directors and the TIO staff. After seven years, Andrew Sheridan retired from the Board, and I thank him for his contribution. We welcomed Matt Healy, who brings deep experience across industry, government and regulation. His appointment strengthens the Board's capabilities at an important time.

The TIO Ombudsman, Cynthia Gebert, is an inspiring leader. With her senior executives and the entire TIO staff, we have a group of dedicated people working for the good of the telco sector and the Australian community.

Meeting challenge with intent

This year's theme speaks to recognising the challenges we face and responding to them deliberately and practically.

For the TIO, that means being clear about where our performance needs to improve, staying focused on the fundamentals, and making the changes required to deliver better outcomes.

The challenges are real. But so is the commitment to address them.

Professor The Hon. Michael Lavarch – AO, LLB
Board Chair

For the TIO, that means being clear about where our performance needs to improve, staying focused on the fundamentals, and making the changes required to deliver better outcomes.

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Ombudsman's message

Meeting challenge with intent

Across the communications sector, the conditions we operate in continue to change.

Complaints coming to the TIO are more complex and resource intensive, and when communications services or systems fail, the consequences are immediate and often significant. This reflects an environment where connectivity is deeply embedded in people's personal and professional lives. As that reliance has grown, and as confidence in the telecommunications sector has been put to the test, expectations of the TIO and the sector have continued to grow.

At the same time, the increasing role of digital services is reshaping what people expect when something goes wrong. They want simpler pathways to resolve issues, clearer accountability and access to human support when they need it.

In this context, it's clear the TIO must continue to evolve, deliberately and with purpose, to meet the needs of consumers today and into the future.

For us, meeting these challenges has not been about reacting to pressure. It is about responding with purpose, strengthening how we operate, sharpening our focus, and continuing to evolve the role we play in the broader system.

At our core, our purpose remains unchanged: to resolve complaints fairly and efficiently and drive improvement in a dynamic communications environment. But how we deliver on that purpose matters more than ever.



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Putting consumers at the centre

One of the most important shifts in the modern ombudsman's role is moving beyond resolving individual complaints to addressing the systemic issues that cause them. This is not a departure from our foundation, but a strengthening of it. Every complaint we receive is a window into a consumer experience. When patterns emerge, they point to something bigger: a gap in protections, a weakness in systems or communications, or a failure of accountability.

Our responsibility is not only to resolve the complaints in front of us, but to use that insight to prevent harm from occurring in the future.

This approach has guided our work this year. We have continued to use our data and evidence to inform policy conversations, contribute to regulatory processes, and highlight emerging risks, particularly in areas like digital platforms where the system has not kept pace with how people rely on services today. It reflects that our value lies not only in resolving disputes, but in helping shape a system that works better for all Australians.

A year to stabilise and build foundations

This has been a year of sustained delivery under pressure, and I'm incredibly proud of the resilience and commitment our people have shown.

We have maintained service continuity and fairness while strengthening our complaint handling procedures, performance, workforce capability and governance.

At the same time, we have made disciplined progress on building foundations that will allow us to respond more effectively to future demand and consumer expectations. We have improved our digital and data capability and continue to refine our systems for a more complex environment.

A critical part of our work has been progressing the redevelopment of our website, not as a visual refresh but as a core part of how we improve the TIO's dispute resolution process. For many people, the website is their first interaction with us, and it often happens at a point of frustration and uncertainty.

That moment is not just transactional, it is where trust is established, where expectations are shaped, and where the pathway to resolution begins.

It reflects a clear principle: that the Ombudsman's value lies not only in resolving disputes, but in helping shape a system that works better for all Australians.

The new website reflects a deliberate shift towards earlier, more effective resolution. By making it easier for people to understand their options and access clear information, we are reducing complexity and supporting more informed action.

This matters because access to the right information at the right time can change the trajectory of a complaint, enabling issues to be addressed earlier, and reducing the likelihood of escalation into more complex disputes.

These are not abstract improvements. They are critical to ensuring we can deliver outcomes that are timely, consistent and fair, even as the nature of complaints evolves.

Identifying issues at the source

When people come to the TIO, their expectations are clear: to be heard, taken seriously, and to have their issue resolved fairly and in a timely way. It is at the heart of the service we provide. At times during FY2025–26, we have not always been able to meet that standard.

As complaints have become more complex, people returning to the TIO with persistent issues that aren't resolved by their telco have experienced delays in getting specialist case support from the TIO. They have waited longer than they should have for resolution, and as an organisation established to resolve complaints fairly and efficiently, we must acknowledge that transparently.

This year, we have taken steps to stabilise performance and reduce those delays. We have increased resourcing, improved case progression and strengthened process discipline. These actions have established an important foundation.

But to understand why these improvements weren't getting the results we needed, we commissioned an independent end-to-end review of 9,000 complaints by the Bevington Group (now known as Strategic Design by Argon & Co).

What it confirmed is that delays have not been driven by a single issue, it is a systemic outcome shaped by how work flows across the TIO and the broader telecommunications sector.

This year, we have taken steps to stabilise performance and reduce those delays. We have increased resourcing, improved case progression and strengthened process discipline. These actions have established an important foundation.

Too much time has been spent by our resolution team waiting for information and responses from providers, and for progression through their processes that are not always clear or well-coordinated. Much of that time sits outside the TIO. It reflects how issues are handled before they reach us, and how providers engage once they do.

We also see variation across the sector. Some providers engage early, respond constructively and focus on resolution. Others are slower, provide incomplete responses, or rely more heavily on the TIO to progress matters. That variation directly shapes how long people wait and how complex their experience becomes.

At the same time, we recognise our own role within that system. There have been instances where delays on our side have contributed to a poorer experience for consumers. Acknowledging that is not an end point, it is the starting point for change.

The insight from this work has highlighted that improving timeliness is not about effort alone. It requires structural reform.

It is why we've focused on redesigning how work flows through the TIO, strengthening triage, improving alignment between case complexity and capability, and reducing time spent waiting.

Because meeting our standards is not optional. It is fundamental to maintaining trust in the service we provide.

Extending our focus

In response to the challenges of FY2025–26, we made a deliberate decision to extend our existing strategy for a further year. The additional time allows us to complete the reforms already underway, strengthen and revisit our operating model, and ensure that improvements are not temporary, but embedded and sustainable.

Our focus for the coming year is clear:

- improve timeliness and fairness
- strengthen consistency
- build capability across our workforce
- invest in systems that support better outcomes.

These priorities reflect a simple ambition to deliver a service that is not only effective today but fit for the future.

The additional time allows us to complete the reforms already underway, strengthen and revisit our operating model, and ensure that improvements are not temporary, but embedded and sustainable.

Ensuring people have somewhere to turn

At the heart of our work is a simple expectation that when something goes wrong, people should have access to help that is fair, independent, and effective.

However, consumers do not always have access to those protections, even when risk of harm is evident. Through our engagement with emerging issues, particularly those impacting users of social media and digital services, we continue to see situations where people are unable to resolve problems, where systems deflect or delay, and where individuals are left without a clear pathway to accountability. Over time, this erodes trust as harm continues to grow.

People stop complaining not because the issue has been resolved, but because they don't believe anything will change. This is not only a consumer issue, it is a systemic one. It is why we have continued to advocate for reforms that reflect how people use services today, including calling for our jurisdiction to be expanded to include digital services.

People already expect us to be able to help, and we want all consumers – regardless of the platform or service involved – to have access to fair redress when they need it.

Responding with intent

Meeting challenge with intent means being clear about what we are trying to achieve and disciplined in how we achieve it. It means grounding our decisions in evidence, using our influence responsibly, and being prepared to take positions that may not always be comfortable, but are necessary. It also means recognising progress when it occurs.

A strong system is not one that avoids scrutiny, but one that responds constructively to it, where service providers engage, improve and rebuild trust over time. Our role is to support that system, hold it to account when it falls short, and contribute to improvement wherever change is possible.

A strong system is not one that avoids scrutiny, but one that responds constructively to it, where service providers engage, improve and rebuild trust over time.

Looking ahead

The year ahead represents a transition, from stabilisation to structural reform. It will require continued focus, disciplined prioritisation and a willingness to address the underlying constraints that affect performance.

This is not about doing more with the same.

It is about doing things differently, improving how work flows, how decisions are made, how we engage with our members and how capability is used across the organisation. If we do this well, the result will be a stronger, more resilient Ombudsman scheme, one that continues to serve consumers effectively while contributing to a better communications system for all Australians.

A final reflection

Across all of this, one thing remains constant. Our work matters because of its impact on people. The person who cannot afford to lose connection. The small business whose livelihood depends on reliable service. The individual navigating a system that feels complex or unresponsive.

They are real experiences, and the reason we do what we do. We are committed to staying anchored in that purpose in FY2026–27. It means ensuring that every improvement we make contributes to better outcomes for the people we serve.

That is the standard we have set for ourselves. And it will continue to guide us in the year ahead.

Thank you,

Cynthia Gebert
Ombudsman

Our work matters because of its impact on people. The person who cannot afford to lose connection. The small business whose livelihood depends on reliable service... they are real experiences, and the reason we do what we do.

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About us

Established in 1993, the TIO is a free, fair and independent service that helps consumers and small businesses with unresolved complaints about their phone and internet service.

The TIO operates independently of telecommunications companies and government, ensuring impartiality in its 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.

The TIO works closely with consumers and providers to resolve complaints fairly and impartially. Most complaints are resolved through early intervention, helping people reach an outcome without the need for a formal investigation.

Beyond resolving individual complaints, the TIO also plays a role in identifying systemic issues affecting consumers. By sharing these insights publicly and with regulators, government bodies and the broader sector, we help drive improvements that build a better communications environment for all Australians.

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 lower 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.



We serve a diverse range of consumers, including those from culturally and linguistically diverse backgrounds, seniors, youth, and people from lower socio-economic groups.

Our vision and purpose

Our 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'.

Telecommunications services are essential for consumers and small businesses. These services allow people 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 build trust and confidence in Australia's telecommunications sector through keeping people connected and delivering fairness.
- We provide people with free and independent support to help resolve phone and internet problems that impact their daily lives.
- We aim to be accessible to everyone in Australia no matter where they live, what means they have, what their needs are, or what language they speak.



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TIO values

Our core 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.

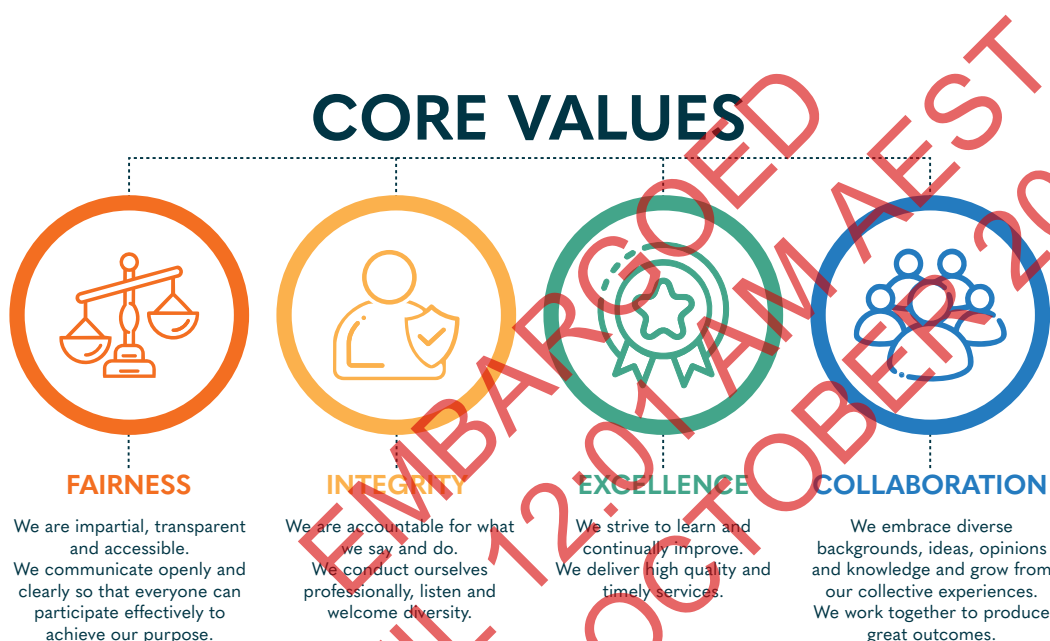


Figure 1: Our values

How we are governed

The TIO is a public company, limited by guarantee and a not-for-profit entity. It is overseen by a Board of Directors that set strategic priorities and provide governance oversight in relation to risk, compliance, financial management and organisational performance, in accordance with the Board Charter, TIO Constitution and Terms of Reference.

While supported by its committees (which include the Audit, Finance, Risk, and Compliance Committee, the People Committee and the Nominations Committee), the Board's role is one of oversight and stewardship and does not extend to involvement in individual complaints. The Ombudsman independently administers the scheme and manages complaint handling and day-to-day operations.

Legal framework

The TIO scheme is established under the Telecommunications (Consumer Protection and Service Standards) Act 1999, which mandates participation by telecommunications carriers and eligible service providers and authorises the Ombudsman to investigate and resolve complaints from residential and small business consumers.

The Ombudsman is also empowered to determine objections relating to a carrier's exercise of land access rights under Schedule 3 of the Telecommunications Act 1997.

**The Ombudsman
independently
administers the scheme
and manages complaint
handling and day-to-day
operations.**

This framework requires telcos to comply with the TIO scheme to promote consumer protection and support industry accountability.

The scheme operates within a broader legal and corporate framework and remains subject to obligations under the Corporations Act 2001, as well as applicable taxation requirements, including its status as a registered charitable entity under Victorian law.

Our functions and decision-making processes are defined by:

- The TIO Constitution
- The Terms of Reference; and
- The Complaint Handling Procedures.

These documents collectively set out the TIO scheme's scope, powers and approach to dispute resolution.

The Terms of Reference are binding on all TIO members. The Board retains the authority to amend these Terms, subject to consultation with the relevant Federal Ministers responsible for telecommunications and consumer policy, whose views must be considered before any changes are made.

[Read the governance documents](#)

Privacy

The TIO is required to comply with the Privacy Act 1988. The TIO Privacy Policy sets out how we collect, use and disclose personal information to facilitate the handling of telecommunications complaints, assess and access objections, and support our independent role within the telecommunications industry.

All TIO staff receive ongoing training in privacy and our data protection obligations. Any proposed changes to how we handle personal information are subject to a Privacy Impact Assessment to identify risks, implement appropriate risk mitigation strategies and ensure ongoing compliance with Australian privacy law.

The Office of the Australian Information Commissioner (OAIC) recognises the TIO as an external dispute resolution scheme for privacy complaints about telcos. In this capacity, the TIO is empowered to determine privacy complaints in accordance with OAIC guidance. The TIO also provides regular privacy complaint reporting to the OAIC on both a quarterly and annual basis.

Any proposed changes to how we handle personal information are subject to a Privacy Impact Assessment to identify risks, implement appropriate risk mitigation strategies and ensure ongoing compliance with Australian privacy law.

The Board

Our corporate structure consists of a Board of Directors and an Executive team that contribute to the company's overall mission and goals.

Our FY2025–26 Board Directors are:



**PROFESSOR THE HON.
MICHAEL LAVARCH**
AO, LLB

Independent Chair



MIRA BASHI
BBM (Marketing), GAICD

Director with
Industry Experience



MAHA KRISHNAPILLAI
BSc Mathematics, GAICD

Director with
Industry Experience



DANA BEIGLARI
BInSt, LLB (Hons)

Director with
Consumer Experience



PETER GARTLAN
Diploma of Financial Counselling

Director with
Consumer Experience



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

Director with
Consumer Experience



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

Independent Director
with Not-For-Profit
Governance Experience



GLEN NOONAN
BSc, ACA, GAICD

Independent Director
with Commercial
Governance Experience



MATT HEALY
BA/LLB, GAICD

Director with Industry
Experience

[Find out more about the TIO Board](#)

Changes to the board

Andrew Sheridan, Director with Industry Experience, resigned from the TIO Board during FY2025–26. Matthew (Matt) Healy was appointed as Director with Industry Experience to replace him.

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 FY2025–26 Ombudsman and ELT consist of:



CYNTHIA GEBERT

Ombudsman



MAT STEWART

Chief Financial Officer



CARMEN BASILICATA

Executive General Manager, Operations



FREYJA MCCARTHY

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



MEAGAN DOWNIE KNOWLES

Executive General Manager, People, Culture and Capability



BEN RASHID

Executive General Manager, Data, Technology and Digital Transformation

[Find out more about the ELT](#)

Changes to our leadership team

In FY2025–26, we farewelled Bernie Wise and welcomed Carmen Basilicata into the role of Executive General Manager, Operations. Sam Stradling stepped in to replace Damien Osborn as interim Executive General Manager, Technology, Analytics, and Business Improvement before Ben Rashid took up the role permanently under the new title of Executive General Manager, Data, Technology and Digital Transformation.

Our people, culture and capability

- Building capability for the future
- Workplace initiatives and programs
- Workforce statistics
- Staff engagement
- Recognition
- Groups and committees



Building capability for the future

This year marked a significant step forward in building the foundations of a high-performing organisation, ensuring our people are clear on expectations, equipped with the right skills and ways of working that enable consistent service delivery for the communities we serve.

Key achievements included the implementation of the Capability Framework, a foundational element for enhancing workforce capability and performance. The Framework provides a consistent, evidence-based approach to role design, recruitment, performance, recognition and development. It strengthens our ability to identify gaps and target investment where it has the greatest impact on performance and service outcomes.

We also progressed critical workforce initiatives including the development of the Salary Progression Framework and strengthening performance calibration processes. Together, these changes support fairness, transparency and consistency in how performance is assessed, developed and rewarded.



Together, these changes support fairness, transparency and consistency in how performance is assessed, developed and rewarded.

Culture remained a key focus area. We promoted our flexible work practices and progressed the move to a new workspace to enable more effective collaboration and connection. The ongoing focus on sustainable performance, wellbeing and inclusion reinforces an environment where people are supported to do their best work.

Leadership capability and consistency remained a focus, recognising the critical role leaders play in shaping culture and performance. Through targeted development, people leaders have been supported to apply contemporary performance practices that set clear expectations, provides coaching and support and creates a consistent TIO-wide experience.

Looking ahead, we will continue to align capability with strategic priorities through our Workforce Strategy, enabling the flexible deployment that supports sustainable performance and delivers better outcomes for the people we serve.



The ongoing focus on sustainable performance, wellbeing and inclusion reinforces an environment where people are supported to do their best work.

Meagan Downie Knowles
Executive General Manager,
People, Culture and Capability

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Workplace initiatives and programs

This year, the TIO strengthened its workplace environment through initiatives designed to support performance, wellbeing and inclusion, alongside our flexible working arrangements (FWAs).

We also progressed our move to a new office for FY2026–27. The new space on Collins Street enables more intentional, activity-based collaboration that supports stronger connection and communication across the organisation.

Inclusion and belonging remained central to our approach. We raised awareness of diverse perspectives, and created opportunities for collaboration to inform decisions. Events and initiatives throughout the year supported cultural recognition, accessibility awareness, and inclusive behaviours.

Employee wellbeing was supported through access to well-being resources, leadership development, and reinforcement of healthy ways of working. This included a focus on sustained performance, ensuring people can maintain performance over time without detriment to wellbeing.

Collectively, we're working towards a workplace that is more transparent, future-fit, and better aligned to organisational goals. We continue to support our people to perform at their best, while maintaining a strong culture of inclusion, flexibility and accountability.

Enterprise agreement update

In FY2025–26, the TIO progressed key activities associated with the 2024 TIO Enterprise Agreement (EA).

This included:

- implementing changes to superannuation, overtime and redundancy provisions
- establishing the Employee Liaison Committee to strengthen governance, consultation and ongoing workforce engagement
- developing the Salary Progression Framework.

Workforce statistics

Total employees by contract and gender

Contract Type	Female	Male	Prefer not to say	Grand total
Permanent Ongoing				
Full time employees	84	82	3	169
Part time employees	11	4	0	15
Casual				
Casual employees	11	3	0	14
Maximum term				
Full time employees	10	8	0	18
Part time employees	0	0	0	0
Total	116	97	3	216

Employee numbers by business group

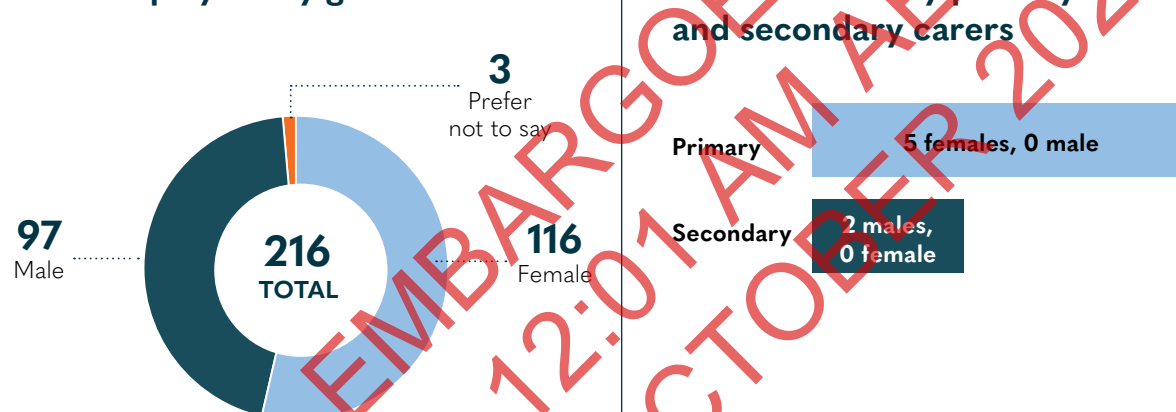


Figure 2: Employee numbers by business group

Total employees by grade and gender

Grade	Female	Male	Prefer not to say	Grand total
Grade 1	28	14	1	43
Grade 2	40	39	1	80
Grade 3	16	16	0	32
Grade 4	15	20	1	36
Grade 5	10	6	0	16
Grade 6	3	0	0	3
Executive	4	2	0	6
Total	116	97	3	216

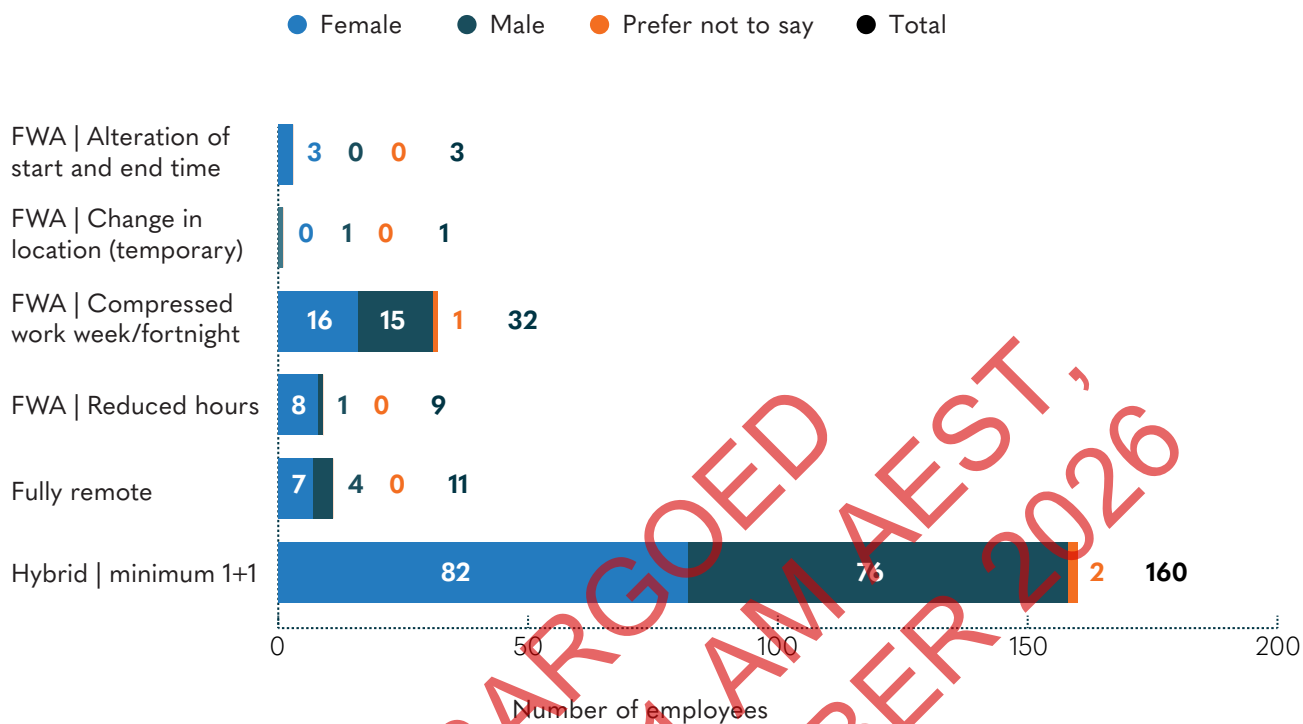
Total employees by gender



Number of employees on flexible work arrangements by group and gender

Group	Female	Male	Prefer not to say	Total
Finance	0	0	0	0
Data, Technology and Digital Transformation	2	1	0	3
Legal, Policy and Regulatory Affairs	3	1	0	4
Communications, Outreach, Media and Members	5	2	0	7
Ombudsman Office	0	0	0	0
Operations	15	13	1	29
People, Culture and Capability	2	0	0	2
Total	27	17	1	45

Work arrangements by gender



Staff engagement

A high-performing, engaged organisation isn't owned by one group alone. Engagement is something everyone contributes to – leaders, managers and team members alike. It's why we continue to evolve towards more collaborative, team-based ways of working, where accountability is shared more broadly.

Leaders are supported to set the direction and create the conditions for people to thrive, while all staff feel committed to creating a culture that supports them to deliver on the organisation's goals.

Putting our learnings to work

While short-term actions can address immediate challenges, meaningful improvement comes from ongoing and consistent effort. It's not a one-off initiative, but something we build and strengthen over time, together. After each TIO biannual engagement survey, the focus shifts to turning what we hear into lasting improvements that support ongoing engagement across the organisation.

Since the last survey, the TIO has continued to shape cultural and operational transformation, refining our approach and working across priority areas that help us deliver on our purpose, including

- embedding change readiness in our delivery roadmap
- greater visibility and communication from leaders
- more consistent approaches to performance and development, with a focus on fairness, clarity, and productive conversations
- progressing the Capability Framework to support individual and leadership development.



While short-term actions can address immediate challenges, meaningful improvement comes from ongoing and consistent effort. It's not a one-off initiative, but something we build and strengthen over time, together.

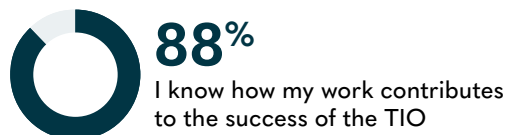
Alessandro Raschella
Manager, Engagement and Internal Communications

OUR ENGAGEMENT SCORE



65% Favourable | 20% Neutral | 15% Unfavourable

WHERE WE EXCEL



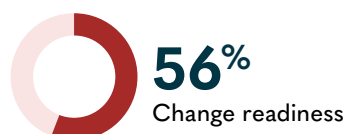
88%

I know how my work contributes to the success of the TIO



90%

My People Leader genuinely cares about my wellbeing



56%

Change readiness



50%

Action



90%

My People Leader role models the values and behaviours of the TIO



86%

I feel I am part of a team

A snapshot of the March 2026 engagement survey

Change fatigue is a common challenge in today's workforce, particularly as people navigate ongoing waves of transformation. The TIO takes steps to acknowledge this honestly and proactively, addressing issues and listening to staff. This includes being clear about what is changing and why.

To strengthen change readiness we:

- reviewed current initiatives and paused or consolidated work where possible, to give people breathing room
- shifted how we measure success from hours and activity to outcomes and value delivered
- monitored capacity through regular check-ins and workload conversations, taking action when needed.

Recognition

Everyday Heroes

On Community Day, when all employees are in the office, Everyday Heroes recognises people who consistently demonstrate our values of Fairness, Integrity, Collaboration and Excellence. Winners are nominated by colleagues and receive a certificate and lanyard pin.

We continue to embed recognition as a core practice alongside feedback, coaching and goal setting to encourage the behaviours and outcomes we want to see more of, and to celebrate how people bring our organisational values to life.

Acknowledgement and recognition are powerful drivers of motivation and performance. It helps people feel valued, strengthens their sense of contribution and supports wellbeing. For teams, it builds psychological safety and encourages people to recognise each other's contributions.



**Acknowledgement
and recognition
are powerful drivers
of motivation and
performance.**

Groups and committees

Our employee-led groups and committees help strengthen our culture, inform decisions and ensure diverse perspectives are reflected across the organisation. Throughout the year, they have provided valuable insights, advocacy, and practical contributions to key initiatives and culture.

Across all groups and committees, a consistent theme has been the importance of co-design and partnership between our people, their leaders and the organisation.

Reconciliation Action Plan (RAP) Working Group

Building respectful relationships and empowering better outcomes for Aboriginal and Torres Strait Islander peoples.

The RAP Working Group progressed initiatives aligned to TIO's commitment to reconciliation. This included increasing awareness, supporting cultural capability, and integrating reconciliation into organisational practices through the development of the Innovate RAP.

Reconciliation is about sustained action, embedding respect, relationships and opportunity into what we do.

Reconciliation is about sustained action, embedding respect, relationships and opportunity into what we do.

Workplace Health and Safety Committee

Supporting wellbeing is fundamental to enabling consistent, high-quality outcomes

The Workplace Health and Safety Committee maintained a strong focus on promoting safe and healthy work practices. This included reviewing safety and wellbeing initiatives, supporting awareness and mitigation of psychosocial risks, contributing to how we support sustained performance in an increasingly complex environment.

Capability Framework Project Team

The Capability Framework makes expectations clear and consistent to better support performance and development

The Capability Framework Project Team brought together cross-functional expertise to design and implement a TIO-wide approach to capability, performance and development.

The Project Team played a key role in supporting implementation, providing guidance, tools and communication to enable consistent adoption across the organisation.

Proud @ TIO

Creating an inclusive environment means everyone feels safe, supported and able to contribute fully

Proud @ TIO supports inclusion and belonging for LGBTQIA+ employees and allies, providing opportunities for connection, awareness and advocacy across the organisation. They contribute to an inclusive culture by promoting understanding, visibility and safe participation in workplace initiatives.

Employee Liaison Committee

Staff perspectives shape how we design and deliver key initiatives, improving outcomes for everyone

The Employee Liaison Committee provides a forum for information sharing between our people and leadership, supporting engagement on workplace matters and Enterprise Agreement implementation.

Our performance

- Preparing for tomorrow, improving today
- Our strategic goals
- Strategic projects
 - Keywords
 - Complaint handling model review
 - Website redevelopment
 - Foundations for an AI-enabled future
 - Future workspace
 - Campaign for a Digital Platforms Ombudsman

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WED 7 OCTOBER 2026

Preparing for tomorrow, improving today

As consumer expectations evolve and the operating environment becomes increasingly complex, the TIO must continue to adapt how it delivers services.

This was a year of progress for the TIO's future capability. Initiatives progressed and delivered strengthened our foundations for the future and will continue to deliver benefits in the years ahead.

In FY2025–26, we made significant progress against our six strategic goals and key projects designed to improve consumer experience, enhance capability and strengthen operational effectiveness.

These initiatives put us in a strong position to respond to challenges and opportunities, and reflect our commitment to building a more resilient, adaptable and future ready organisation. Above all, it ensures we can continue to deliver fair, independent and effective dispute resolution services for consumers and members as the sector evolves.

In FY2025–26, the TIO:

- embedded the Fairness Commitment and revised Complaint Handling Procedures to strengthen consistency, transparency and consumer-centred decision making
- completed the migration of core infrastructure to the cloud, improving system resilience
- modernised consumer channels to support more accessible and flexible service delivery

These initiatives put us in a strong position to respond to challenges and opportunities, and reflect our commitment to building a more resilient, adaptable and future ready organisation.

- delivered a website that makes it easier for consumers to access information and support
- ran a targeted digital brand campaign aimed at reaching consumers in low decile, regional and remote areas
- implemented an organisation-wide Impact Framework to strengthen our ability to measure and improve outcomes
- reviewed our operating model to identify opportunities for long-term service improvement
- established the Capability Framework to improve performance quality and development across the TIO
- strengthened complaint insights through a contemporary keyword framework
- built awareness of the emerging harms for digital platform users through a high-impact campaign
- strengthened policy and community engagement while deepening relationships and influence with stakeholders and government
- established the governance and foundations required for responsible adoption of AI
- improved member experience and streamlined access to information and services through a new Member Portal
- relocated to a new workplace designed to foster collaboration, connection and enhanced performance

The focus for FY2026–27 will be transforming these foundations into measurable outcomes, including improved timeliness for resolving complaints, increased employee confidence and more consistent operational performance.

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

Objective	Measures	Achievement 2025–26
Energised, trusting, and courageous team	Employee Engagement 68% Improved change readiness score >60% agreement	Engagement 65% Change readiness 56%
We are supported to grow, develop and perform in a changing environment	Improvement in rating by staff factors critical to Australian Financial Review (AFR) status	Not measured

In FY2025–26, we continued to strengthen our people, culture and workplace foundations to support a flexible, high-performing organisation. A key focus was helping our people build the skills, confidence and support they need to perform in a changing environment.

Supporting engagement and connection

Staff engagement has remained broadly stable over the last twelve months, with the March 2026 survey recording a score of 65%, a modest increase from October 2025. This continues the trend of engagement stabilising in the mid-60s range, with high participation confirming the results are representative.

Staff feedback highlighted many positive aspects of the workplace, including strong team relationships, supportive managers and a shared commitment to deliver for consumers and industry.

It also identified opportunities to strengthen communication, support teams through change and to make sure people have the tools and resources they need to succeed. Building a high-performing culture remains a priority and in FY2026–27, we'll continue to strengthen leadership capability and invest in communication and wellbeing.

Building capability for a changing environment

The Capability Framework entered its implementation phase during FY2025–26 and is now being incorporated into performance, recruitment and learning processes. It provides a consistent foundation for capability uplift and clearer expectations for employees and leaders.

Progress also continued on the Workforce Strategy, providing valuable insights into workforce structure, role clarity and the capabilities needed to support future service delivery.

Supporting people through change

In FY2026–27, we will shift our focus from managing and communicating change to building organisation-wide change capability.

We will invest in enterprise-wide change maturity, leadership capability and continuous improvement practices to strengthen implementation outcomes, improve change adoption, and realise sustainable benefits for consumers, members and the organisation.

Strengthening shared culture and values

Our True North cultural transformation program continued during FY2025–26, supporting a shared culture and values across the organisation.

Together with the Capability Framework, Workforce Strategy and Future Workspace project, True North is helping embed the behaviours, expectations and ways of working to support a flexible, high-performance culture.

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WED 7 OCTOBER 2026

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

Objective	Measures	Achievement 2025–26
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 (see service delivery performance table at end of section)
	Cost to serve model developed	Phase 1 and 2 complete
Transform our service delivery to meet stakeholder needs and expectations (accessibility, independence, fairness, efficiency, value)	Improvement relative to benchmark for customer effort score (<40%), satisfaction (>87%) scores	Customer effort score 50% Satisfaction 79%

In FY2025–26, we made significant progress towards building an operating model that is more adaptive, resilient and responsive to changing stakeholder needs. While some initiatives remain in transition, the reforms delivered this year have improved organisational capability and positioned us to pursue further improvements in FY2026–27, including a comprehensive operating model review.

Responding to a changing industry

While overall complaint demand has been relatively stable over the past two years, the mix of cases has changed, with a growing proportion requiring intervention by our dispute resolution team. This has increased the time and resources required to resolve complaints and challenged several assumptions underpinning the budget and funding models. It has also contributed to the complaint backlog. Backlog volumes have stabilised in recent months yet sustained improvement will be driven by systemic improvements in how work flows across the TIO and broader telecommunications sector.

Since 1 July 2026, the Backlog Reduction Taskforce has operated as a time-limited intervention to reduce backlog volumes and test new approaches to case management, complaint resolution, provider engagement and workflow design. These insights and evidence are informing our broader reform agenda and the design of future ways of working.

Strengthening fairness and service quality

A key milestone was the implementation of the Fairness Commitment and revised Complaint Handling Procedures from 1 July 2025. These reforms established a stronger framework for consistent, fair and high-quality complaint handling, supported by improved guidance materials, quality assurance processes and staff calibration. This work has strengthened the customer experience focus of our service delivery and provides a solid foundation for continuous improvement.

Business Continuity Plan

Work to increase organisational resilience has commenced through a review of the Business Continuity Plan, supported by external expertise, to ensure the TIO is better prepared to respond to major system or industry events.

Improving operational insight and adaptability

We completed the first two phases of our Cost to Serve program, gaining greater insights into the drivers of complaint handling costs and the impacts of increasing case complexity. These insights are already informing future decisions about funding, efficiency and operating model design, helping our services remain sustainable and responsive to stakeholder needs.

To improve our ability to respond to demand fluctuations, we enhanced forecasting, workforce planning and performance monitoring capabilities. Cross-skilling initiatives and surge response protocols have increased organisational flexibility, while ongoing refinement of performance measures is improving visibility of emerging issues and supporting more informed, operational decision-making.

Laying the foundations for future service transformation

The Consumer Channels Project achieved several important milestones during the year. The successful transition to a cloud-based telephony platform significantly improved system resilience and flexibility, creating a modern foundation for future service enhancements. Planning is well advanced for additional capabilities, including web chat and AI-enabled services, which will be introduced progressively as organisational readiness allows.

Service Delivery performance FY2025–26

Measure	Goal	Target	FY2025–26
Time to close (enquiry and referral handle time and turnaround)	% of calls answered within 60 and 120 seconds	> 70:90	88:91
	Handling time in call centre (mins)	<15	16.32
Time to Close (case handle time and turnaround)	% of escalated cases closed within 60 and 120 days (including time in the queue)	> 75:90	50:85

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

Objective	Measures	Achievement 2025–26
Accessible and fair service	Improved customer satisfaction (87%) and customer effort score (<40%)	Satisfaction 79% Customer effort score 50%
	85% of cases achieving 90% + of the quality criteria	64% of cases achieved 90%+
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

In FY2025–26, we continued to strengthen the accessibility, reach and effectiveness of our services for consumers and community organisations. Through investment in digital channels, data-informed engagement and collaborative partnerships, we focused on making it easier for people to understand their rights, access support and engage with the TIO.

Consumer satisfaction remained stable throughout the year. Consumer feedback reinforced the importance of continuing to improve timeliness, reduce effort and provide a more seamless service experience. These insights will inform ongoing service improvements in FY2026–27.

Using data to better reach underserved communities

During FY2025–26, we continued to shift from broad-based outreach towards more targeted, data-informed engagement.

The increasing use of internal dashboards and digital analytics has improved our understanding of where awareness and access gaps exist, enabling us to better identify underserved communities and tailor engagement activities to their needs. This more targeted approach helps ensure resources are focused where they can have the greatest impact and will remain an important area of focus in FY2026–27.

Strengthening community partnerships

Building strong relationships with community organisations remains critical to ensuring our services are accessible to the people who need them most.

Throughout FY2025–26, we continued to deepen engagement with community organisations through partnerships, collaborative outreach activities and digital events. We actively sought feedback from community organisations and strengthened relationships with groups that had not historically been significant users of the TIO's services.

Our Consumer Panel continued to provide valuable feedback on both current services and proposed changes, while consumer representatives participating in the Telco Accessibility Taskforce helped inform our understanding of accessibility challenges and opportunities.

We also strengthened relationships with financial counselling organisations and continued to collaborate with other Ombudsman schemes to deliver outreach in ways that better support communities and improve the reach of our engagement activities.

Expanding accessible and targeted engagement

Digital events have become an increasingly important part of our outreach approach, providing a scalable, accessible and targeted way to engage with community organisations.

These events help ensure organisations understand who the TIO is, how we can help, and how the people they support can access our services. Together with our broader partnerships and outreach activities, they represent an important shift towards a more responsive, accessible and community-focused service model.

Building strong relationships with community organisations remains critical to ensuring our services are accessible to the people who need them most.

Goal 4: Deliver a valued and valuable service to industry

Objective	Measure	Achievement FY2025–26
Demonstrated value in the TIO’s service	Improved performance against member satisfaction benchmark (FY2024–25: 64% satisfaction)	Member satisfaction 62%

Collaborating for the future

Member satisfaction with the TIO remained steady at 62% in FY2025–26 (down slightly from 64% in FY2024–25).

We continued to strengthen our relationships with industry and enhance the value we deliver to members. Through more structured engagement, tailored education and investment in member services, we focused on supporting fair and efficient complaint resolution while helping members better understand and meet their obligations.

Our engagement with members matured significantly during the year, with a stronger emphasis on proactive communication, capability building and creating opportunities for meaningful collaboration. This work contributed to improved member sentiment and reinforced the value of the TIO’s role beyond dispute resolution.

Regular Ombudsman-led forums and structured engagement with major members are now business-as-usual activities. They provide a consistent platform for dialogue, feedback and collaboration, helping the TIO strengthen communication and understanding with members.

Investing in how we service members

A significant milestone was the delivery of the new Member Portal, released on 30 June 2026 with staged implementation continuing through July.

The new portal provides a major enhancement to the member experience, with greater self-service capability, improved access to information and resources, and more sophisticated reporting through integrated dashboards. It addresses longstanding inefficiencies and improves transparency, particularly in relation to complaint information and financial interactions.

The new portal provides members with better tools to manage their engagement with the TIO and supports more effective use of complaint and performance data.

Delivering value beyond complaint resolution

The value we provide to members extends beyond the resolution of individual complaints.

During FY2025–26, we supported industry improvement through systemic investigations, sharing insights about complaint drivers, capability-building activities and the provision of independent information, advice and referral services for consumers.

Systemic investigations continue to be an important mechanism for identifying and addressing broader issues affecting consumers. The majority of investigations in FY2025–26 resulted in improvements by members, while proactive engagement before formal investigation also created opportunities to influence change and improve consumer outcomes.

This work helps address underlying causes of complaints, supports continuous improvement across the sector and reinforces the TIO's contribution beyond individual dispute resolution.

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WED 7 OCTOBER 2026

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

Objective	Measures	Achievement FY2025-26
Our data, knowledge and experience influences policy debate and drives market and regulatory responses	Stakeholders value TIO information and contributions to policy issues (evidence via survey) (FY2024-25 4.3/5)	4.5/5
	Our contribution was recognised or reflected in 85% of concluded regulatory processes	85%
Strategic engagement that delivers improved outcomes for consumers and industry	Timely and impactful engagement (measured by stakeholder value placed on engagement and impact)	96% positive
	Media Impact Score (iSentia) equal to or greater than FY2023-24 (4.15)	3.75

In FY2025-26, we strengthened our role as an influential and trusted voice on consumer issues in telecommunications and emerging digital markets. Through evidence-based advocacy, policy engagement and strategic stakeholder relationships, we continued to use our data, knowledge and experience to inform public debate, influence sector reform and improve outcomes for consumers.

A more structured approach to policy engagement, combined with stronger data and insights capabilities, enhanced the TIO’s external influence and positioning throughout the year. This work supported a greater focus on outcomes, extending our impact beyond complaint resolution to contribute more broadly to policy development, consumer protection and dispute resolution reform.

Driving policy and regulatory outcomes through evidence

The TIO's data and insights work provides independent information and analysis about the customer experience in the telecommunications sector.

Throughout FY2025–26, we delivered a strong program of policy submissions, helping to inform government, regulators and policy decision-makers on issues affecting consumers. This work was supported by a more structured and evidence-based approach to policy engagement, with influence demonstrated across the majority of concluded processes during the reporting period.

By sharing insights drawn from consumer experiences, we continue to contribute to policy discussions aimed at reducing harm, preventing complaints and improving industry outcomes.

Throughout FY2025–26, we delivered a strong program of policy submissions, helping to inform government, regulators and policy decision-makers on issues affecting consumers.

Measuring and demonstrating impact

A significant milestone during FY2025–26 was the development of the TIO's Impact Framework.

The framework provides a clear and consistent way to define, measure and demonstrate the impact of our work. It shifts the focus from reporting what we do to understanding the outcomes we achieve and the influence we have, helping to show how the TIO contributes to positive change for consumers, industry and the broader community. It provides the foundation for future performance measurement, evaluation and reporting.

Strengthening our influence

The publication of formal policy position statements further strengthened the TIO's contribution to public policy discussions.

During FY2025–26, we released policy positions on universal services and cancellation practices, providing clear and evidence-based views on issues affecting consumers and supporting broader conversations about sector reform.

These statements reflect a more proactive approach to policy engagement and help articulate the TIO's perspective on issues informed by complaint data, operational experience and consumer outcomes.

Informing public discussion through data and reporting

The TIO's reporting and insights publications continue to play an important role in informing public discussion and attracting stakeholder interest.

Quarterly reports and specialised insights publications, including Digital Platform complaints insights reporting, provided opportunities to highlight emerging consumer issues, stimulate public conversation and encourage industry and regulatory responses. These publications remain an important mechanism for sharing independent evidence and promoting understanding of evolving consumer challenges.

Building strategic relationships and influence

Strategic engagement with government, regulators, consumer organisations, industry stakeholders and peak bodies remained a focus in FY2025–26.

We actively engaged with members and consumer organisations to better understand emerging issues relevant to our jurisdiction, including challenges arising from digital platforms and online services. We also strengthened engagement with the ACCC, ACMA, Australian government departments, parliamentarians and other regulators to support understanding of the TIO's role, capability and capacity to deliver external dispute resolution services in both telecommunications and emerging digital environments.

This work was supported by a greater focus on targeted and consistent messaging, helping to strengthen awareness of the TIO's role and contribution in a changing communications landscape.

Strengthening awareness and reputation

Media engagement continued to support the TIO's influence and external profile during FY2025–26. The TIO achieved a Media Impact Score of 3.75, with less than 1% of overall coverage negative in tone. Quarterly report releases continued to drive media interest in the TIO, as did advocacy for better protections for digital platform users.

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

Objective	Measures	Achievement FY2025–26
Robust, secure, innovative and scalable information technology and data solutions now and into the future	100% of IT infrastructure and solutions migrated to the cloud by end of FY2025–26	100% of all possible IT infrastructure now migrated to Cloud
	Timely and effective complaint trend analysis enabled by improved data capability	Significant improvement, ongoing work
Robust and mature internal governance and compliance models	Internal models best practice standards	Governance models meet best practice

In FY2025–26, we strengthened the technological, governance and operational foundations required for a future-fit organisation to remain effective, resilient and responsive in a changing environment.

This important foundational work supports future service transformation, improved decision-making and more efficient delivery of services to consumers, industry and other stakeholders.

Strengthening technology and data foundations

In FY2025–26, the TIO completed its migration of information technology infrastructure to the cloud. This transition has improved the resilience, scalability and security of our technology environment while creating a stronger foundation for future digital capability.

Strengthening governance and accountability

The TIO’s Project Governance Framework has now transitioned into business-as-usual operation, improving project discipline, reporting and accountability across the organisation. It provides greater structure for delivering strategic initiatives and supports more consistent oversight of organisational priorities.

As the number and complexity of strategic projects continue to grow, the TIO will focus on ensuring governance arrangements effectively support the simultaneous delivery of multiple initiatives.

STRATEGIC PROJECTS

Strengthening complaint insights through the Keywords Project

In FY2025–26, the TIO completed an update of its complaint keywords terminology, strengthening how we capture, analyse and report on the issues affecting consumers. The update reflects changes in the complaint landscape since 2019 and supports a more contemporary view of consumer experience across an evolving environment.

The revised keywords provide updated definitions, refined categories and a new Safety and Security category. By simplifying and consolidating keywords for complaint handlers, the TIO is better positioned to identify and understand emerging issues, including fraud, scams and consumer safety concerns.

The update was informed by collaboration with members and regulators, to ensure the keyword model reflects current industry conditions, consumer experiences and stakeholder information needs. This engagement strengthened confidence in the revised approach as a practical and relevant way to support more meaningful analysis over time.

This engagement strengthened confidence in the revised approach as a practical and relevant way to support more meaningful analysis over time.

The Keywords Project also established stronger governance for ongoing keyword management. Clearer ownership, accountabilities, monitoring and controls will help the keyword set remain responsive to consumer needs, regulatory expectations and broader market change.

The update will strengthen the value of complaint data across the complaints' ecosystem. For consumers, it supports earlier identification of issues that may be causing harm. For members, it provides clearer insight into complaint drivers and opportunities to improve service outcomes. For regulators and other stakeholders, it enables more robust trend analysis and evidence to inform advocacy, policy, compliance and systemic improvement work.

The update also supports a more consistent internal approach to complaint categorisation through improvements to the keyword tracking interface. A more intuitive and streamlined experience will help our team apply keywords consistently and contribute to higher-quality data for insights, reporting and industry improvement.

The Keywords Project reflects the TIO's commitment to using complaint data and consumer experience to support accountability, improved practices and trust across the telecommunications sector.

For consumers, it supports earlier identification of issues that may be causing harm. For members, it provides clearer insight into complaint drivers and opportunities to improve service outcomes.

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WED 7 OCTOBER 2026

STRATEGIC PROJECTS

Complaint handling model review

During FY2025–26, we experienced growing complaint complexity and sustained pressure on complaint resolution timeframes. These challenges reinforced an important insight: while our purpose remains clear, the environment in which we operate has changed significantly.

As consumer expectations evolve, new technologies emerge and regulatory scrutiny increases, our operating model must remain capable of delivering fair, independent and timely dispute resolution services into the future. The events of the past year created an opportunity to examine not only what we do, but how we do it.

Insights from the Bevington review

To support this work, we engaged the Bevington Group, now known as Strategic Design by Argon, to undertake a review of our complaint handling processes. The review analysed close to 9,000 complaints and examined how work moves through our complaint handling model, where delays occur, how decisions are made and the factors that contribute to demand and complexity. It confirmed that challenges consumers were experiencing could not be attributed to a single issue. Rather, they reflected interconnected structural issues across workflow design, governance, prioritisation and system flow.

The events of the past year created an opportunity to examine not only what we do, but how we do it.

A shared view of the challenges

The findings highlighted opportunities to simplify end-to-end processes, improve triage and allocation, strengthen accountability, provide greater performance visibility, reduce avoidable rework and better align procedures, systems and day-to-day practices. Importantly, the review confirmed that sustainable improvement would not be achieved through additional resourcing alone. Long-term success will depend on redesigning aspects of the complaint handling model so that work flows more effectively, repeatable matters are managed more consistently, and effort is effectively aligned to complexity and risk to better support current and future demand.

Building a stronger system

One of the most significant responses to these findings has been the establishment of the Backlog Reduction Taskforce. Commencing on 1 July 2026, the Taskforce is a dedicated six-month, multidisciplinary initiative designed to reduce aged backlog, improve operational flow and generate practical insights to inform broader complaint-handling reform.

While reducing backlog remains an immediate priority, the Taskforce has been deliberately designed as more than a short-term intervention. It will test new workflows, trial different approaches to triage and case management, identify practical opportunities to reduce bottlenecks, and inform scalable and repeatable approaches for the broader complaint handling system.

Reviewing how we operate

During FY2025–26, a range of other initiatives contributed to operational improvement and learning. These included targeted workload management approaches, specialist resource deployment, process redesign activities and the use of data and analytics to improve visibility of performance and system behaviour. Together, these have helped build a clearer understanding of the factors driving backlog accumulation and complaint handling delays. It has also highlighted the importance of addressing system-wide causes rather than relying solely on additional capacity to manage demand.

Looking ahead, FY2026–2027 will mark the beginning of a broader operating model review and reform program. This work will examine how the TIO is organised, how decisions are made, how work flows through the organisation and how we use technology, data and capability to deliver our services. The objective is to create an operating model that is more efficient, adaptable and resilient, and that can respond effectively to fluctuations in demand, increasing complaint complexity and changing stakeholder expectations. It will also provide assurance that the TIO remains capable of delivering fair and timely outcomes while maintaining the independence, accessibility and quality that consumers and members expect.

Preparing for the future

While much work remains ahead, FY2025–26 has provided a critical foundation for change. The challenges experienced during the year have prompted a deeper examination of how the TIO operates and created a clear mandate for reform. By combining immediate action with longer-term redesign, we are positioning the organisation to be more responsive, sustainable and effective in the years ahead, and to remain a trusted and valued dispute resolution service for consumers, members and the broader community.

STRATEGIC PROJECTS

A new website shaped by consumers

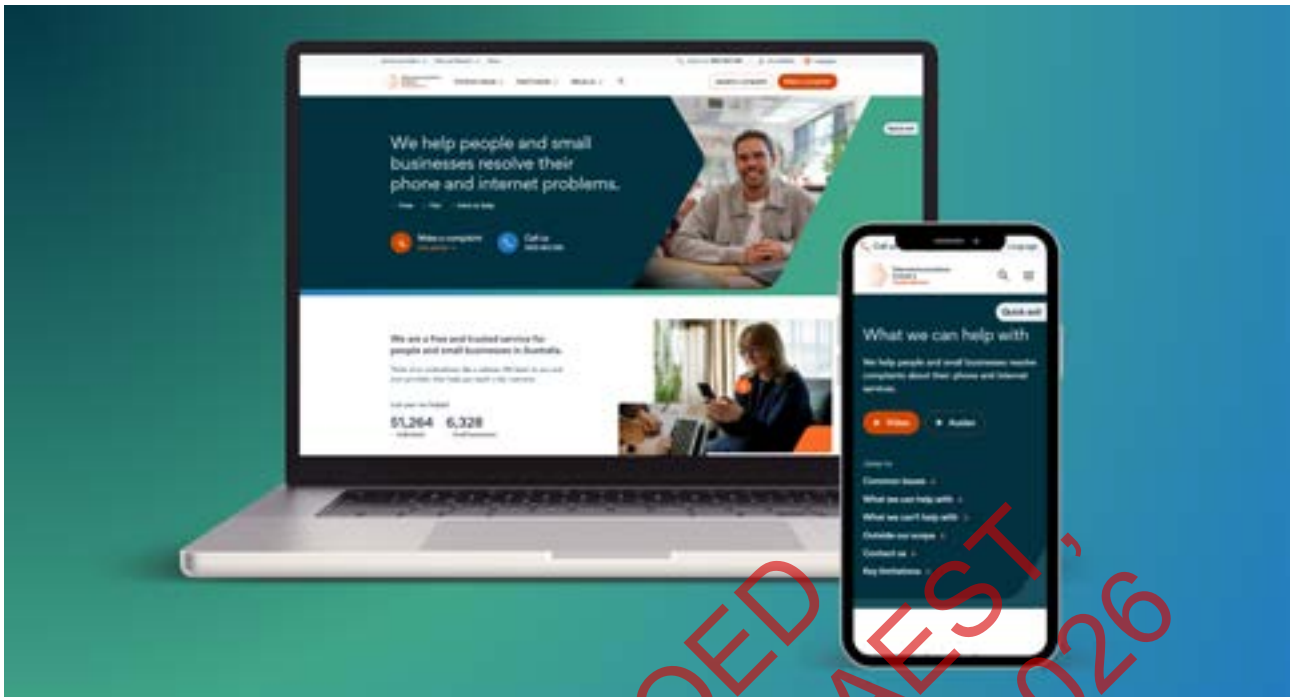
More accessible and approachable

The TIO launched its new website on 27 July 2026 following extensive research, consultation and user testing. It marks the first major refresh of our digital experience since 2017.

The website is one of the TIO's most important service channels and is often the first interaction someone has with our organisation. As digital technologies and community expectations continue to evolve, so too must the ways people access information and support. Consumers increasingly expect experiences that are simple, intuitive and accessible, regardless of how or where they access services.

To meet these expectations, the Website Redevelopment Project focused on responding to consumer needs, reducing complexity, removing barriers and helping people find the information they need more quickly. The TIO wanted people to feel confident they had come to the right place for help, and to easily take the next step in resolving their phone or internet issue.

The TIO wanted people to feel confident they had come to the right place for help.



Designed around consumer need and shaped by user feedback

A key difference in the new website is its consumer-first approach. Through discovery workshops, stakeholder consultation and user testing, we identified a consistent theme: consumers are looking for answers and support, not lengthy explanations.

This insight has shaped every aspect of the redesign. The new website provides clearer pathways from the moment a person arrives, helping them quickly identify their issue and understand what to do next. Contact options are surfaced earlier, guidance is more practical and actionable, and content has been rewritten in plain English to improve understanding.

Information has also been restructured around the issues consumers are trying to solve, rather than organisational processes. The result is a simpler and more intuitive experience that helps people reach the right information faster.

Ongoing feedback enabled the project team to refine and improve the experience throughout development, creating a website that is more responsive to the needs of consumers and the wider community.



Accessibility built in from the start

Accessibility is a core TIO value and an important focus of the redevelopment. Our Accessibility Strategy recognises that some of the people who most need support can also face the greatest barriers when accessing information online.

Rather than treating accessibility as an afterthought, the new website has been designed with accessibility in mind from the beginning. The website supports screen readers, keyboard navigation and assistive technologies, and has been developed and tested against recognised accessibility standards.

Navigation has been simplified, layouts have been designed to be easier to scan, and content has been structured to reduce cognitive load and improve comprehension.

We also expanded access to support services, including stronger visibility of Auslan resources and the introduction of the Recite Me accessibility toolbar. The toolbar allows users to customise their browsing experience through features such as text-to-speech, reading aids, translation tools and visual display adjustments. Together, these improvements help create a more inclusive and accessible experience for a wide range of users.

Faster, simpler and more reliable

Many of the improvements are visible to users, but important changes have also been made behind the scenes. The website has been rebuilt on a modern platform designed to improve performance, security and reliability. Pages now load faster and more consistently, particularly for users in rural and regional areas or those accessing the site using slower internet connections. These changes support the same goal as the redesign itself: reducing frustration, removing unnecessary barriers and making it easier for people to access help when they need it.

A firm foundation for the future

The new website helps the TIO meet the changing needs of Australians, now and into the future. By combining accessible design, clear content and modern technology, it provides a trusted and effective channel for consumers, small businesses, members and stakeholders. Most importantly, it makes it easier for people to find information, understand their options and access support when they need it. It also provides a stronger foundation for the TIO to continue improving digital services and responding to changing community expectations in the years ahead.

Pages now load faster and more consistently, particularly for users in rural and regional areas or those accessing the site using slower internet connections.

STRATEGIC PROJECTS

Building the foundations for an AI-enabled future

Artificial Intelligence (AI) is rapidly transforming how organisations operate, presenting opportunities to improve productivity, decision-making, and service delivery. During FY2025–26, the TIO established the foundations to adopt AI safely, responsibly, and effectively across the organisation. This responded to a need for clear governance, decision-making pathways, and risk controls to avoid inconsistent use, unmanaged risks, and fragmented investment.

Strategy and governance

The TIO's AI governance framework includes an AI Strategy, ethical principles, policies, governance structures, and assessment processes. This year, we also started a structured program of assessment to ensure all potential AI initiatives are first considered against strategic, ethical, privacy, security and operational requirements.

We also invested in organisational readiness through AI awareness activities, leadership briefings and staff engagement workshops. These initiatives have strengthened awareness, improved decision quality, and established consistent pathways for evaluating and governing AI across the TIO.

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AI Adoption Roadmap: The year ahead

FY2026–27 will mark the transition to implementation and enablement. We'll focus on building AI capability through tiered training programs for all staff across general use, development, support and leadership. In parallel, we'll embed governance into business-as-usual operations and progress AI use cases into implementation.

This next phase aims to deliver measurable business value while maintaining appropriate oversight and risk management. By continuing to strengthen governance, staff capability, and data foundations, the TIO staff will be well positioned to realise the benefits of AI in a trusted, transparent, and sustainable way.

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STRATEGIC PROJECTS

Supporting connection, collaboration and performance in our new workplace

This year, the TIO relocated to a new workplace in Melbourne's CBD, marking an important milestone in delivering our strategic goal of fostering a flexible, high-performing culture where our people can thrive. With hybrid working now well established, the role of the office has evolved.

Rather than being the primary place where work happens, it is now one part of a broader workplace ecosystem that supports collaboration, knowledge sharing and relationship building. Our move reflects this shift, providing a space that encourages purposeful in-person connection while supporting capability and performance.

We consulted with employees and leaders across the organisation through interviews, workshops and surveys. Insights informed decisions about the office location, size, layout, functionality and environments that best support different types of work.

Getting our people ready for the move required strong engagement across the organisation.

A cross-functional project team worked alongside a network of Change Champions representing different teams from across the organisation.

A cross-functional project team worked alongside a network of Change Champions representing different teams from across the organisation. Together, they helped share information, gather feedback and support colleagues through the transition, ensuring the project reflected both operational needs and employee experience. We also developed practical resources to help people prepare for the move, including workplace guides and information about new ways of working. Regular updates and ongoing engagement helped ensure our people felt both informed and supported throughout each phase of the transition.

Designed around the way we work

Our new office is a contemporary workplace with a smaller, more efficient footprint, designed around the way our people work. Flexible spaces support both focused and collaborative work, while the open floorplan encourages interaction, shared problem solving and informal learning.

Enhanced workplace technology, including improved meeting room capabilities and collaboration tools, has strengthened connectivity between employees in Victoria, Western Australia and those working remotely, supporting a more consistent and inclusive experience regardless of location.

The Future Workspace project delivered more than a new office. It created a workplace that better supports how our people work today by bringing together our physical and digital environments to enable stronger collaboration, connection and productivity. It provides a flexible foundation for the future, with the ability to adapt as we evolve – ensuring our people, ways of working and service delivery continue to be supported.

Enhanced workplace technology, including improved meeting room capabilities and collaboration tools, has strengthened connectivity between employees in Victoria, Western Australia and those working remotely, supporting a more consistent and inclusive experience regardless of location.

STRATEGIC PROJECTS

Campaign for a Digital Platforms Ombudsman

The TIO undertook significant policy and advocacy efforts in FY2025–26 for the expansion of our jurisdiction to include complaints about digital services. As the Communications Ombudsman, we would be able to resolve both telco and digital complaints to close a key gap in consumer safeguards and to better protect Australians online.

Why the TIO wants to help protect Australians online

From email to search engines, social media and streaming platforms, digital services are increasingly part of how Australians live, work, stay connected and informed. But when something goes wrong online, people, small businesses and community groups currently have no redress when big tech companies can't or won't resolve their issues.

Without an independent external dispute resolution scheme to turn to, people are increasingly losing access to accounts, experiencing financial loss, facing barriers to running small businesses and suffering unnecessary stress and loss of time.

In FY2025–26, 1,124 people came to the TIO for help with their digital platform problems – a 70 per cent increase when compared with the previous financial year. While the TIO can't help with these complaints, we continue to call for expanded jurisdiction to be able to resolve both telco and digital complaints and close a clear gap in consumer safeguards.

**In FY2025–26,
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Strengthening the evidence base for change

In December 2025 the TIO published data and insights from the enquiries we receive about digital services.

Our Digital Platforms Complaints Insights Report reached nearly 5 million people across earned media, painting a compelling story about tech companies failing to treat people fairly when they need to resolve online problems.

[Read the Digital Platforms Complaints Insights report](#)

Why consumers need ‘Someone To Turn To’

In June 2026, we launched a research report at Parliament House in Canberra which revealed the concerning experiences of Australians with digital service problems.

Someone To Turn To, a research report conducted by the Consumer Policy Research Centre (CPRC) and commissioned by the TIO, reinforced just how serious the problems are nationwide:

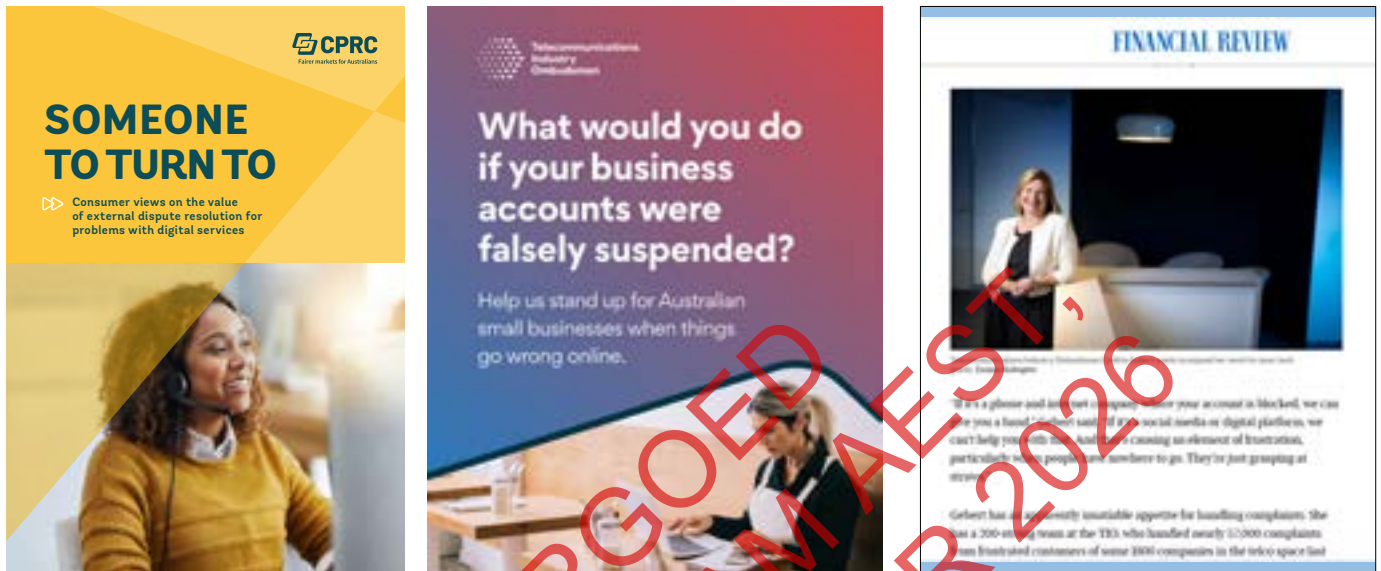
- Four in five Australians experience problems online. Most Australians experienced at least one issue in the last year, yet two in three who complained were unhappy with the outcome.
- Australians are losing an estimated \$497 million a year due to problems with digital services. Over half of the people surveyed were impacted financially.
- Over half of Australians surveyed reported lower trust online and one in seven reported impacts on their mental health and wellbeing.
- Three in four people want free and independent support to handle online complaints, and 83 per cent are open to the TIO expanding its role to do it.

The Canberra launch was attended by over 70 people, including parliamentarians, advisors, public servants, regulators, academics, consumer and small business groups, and industry representatives from the telco and digital sectors.

Attendees heard stories from consumers who have contacted the TIO for help, and the human impact behind the data.

To coincide with the launch, News.com.au ran a series on consumers who have been impacted by problems with digital platforms.

[Read Someone To Turn To](#)



Building momentum

After developing relationships and strengthening connections across the sector, there were two positive developments in March 2026. Firstly, the Digital Platform Regulator Forum (DP-REG) announced they're exploring dispute resolution mechanisms for digital platforms. The forum is made up of the ACCC, the ACMA, the eSafety Commissioner and the Office of the Australian Information Commissioner.

Secondly, the Senate Select Committee on Information Integrity on Climate Change and Energy cross-party report recommended 'the Australian Government consider how to improve the complaints resolution process, including about false and misleading information online'. As part of the report, the Australian Greens separately called on the government to expand the TIO's jurisdiction to take on digital platform complaints.

We will build on this momentum in FY2026–27 to ensure people have someone to turn to when things go wrong online.



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.

*Names of all parties have been changed.

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Keeping communities connected

- Message from our Consumer Panel Co-Chair
- Connecting with communities across Australia
- Strengthening accessibility through partnerships
- Telecommunications Accessibility Taskforce
- Digital brand campaign helps the TIO reach isolated communities

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Consumer Panel Co-Chair's message

Australian consumers continue to experience difficulties getting and staying connected to phone and internet services. At the same time, the consequences of not being connected continue to grow.

As Co-Chair of the TIO Consumer Panel, I continue to hear from Panel members about the practical impacts of telco problems. These are not abstract issues, they affect consumers' ability to manage everyday costs, pay for essentials such as groceries, and access critical services and support when something goes wrong. This has been a particular concern this financial year, with the Optus outage on 18 September 2025 reinforcing the importance of reliable access to Triple Zero, and the devastating consequences that can occur when access fails.

In my role as Director of First Nations Policy at Financial Counselling Australia, I have seen first-hand how these pressures emerge, and how essential services like telecommunications can quickly become both a lifeline and a source of stress when support is not accessible or responsive to people's needs.

As a Panel, we have been closely monitoring the implementation of the Telecommunications (Domestic, Family and Sexual Violence Consumer Protections) Industry Standard 2025. Disappointingly, some members are hearing that consumers are not receiving the support they are entitled to, and that providers have more to learn about responding to the complexity of these situations.



**As Co-Chair of the
TIO Consumer Panel,
I continue to hear from
Panel members about
the practical impacts of
telco problems.**

Coverage and connectivity remain ongoing concerns for Panel members, particularly for consumers living in regional, rural and remote areas. Access to support can be difficult in these communities. I have personally heard accounts of people travelling long distances to visit a telco store, only to be turned away.

I am hopeful that the new coverage map obligations will give consumers in these communities a more realistic picture of the service they can expect. This has been a key concern for Panel members over the past year, with reports that the reality on the ground often differs from what coverage maps suggest.

Mis-selling to vulnerable consumers has been an issue since I began as Co-Chair in 2020, and unfortunately it remains a concern today. Issues like this have ripple effects, including impacts on trust in the sector.

That brings me to the value of the Panel. In a rapidly evolving telecommunications landscape, the Panel's insights play an important role in informing the TIO's sector improvement work, its engagement with consumers, and its complaint handling.

I also want to acknowledge the work of consumer representatives to improve the TIO and the telco sector, including providing robust feedback to the TIO about whether its jurisdiction meets the needs of telco consumers.

Thank you to my Co-Chair, Cynthia Gebert, and all Panel members for their time, expertise, and ongoing commitment to sharing consumer experiences to support a fairer and more accessible telecommunications sector.

Lynda Edwards, Co-Chair
Financial Counselling Australia

I am hopeful that the new coverage map obligations will give consumers in these communities a more realistic picture of the service they can expect.

Connecting with communities across Australia

Event highlights

In the past year, we've had the opportunity to take part in a wide range of impactful events across Australia, alongside many outstanding organisations. From large-scale conferences to smaller gatherings in local community halls, each experience has been meaningful and memorable. Some of the highlights include:

NSW Farmers Regional Telco Roadshow 2025

In September 2025, we travelled across the Gwydir Shire, attending six community events alongside NSW Farmers Association, the Regional Tech Hub, Telstra and NBN. These sessions provided a valuable opportunity to listen firsthand to people's experiences and better understand the connectivity challenges facing regional communities.

One message was clear: "In the bush, connectivity isn't about watching Netflix or TikTok, it's a lifeline to emergency services and critical information during storms, flooding and bushfires."

Many participants shared a strong sense of frustration, with some expressing that "rural Australians feel forgotten" and they're tired of advocating for improvements that never seem to materialise. Despite this, community engagement was strong, with people generously giving their time to speak with us. At one event, a third of a town of 100 residents attended.

Many participants shared a strong sense of frustration, with some expressing that "rural Australians feel forgotten" and they're tired of advocating for improvements that never seem to materialise.

Attendees shared concerning accounts of being unable to contact emergency services when they needed them most. Stories like these are a powerful reminder that behind every coverage map and statistic are real people, and that meaningful improvements can have a profound impact on their safety and wellbeing.

PreventX 2026

The annual PreventX conferences are the largest gatherings of practitioners in the prevention of domestic, family and sexual violence (DFSV) in Australia. They provide a unique opportunity to learn from experts, advocates and the lived experiences of victim survivors and community workers.

TIO was proud to participate as a major sponsor of the PreventX 2026 Conference in Melbourne, hosted by Safe and Equal. Attending the event also allowed our team to facilitate important conversations about how telcos can better protect victim survivors, where risks still arise and what effective resolution and accountability should look like.

At the TIO's exhibit, attendees could learn how we can help when a victim survivor can't resolve a phone or internet complaint. The team also shared clear guidance on what people should expect from telcos, including:

- being believed when they disclose family violence
- having their accounts protected from unauthorised access
- being supported through flexible options like payment plans or debt waivers.

With more than 450 delegates attending in person and online, we were able to engage in discussions with more than 40 attendees, providing support for their clients and reinforcing the importance of people having access to free and fair help when they need it most.

At the TIO's exhibit, attendees could learn how we can help when a victim survivor can't resolve a phone or internet complaint.

Ombudsman partnerships

Partnering with other ombudsman schemes proved critical in strengthening our community outreach and impact. By working alongside peers, we were able to better understand local challenges, deliver consistent guidance, and provide more accessible, face-to-face support.

In Victoria, we partnered with the Victorian Ombudsman and Energy and Water Ombudsman Victoria (EWOV) to visit North-East towns, creating a welcoming environment where locals felt heard after often feeling overlooked. At the 'Here to Help: Information Day' in Euroa, collaboration with 13 organisations enabled coordinated support on service disruptions, coverage, and contract issues following the January fires. In Seymour, a joint session helping people with bills provided residents with practical guidance in a familiar community setting.

Similarly, in Queensland, the TIO's partnership with the Energy and Water Ombudsman Queensland (EWOQ) and other organisations during Community Assist Days strengthened our ability to engage directly with residents. By working together, we created a more visible and approachable support network.

Across the three events, more than 60 conversations with community members provided valuable firsthand insights into recurring challenges, particularly poor service coverage and difficulties managing provider accounts. These discussions highlighted the real-world impact of these issues and enabled us to connect people with the appropriate complaint pathways and support services.

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Strengthening accessibility through partnerships

Improving accessibility requires more than listening to consumers. It means bringing together the organisations, advocates, service providers and experts who work alongside communities every day to understand barriers and identify practical solutions.

During FY2025–26, the TIO's Telecommunications Accessibility Taskforce continued to provide a forum for collaboration across the telco, consumer advocacy, regulatory and community sectors. Chaired by the Ombudsman, the Taskforce brought together diverse perspectives from organisations supporting First Nations consumers, people experiencing domestic and family violence, rural, regional and remote communities, small businesses, and consumers experiencing vulnerability or disadvantage.

During the year, the Accessibility Taskforce considered a broad range of issues affecting consumers' ability to access services and seek help. These included barriers to complaint channels, consumer awareness of rights and support pathways, accessibility for people with disability and First Nations communities, and the impact of the 3G network shutdown on rural and remote consumers. The Taskforce also examined account security, customer identification, multi-factor authentication, family violence, the weaponisation of telecommunications services, trauma-informed support, artificial intelligence and opportunities to strengthen consumer awareness.

The Taskforce directly supports the TIO's purpose of improving outcomes for consumers and contributing to a fairer, more accessible telecommunications sector. By bringing together sector expertise and consumer insight, it helps identify systemic barriers and promote practical changes that support consumers to access services, exercise their rights and resolve complaints more effectively.

A photograph of three women of diverse backgrounds sitting around a wooden table outdoors. They are all smiling and looking at a smartphone held by one of the women. The background shows a wooden structure and some greenery.

During the year, the Accessibility Taskforce considered a broad range of issues affecting consumers' ability to access services and seek help.

Digital brand campaign helps the TIO reach isolated communities

For people living in regional, rural and remote Australia, phone and internet services are more than just a convenience. They are essential for accessing education, government services, employment and staying connected with family, community and emergency information. However, our data shows that awareness of the TIO often remains lower in more isolated areas where accessing information and support can be more challenging.

From December 2025 to March 2026, we took intentional steps to address this through a targeted digital brand campaign designed to make more people aware of the free help available through the TIO. We focused on 19 Local Government Areas (LGAs) that previously had zero to low engagement with the TIO. We utilised a combination of Meta (Facebook and Instagram) digital ads and a partnership with National Indigenous Television (NITV) to start the conversation.

The campaign reflected our commitment to meeting this challenge with intent. Rather than taking a broad, one-size-fits-all approach, we used tailored content to reach people in ways that were relevant to their communities and circumstances. Hyper-personalised digital ads for communities in Mount Magnet, Wujal Wujal and the Tiwi Islands generated strong engagement, showing the value of locally-relevant messaging.

Hyper-personalised digital ads for communities in Mount Magnet, Wujal Wujal and the Tiwi Islands generated strong engagement, showing the value of locally-relevant messaging.



The campaign exceeded expectations, delivering more than 5.2 million impressions and more than 2,000 visits to the website. While Google search data showed a 30 per cent increase in organic searches for the TIO during the campaign period, our search visibility also improved significantly, indicating that more Australians were actively seeking information about our services.

We also saw encouraging signs that more consumers in targeted areas were reaching out for help. Complaint numbers across the campaign's target locations increased on average by 20 per cent compared with pre-campaign levels. While complaint volumes in these communities are often small, the increase suggests greater awareness of our services and importantly, that people are aware free help is available.

The campaign reinforced an important insight: effective consumer protection can only begin with awareness. By continuing to meet consumers where they are on the platforms they use, we can help ensure more Australians know where to turn when they need support. The lessons from this campaign will inform future efforts to improve accessibility, strengthen community engagement and support fair outcomes for consumers across Australia.



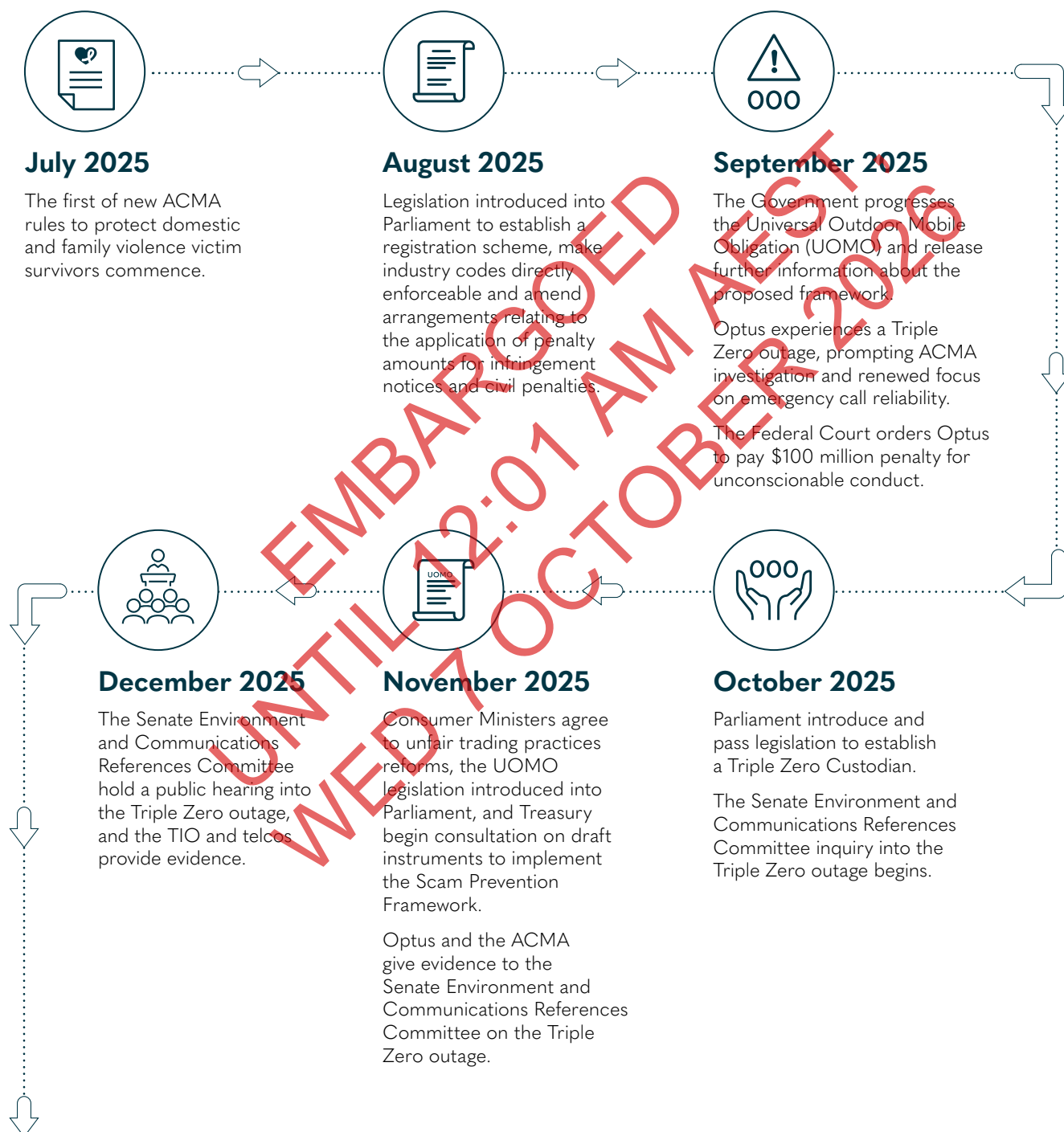
A stronger industry

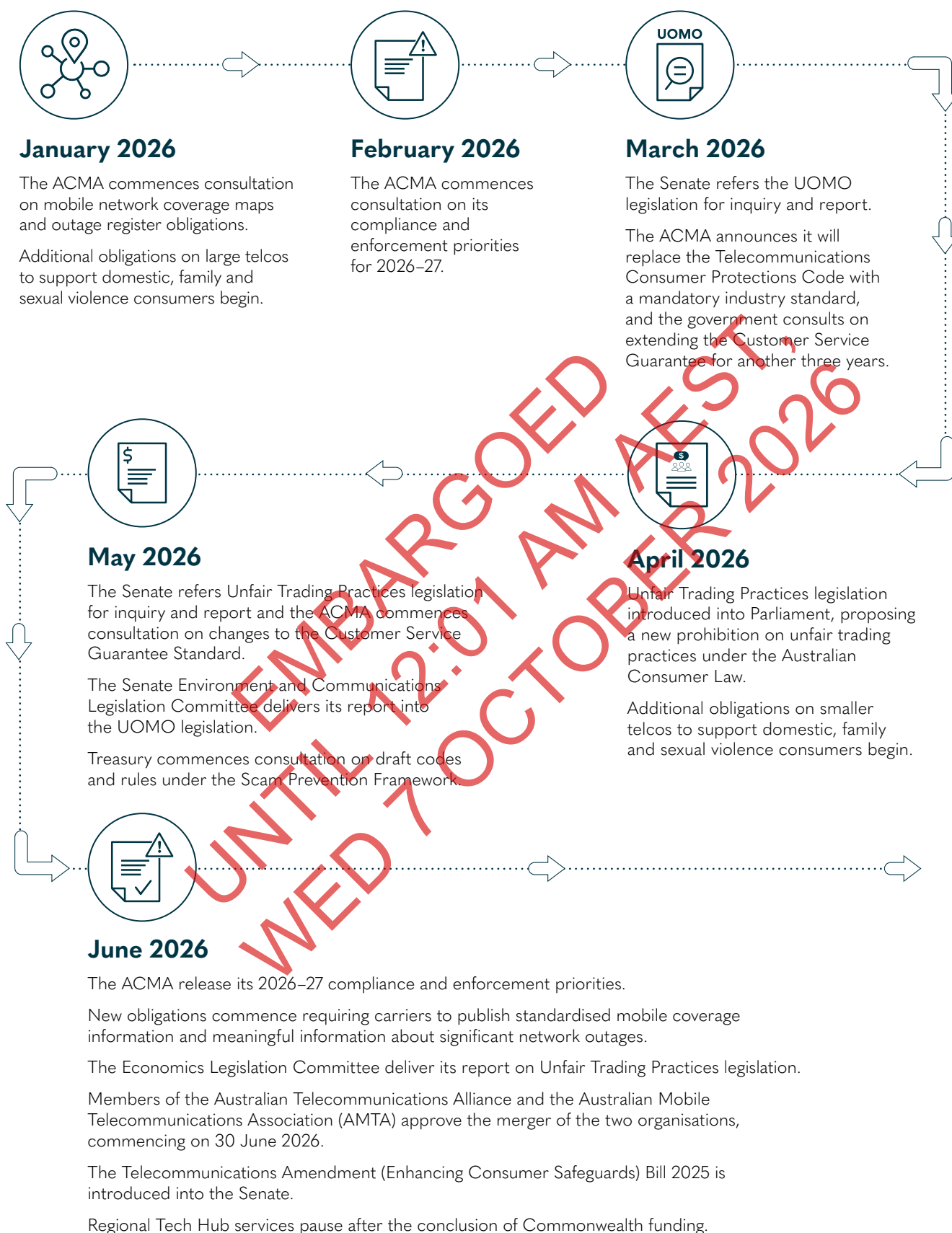
- The year in review
- Partnering for the future: Our members
- Our new Member Portal
- Our complaint resolution process
- Trends in complaints
- Issues by service type
- Spotlight on complaint issues
- Complaints by telco
- Residential complaints
- Small business complaints
- Regional consumers
- Major city consumers
- First Nations consumers
- Land access objections
- Influencing change
- Government relations
- Media relations

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The year in review

The last 12 months





Partnering for the future: Our members

The TIO continues to strengthen its relationship with members through a comprehensive program of events, communications and capability-building initiatives.

Members have valuable opportunities to gain insights into emerging issues, stay informed about operational and strategic developments and engage directly with the Ombudsman and our Executive Leadership Team through a range of events including:

- National Member Forums
- Ask the Ombudsman sessions
- Member Inductions
- Let's Talk! Webinars

These forums also provide opportunities for members to ask questions, share experiences and contribute to discussions on issues affecting the sector.

Participation remained strong across members of all sizes, reflecting the importance of accessible and meaningful engagement opportunities. Feedback consistently highlighted the value of direct access to the TIO leadership team, and opportunities to discuss industry challenges and priorities. Supporting this commitment, the launch of the new Member Portal expands members' access to information, resources and support, and includes a dedicated library of event recordings and educational materials.

Participation remained strong across members of all sizes, reflecting the importance of accessible and meaningful engagement opportunities.



Cynthia and the team facilitate a Quarterly Ask the Ombudsman session.



Financial hardship webinar, FY2025–26.

A refreshed induction program

The TIO refreshed its member induction program to ensure new and existing members have access to current information about the TIO's role, services and complaint handling processes.

The program strengthened understanding of membership obligations and the role we play, supporting members to engage more effectively with the scheme and their customers.

Keeping members informed

Through MNews and other regular communications, we helped members stay informed and connected.

Looking ahead, the TIO will continue to build on these foundations to deliver a more responsive, accessible and member-focused experience. As the sector evolves, ongoing engagement with members will remain critical to understanding emerging challenges, identifying opportunities for improvement and ensuring the TIO's services continue to meet member needs.

Future priorities will focus on opportunities for members to learn, connect and share insights, while offering easier access to relevant and accessible information, education and practical resources. The TIO will also continue to leverage member feedback to inform future initiatives and service improvements.

New and terminated members quarter by quarter

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 2026, there were 1822* members. Over the past year, 106 members left the scheme due to the cessation of their operations as telecommunications providers or discontinuing business altogether, while 182 businesses joined as new members.

In FY2025–26, we referred 1 provider to the Australian Communications and Media Authority for non-compliance with membership requirements. This referral is still under investigation.

*This does not include members who were within the membership cessation period at the end of FY2024–25.



1,822 members | **106** left | **182** joined

Listening, learning and improving

We are committed to providing services that are fair, independent, accessible and responsive to the needs of our members. Each year our Member Survey gives us valuable insight into how members experience our services, where we are performing well and where we can do better.

The 2025 Member Survey provided important direction for FY2025–26. It continues to be a critical tool in helping us understand the needs and expectations of our diverse membership base, ensuring that improvements are informed by the people and organisations we work with every day.

One of the strongest themes to emerge from the survey was the significant improvement in member satisfaction with our communication and engagement activities. Feedback showed that members are finding greater value in our publications, webinars, forums, meetings and other engagement opportunities. The positive response to these initiatives reinforces the importance of ongoing engagement and encourages us to continue building on this work in the coming year.

Survey feedback also highlighted growing satisfaction with the usefulness of the Member Portal and a strong appetite for further self-service capabilities and digital tools. This aligned with a major focus area during the financial year: improving the technology and information available to members.

Our new Member Portal launched at the end of the financial year is designed to provide a more intuitive and efficient experience.

Another encouraging result from the survey was the improvement in perceptions of fairness. Fairness is central to everything we do, and it is pleasing to see members recognise our work to ensure processes remain balanced, transparent and independent.

At the same time, survey results highlighted opportunities to improve efficiency. Members told us they want faster, more streamlined experiences when engaging with complaint processes and accessing information.

In response, several initiatives introduced during the financial year have been designed to support greater efficiency for both members and consumers.

This includes work associated with our Fairness Commitment and the introduction of updated Complaint Handling Procedures, which commenced on 1 July 2025. These changes are intended to provide increased flexibility, support earlier resolution opportunities, and simplify interactions with the TIO wherever possible.

Alongside these improvements, we continue to explore ways to streamline complaint management and tracking processes through technology automation and enhanced self-service capabilities.

The annual Member Survey is more than a measure of satisfaction: it is a roadmap for continuous improvement. The feedback received this year confirms that our investments in communication, engagement and member technology are making a positive difference, while also identifying clear opportunities for further enhancements.



As the telecommunications sector evolves, ongoing engagement with members will remain critical to understanding emerging challenges, identifying opportunities for improvement and ensuring the TIO's services continue to meet member needs.

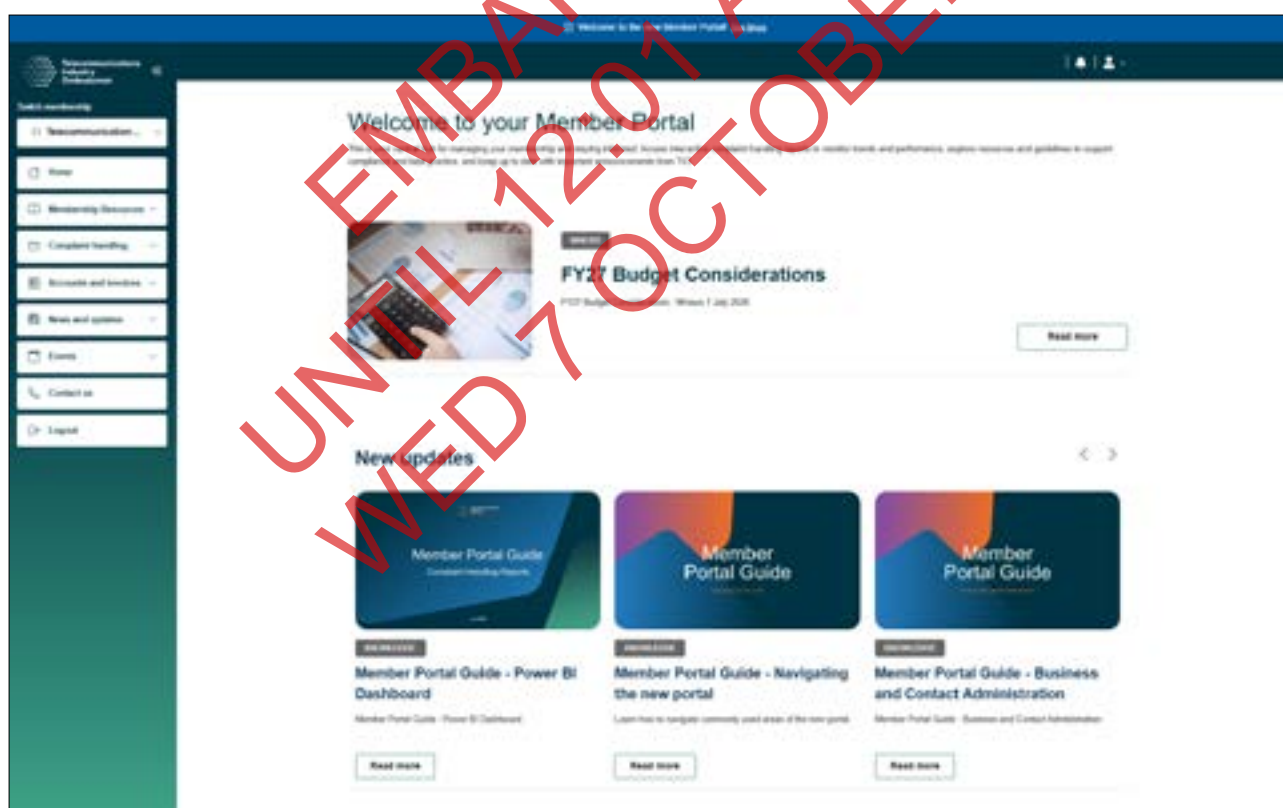
Shaun Kingma
Member and Community
Engagement Manager

Our new Member Portal

The TIO launched its new Member Portal at the end of FY2025–26, representing a significant milestone in improving the digital experience for members. Developed over six months, the portal was shaped by feedback and ongoing consultation with members and stakeholders.

A key feature of the new platform is enhanced Power BI reporting capability. All members can view complaint data through interactive dashboards, providing greater visibility of complaint trends and case activity. Improved navigation and advanced filtering options make it easier to access and analyse information relevant to their organisation. Expanded datasets support more informed decision-making and a stronger understanding of emerging trends across the industry.

The new portal serves as a central hub for member resources, bringing together induction materials, training content, webinar recordings, best-practice guidance and event information in one comprehensive location. The new Member Portal demonstrates our commitment to improve efficiency, engagement and transparency through technology, accessibility and digital innovation.



Our complaint resolution process

How we help with your complaint



Figure 3: Our complaint resolution process

How we handle complaints

A stronger telecommunications industry depends on a complaints system that helps consumers and providers resolve issues fairly, quickly and with confidence. The TIO's complaint handling process is designed to support resolution at the earliest appropriate stage, while providing an independent pathway when a complaint can't be resolved directly with a provider.

As the complaints process diagram shows, many complaints are resolved early, often through agreement between the consumer and their provider. This is an important part of a stronger industry: providers are encouraged to take ownership of complaints, respond to consumer concerns and resolve issues before they escalate. Where an issue remains unresolved, the TIO can help the parties work towards a fair outcome and, where necessary, provide an independent view or decision.

During FY2025–26, complaint volumes remained steady yet increasing complexity placed pressure on this process. Consumers continued to return to the TIO after their provider was unable to resolve their complaint. Some matters required more specialist support, additional evidence, and careful consideration of consumer impacts and industry rules. This contributed to longer wait times at some stages of the process, particularly where complaints required review or formal decision-making.

These pressures reinforced the importance of continuing to improve how complaints are managed, resolved and understood. Every complaint provides insight into what consumers are experiencing and where industry practice can improve. By analysing complaint trends, resolution pathways and operational performance, the TIO can identify emerging issues, support better outcomes and contribute to a more responsive and resilient telecommunications sector.

In FY2025–26, these insights informed initiatives including the Backlog Reduction Taskforce and broader complaint handling reform planned for FY2026–27. While these initiatives focus on improving timeliness, consistency and operational flow, they also support a wider objective: strengthening confidence in the dispute resolution system and helping industry respond more effectively to consumer needs.

By resolving complaints, sharing insights and continuously improving our own processes, the TIO is helping to build a stronger industry – one that is better equipped to learn from complaints, address issues early and deliver fair outcomes for the community.

The TIO's complaint handling process is designed to support resolution at the earliest appropriate stage, while providing an independent pathway when a complaint cannot be resolved directly with a telecommunications provider.

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 53,834 complaints in FY2025–26, a decline of 6.5 per cent compared to FY2024–25. People returning to the TIO with unresolved complaints after referral to the provider also dropped by 8.1 per cent to a total 14,953 complaints.

Complaints regarding non-financial loss – not privacy recorded the largest percentage increase within the Top 10 issues, up by 22.7 per cent to a total 4,651 complaints. These complaints commonly involved connection delays or failures, ongoing outages, poor coverage, billing errors, and inadequate provider communication or resolution. Consumers experienced financial and practical impacts and sought refunds, compensation, service restoration, billing corrections and clearer communication from their providers.

Outside the Top 10 issues, complaints regarding other financial loss problems rose 60.7 per cent (an additional 985 complaints) to a total 2,609 complaints.

Complaints about unconscionable conduct increased by 154.8 per cent to 553 complaints. Optus accounted for the largest share of these complaints at 69.8 per cent, followed by Telstra at 15.2 per cent and Vodafone at 10.3 per cent.

Complaints about unconscionable conduct increased by 154.8 per cent to 553 complaints.

Complaints by service type

Complaints declined across all service types this financial year, with the largest volumes of complaints relating to mobile and internet services.

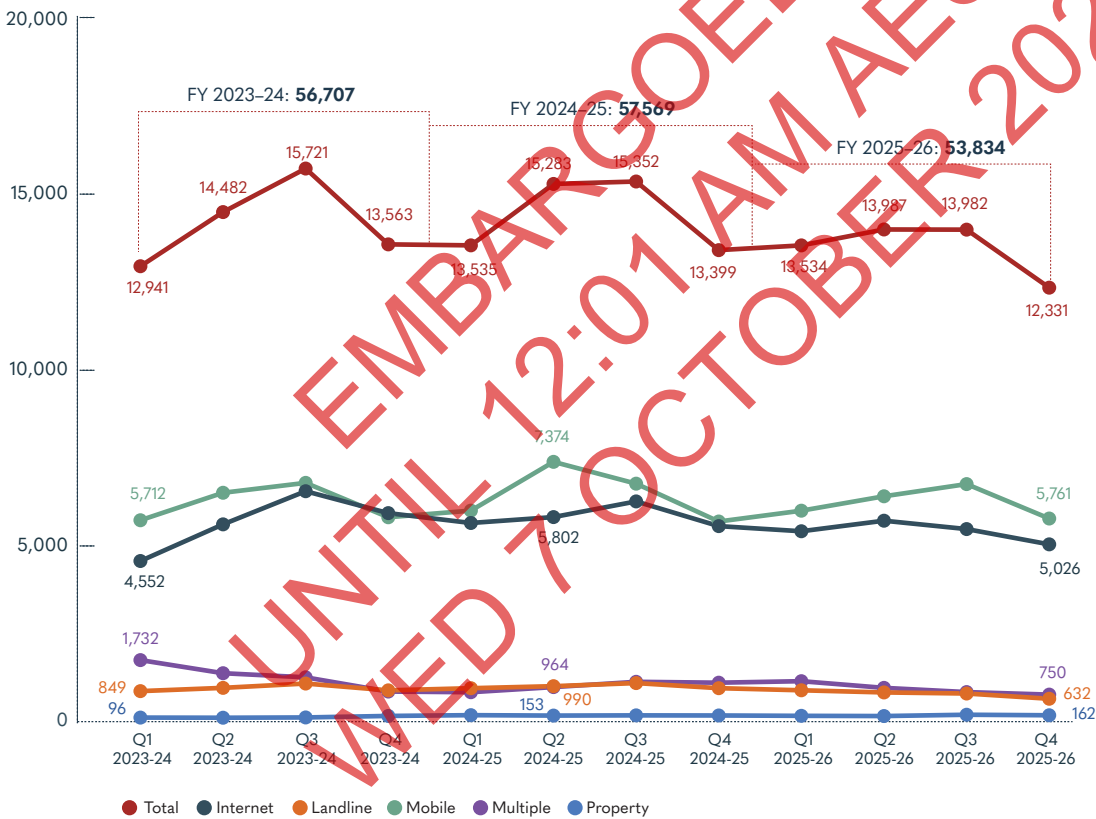
Mobile complaints remained the largest service category, accounting for 46.2 per cent of all complaints. We received 24,880 mobile complaints, down 3.5 per cent (909 complaints) from the previous financial year.

Internet complaints also declined, down 7.1 per cent from FY2024–25 to a total 21,585 complaints. Internet services accounted for 40.1 per cent of all complaints.

Landline complaints recorded the largest decline across all service types, falling 21.2 per cent to 3,098 complaints.

Property complaints decreased slightly, down 1.3 per cent to a total 625 complaints.

Graph 1: Complaints by service type and quarter FY2023–24 to FY2025–26



	Q1 2023–24	Q2 2023–24	Q3 2023–24	Q4 2023–24	Q1 2024–25	Q2 2024–25	Q3 2024–25	Q4 2024–25	Q1 2025–26	Q2 2025–26	Q3 2025–26	Q4 2025–26
Total	12,941	14,482	15,721	13,563	13,535	15,283	15,352	13,399	13,534	13,987	13,982	12,331
Internet	4,552	5,595	6,538	5,915	5,634	5,802	6,248	5,545	5,399	5,699	5,461	5,026
Landline	849	942	1,065	871	932	990	1,078	933	873	812	781	632
Mobile	5,712	6,494	6,776	5,797	5,986	7,374	6,753	5,676	5,984	6,394	6,741	5,761
Multiple	1,732	1,359	1,242	837	818	964	1,114	1,089	1,132	942	822	750
Property	96	92	100	143	165	153	159	156	146	140	177	162

Table 1: Complaints by service type FY2023–24 to FY2025–26

Service Type	2023–24	2024–25	2025–26
Internet	39.9%	40.3%	40.1%
Landline	6.6%	6.8%	5.8%
Mobile	43.7%	44.8%	46.2%
Multiple	9.1%	6.9%	6.8%
Property	0.8%	1.1%	1.2%

Top 10 issues

No or delayed action by provider and service and equipment fees remain the most common complaint issues this financial year, despite decreasing by 4.7 per cent and 4 per cent respectively from the previous financial year. Inadequate fault testing rose to third place after increasing by 10.8 per cent over the same period.

Four out of the Top 10 issues increased this year. The largest percentage increase was observed for non-financial loss – not privacy which went up by 22.7 per cent from 3,790 complaints last year to a total 4,651 complaints in FY2025–26. Inadequate fault testing rose 10.8 per cent to a total 7,143 complaints, followed by delay establishing a service up 10.2 per cent to a total 4,719 complaints. Slow data speed rose slightly by 1.6 per cent (63 additional complaints) compared with the previous year.

Among the Top 10 issues, complaints about resolution agreed but not met recorded the largest improvement, down 15.7 per cent (609 cases) to a total 3,276 complaints. This was followed by failure to cancel a service, which fell 15.2 per cent to a total 4,057 complaints.

Outside the Top 10 issues, several complaint issues recorded notable increases in FY2025–26:

- other financial loss up 60.7 per cent (985 additional complaints) to a total 2,609
- bill unclear or not received up 17.7 per cent (374 additional complaints) to a total 2,492
- unconscionable conduct up 154.8 per cent (336 additional complaints) to a total 553
- unfair contract term up 60.2 per cent (207 additional complaints) to a total 551
- mishandled inaccurate information – not personal up 43.4 per cent (207 additional complaints) to a total 684
- product unsuitable up 42.3 per cent (190 additional complaints) to a total 639
- network outage up 28.9 per cent (280 additional complaints) to a total 1,249
- number problem due to connection, disconnection or transfer up 20.4 per cent (265 additional complaints) to a total 1,566.



Ben spent more than six weeks without the internet after a provider failed to activate his service

Ben* applied to connect to the internet at his new house. His provider said work was needed before the service could be connected. Ben finished the work within three days but the connection was delayed for over six weeks. During that time, Ben couldn't work from home and his children had to visit the local library to complete their homework.

TIO's investigation found the provider did not update its information once the work was completed and was responsible for the delay. The TIO also found the provider didn't respond to emails or voicemails and awarded the consumer \$600 compensation for the stress, inconvenience, and effort to connect to a new service.

*Name changed for privacy reasons.



Margaret's struggle to work because of unreliable mobile services

Margaret's* job means she needs her mobile to make calls and access the internet, but her service is patchy and sometimes doesn't work at all. Margaret can't always do her job and can't rely on her services for internet banking or paying bills online. Margaret's internet device uses a mobile connection, and she says it hasn't worked properly since works were completed on mobile towers in her area. Her internet quality got worse after mobile tower upgrades.

*Name changed for privacy reasons.

Table 2: Top 10 issues FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	34,792	33,165	61.6%	-4.7%
Service and equipment fees	20,601	19,771	36.7%	-4.0%
Inadequate fault testing	6,445	7,143	13.3%	10.8%
No phone or internet service	7,299	6,729	12.5%	-7.8%
Intermittent service or drop outs	6,607	6,187	11.5%	-6.4%
Delay establishing a service	4,281	4,719	8.8%	10.2%
Non-financial loss - not privacy	3,790	4,651	8.6%	22.7%
Slow data speed	4,013	4,076	7.6%	1.6%
Failure to cancel a service	4,785	4,057	7.5%	-15.2%
Resolution agreed but not met	3,885	3,276	6.1%	-15.7%

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Issues by service type

Mobile

For mobile services, six of the Top 10 issues increased this financial year. The largest percentage increase was for non-financial loss – not privacy, which rose 36.3 per cent to a total 2,101 complaints. This was followed by inadequate fault testing up 34.2 per cent (582 additional complaints) to a total 2,286, and intermittent service or dropouts, up 22.6 per cent (266 additional complaints) to a total 1,444.

Continuing the trend from last year, resolution agreed but not met recorded the largest improvement, down 9.9 per cent from the previous year. Outside the Top 10 issues, mobile complaints showed several notable increases. Other financial loss increased significantly up 89.9 per cent (537 additional complaints) to a total 1,134 complaints. Unconscionable conduct observed an increase of 207.7 per cent from 156 to a total 480 complaints.

Increases were also recorded for product unsuitable up 52.8 per cent (149 additional complaints) to a total 431. Number problem due to connection, disconnection or transfer was also up 30.9 per cent (286 additional complaints) to a total 1,211, and delay establishing a service was up 25.7 per cent (271 additional complaints) to a total 1,327.

Table 3: Top 10 issues for mobile services FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	16,036	15,627	62.8%	-2.6%
Service and equipment fees	9,201	8,991	36.1%	-2.3%
Poor mobile coverage	2,771	2,715	10.9%	-2.0%
Inadequate fault testing	1,704	2,286	9.2%	34.2%
Non-financial loss - not privacy	1,541	2,101	8.4%	36.3%
Partially restricted service	1,794	2,016	8.1%	12.4%
Equipment Fault	1,552	1,784	7.2%	14.9%
Resolution agreed but not met	1,872	1,686	6.8%	-9.9%
No phone or internet service	1,446	1,522	6.1%	5.3%
Intermittent service or drop outs	1,178	1,444	5.8%	22.6%

Internet

For internet services, four of the Top 10 issues increased this financial year. The largest percentage increase was for non-financial loss – not privacy up 12.9 per cent to a total 2,096 complaints.

Consistent with last year's trend, resolution agreed but not met recorded the largest improvement, decreasing by 20.3 per cent to 1,229 complaints.

Outside the Top 10 issues, unfair contract terms recorded the largest percentage growth, rising from 101 to 228 complaints. Other notable increases included other financial loss up 49.6 per cent (400 additional complaints) to a total 1,207 complaints, variation to a contract or plan up 39.8 per cent (200 additional complaints) to a total 702, bill unclear or not received up 27.2 per cent (172 additional complaints) to a total 805, and network outage was up 19.5 per cent (117 additional complaints) to a total 716.

Table 4: Top 10 issues for internet services FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	14,148	13,397	62.1%	-5.3%
Service and equipment fees	9,048	8,663	40.1%	-4.3%
Inadequate fault testing	3,803	3,928	18.2%	3.3%
Intermittent service or drop outs	4,462	3,909	18.1%	-12.4%
No phone or internet service	3,792	3,511	16.3%	-7.4%
Slow data speed	3,119	3,128	14.5%	0.3%
Delay establishing a service	2,612	2,857	13.2%	9.4%
Failure to cancel a service	2,611	2,251	10.4%	-13.8%
Non-financial loss - not privacy	1,857	2,096	9.7%	12.9%
Resolution agreed but not met	1,542	1,229	5.7%	-20.3%

Landline

All Top 10 landline issues recorded a decline in complaint volumes. The largest decrease was for failure to cancel a service, which fell by 34.3 per cent to a total 222 complaints in FY2025–26. Landline complaints were most commonly about issues such as no or delayed action by provider, no phone or internet service, and service and equipment fees.

Table 5: Top 10 issues for landline services FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	2,326	1,931	62.3%	-17.0%
No phone or internet service	1,117	834	26.9%	-25.3%
Service and equipment fees	993	778	25.1%	-21.7%
Inadequate fault testing	481	423	13.7%	-12.1%
Number problem due to connection, disconnection or transfer	312	289	9.3%	-7.4%
Partially restricted service	329	250	8.1%	-24.0%
Delay establishing a service	288	247	8.0%	-14.2%
Business loss	302	233	7.5%	-22.8%
Disconnection in error	259	226	7.3%	-12.7%
Failure to cancel a service	338	222	7.2%	-34.3%

Property

Among the Top 10 property service issues, six recorded an increase in complaints. Hazardous non-compliant or temporary infrastructure had the highest complaint volume with a total 263 complaints (7 additional complaints). This was followed by location of equipment which recorded a total 210 complaints (29 additional complaints) from the previous year.

Multiple

For multiple service types, five of the Top 10 issues experienced an increase in complaints. The largest increase was for bill unclear or not received up by 43.5 per cent to a total 343 complaints. In contrast, delay establishing a service recorded the largest decline, decreasing by 11.4 per cent (37 fewer complaints) to 288 complaints.

Table 6: Top 10 issues for multiple services FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	2,280	2,206	60.5%	-3.2%
Service and equipment fees	1,359	1,339	36.7%	-1.5%
No phone or internet service	944	862	23.6%	-8.7%
Intermittent service or drop outs	712	672	18.4%	-5.6%
Inadequate fault testing	457	506	13.9%	10.7%
Poor mobile coverage	361	376	10.3%	4.2%
Bill unclear or not received	239	343	9.4%	43.5%
Slow data speed	331	340	9.3%	2.7%
Non-financial loss - not privacy	258	289	7.9%	12.0%
Delay establishing a service	325	288	7.9%	-11.4%

Spotlight on complaint issues

Triple Zero

This year reminded Australians of the crucial role that Triple Zero and emergency services play in ensuring public safety, and the tragic consequences when these services cannot be accessed.

Prompted by the Optus Triple Zero outage of 18 September 2025 and heightened media on Triple Zero reliability, TIO complaints related to accessing Triple Zero and emergency services increased during the financial year. To shine a light on consumer experiences and assist the Government with inquiry and reform, the TIO manually reviewed complaints that discussed Triple Zero or emergency services throughout the year.¹

In total, we received 211 complaints by or about people unable to reach or maintain a clear and stable call with Triple Zero or emergency services. These technical issues usually occurred during emergencies, although some consumers also told us they were just testing calls to Triple Zero.

Not all of these complaints related to Triple Zero events that happened within the financial year. While many consumers did discuss recent failed calls, others told us about calls from previous months or years, or did not specify when the failed call happened.

Additionally, we received well over 800 other complaints from consumers who were concerned about not having reliable access to Triple Zero if an emergency happens in the future.

We continue to use our complaints data and insights to help strengthen the Triple Zero ecosystem. Our June 2026 submission to the Triple Zero Custodian supports a holistic approach to regulating Triple Zero, with greater consideration of mobile device manufacturers, robust information sharing across the ecosystem, and clearer information for consumers.

¹ See our [submission](#) to the Environment and Communications Reference Committee's Inquiry into Triple Zero service outages.





Thelma could not contact help in an emergency

Thelma* is 90 years old and lives alone in a remote coastal community in Western Australia. There is no mobile coverage in her area, so she relies entirely on a landline service to stay connected. The landline service also supports her medical alarm. When Thelma's landline stopped working, she lost her only reliable means of communication.

The fault occurred at a particularly critical time, as she experienced a medical emergency and was unable to place a call or use her medical alarm. Despite contacting her telco multiple times to report the fault, the issue remained unresolved. Thelma was left frustrated and worried about her ability to access help in an emergency, and so she approached the TIO for assistance.

*Name changed for privacy reasons.



Mabel could not call Triple Zero when travelling in regional Western Australia

Mabel* has a mobile service with KoalaComm. Recently, her car broke down in a regional area in Western Australia while she was travelling with family. During the road trip, Mabel's father injured his leg and needed urgent medical assistance. Mabel tried to call Triple Zero from her mobile, but the call didn't work.

The family were stranded until a passerby called Triple Zero for them. A week later, Mabel questioned KoalaComm about why the emergency call did not work, but KoalaComm denied responsibility, and said mobile coverage was not reliable in the location Mabel needed to make her Triple Zero call. Mabel then approached the TIO for help.

*Name changed for privacy reasons.

Financial Hardship

This financial year, we received 1,989 complaints about financial hardship or repayment arrangements, representing a 3.7 per cent decrease from the previous year (77 fewer complaints). Most of these complaints related to mobile services, which accounted for 70.3 per cent of the total. Consumers from Victoria and New South Wales made up more than half of these complaints, with 599 and 551 complaints respectively.



Jemima was threatened with disconnection, despite seeking financial hardship support

Jemima* told her telco she was experiencing financial hardship after an accident left her hospitalised and unable to work. Jemima's telco confirmed they would offer discounted services for several months while she recovered, yet two weeks later, she was told her services were being disconnected due to under-payment. When Jemima contacted her telco to question this, she was told that there was no discount applied to her account, and that she must pay her service in full immediately. This caused Jemima an immense amount of stress. After Jemima contacted the TIO, we referred her complaint as urgent through to her telco.

*Name changed for privacy reasons.



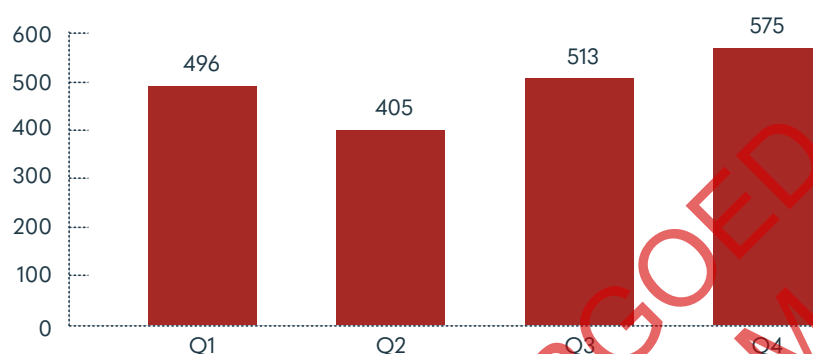
Elderly consumer faced with difficult decision: financial burden or safety risks

An elderly consumer named Charlie* received notice that his phone would soon be blocked as it could not make calls to Triple Zero. This was stressful for Charlie as he is on a tight budget, and without buying a new phone, he would lose his only ability to contact his caregiver and make essential online purchases. Having received no help from his telco, Charlie contacted the TIO. In the meanwhile, concerned about his safety, Charlie purchased a new phone. To help with the financial load of this purchase, Charlie and his telco agreed on a resolution to waive his plan fees for the next six months.

*Name changed for privacy reasons.

Table 7: Financial hardship complaints FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
Financial Hardship or Repayment Arrangement	2,066	1,989	3.7%	-3.7%

Graph 2: Financial hardship complaints by quarter FY2025–26**Table 8: Financial hardship complaints by service type and quarter FY2025–26**

Quarter	Landline	Internet	Mobile	Multiple	Property	Total
Q1	9	112	346	29	-	496
Q2	6	99	274	26	-	405
Q3	12	103	369	29	-	513
Q4	1	142	410	22	-	575

Table 9: Financial hardship complaints by consumer type and quarter FY2025–26

Quarter	Residential	Small Business & Others	Total
Q1	470	26	496
Q2	380	25	405
Q3	490	23	513
Q4	555	20	575

Complaints by telco

Five of the Top 10 providers recorded an increase in complaints compared with FY2024–25. Telstra and Optus continued to account for the largest shares of complaints, at 34.4 per cent and 22.6 per cent respectively. However, both providers recorded year-on-year declines, with complaints decreasing by 15.3 per cent (3,347 less complaints) for Telstra and 10.3 per cent (1,406 less complaints) for Optus.

Lycamobile recorded the largest increase among the Top 10 providers, with complaints up 303.9 per cent to a total 832 complaints. As a result, Lycamobile moved from the 23rd most complained-about provider in FY2024–25 to 9th position in FY2025–26. The three most common primary issues for Lycamobile were service and equipment fees, delay establishing a service and partially restricted service. These complaints were mainly associated with billing issues, SIM and eSIM activation problems, and number porting delays, often accompanied by delayed or inadequate customer service responses.

Superloop also recorded a substantial increase in complaints, rising by 89.3 per cent from 749 to a total 1,418 complaints. Internet services accounted for the majority of Superloop complaints at 92.8 per cent of the total. The largest percentage increases were recorded for termination fee, failure to cancel a service and service and equipment fees. These increases appear to be associated with consumer disputes relating to Superloop's enforcement of a 30-day cancellation notice period.

Other notable increases were recorded for Vodafone Australia Limited up 13.9 per cent to a total 5,899 and Dodo Services up 12.9 per cent to a total 979.

Southern Phone Company recorded the largest decline among the Top 10 providers with complaints down 35.6 per cent to a total 805 complaints.

Table 10: Top 10 service providers by complaints FY2025–26

Provider	2024–25	2025–26	2025–26 % of total	Change from 2024–25
Telstra	21,888	18,541	34.4%	-15.3%
Optus Group	13,587	12,181	22.6%	-10.3%
Vodafone Australia Limited	5,181	5,899	11.0%	13.9%
TPG Group	2,660	2,430	4.5%	-8.6%
iiNet Ltd	1,947	1,488	2.8%	-23.6%
Superloop	749	1,418	2.6%	89.3%
Aussie Broadband Limited	947	993	1.8%	4.9%
Dodo Services Pty Ltd	867	979	1.8%	12.9%
Lycamobile Pty Ltd	206	832	1.5%	303.9%
Southern Phone Company Ltd	1,250	805	1.5%	-35.6%

Residential complaints

The TIO received 48,253 complaints from residents in FY2025–26, a 5.9 per cent decrease when compared with the previous year.

Residential complaints by service type

Residential complaints declined across all service types except property, which increased by one complaint to a total 578 complaints. Mobile and internet services accounted for most residential complaints, representing 47.3 per cent and 41.1 per cent respectively. Landline complaints recorded the largest decline, falling by 18.3 per cent from 2,697 to a total 2,204 complaints.

Residential complaints by Top 10 issues

The top three issues faced by residential consumers are no or delayed action by provider, service and equipment fees and inadequate fault testing.

Four of the Top 10 issues observed an increase in complaints. The highest percentage increase was seen for non-financial loss – not privacy issue which rose by 22.7 per cent (801 additional complaints) to a total 4,335.

Consistent with last year's trend, resolution agreed but not met recorded the largest improvement down 15.8 per cent (560 fewer complaints) from the previous year.

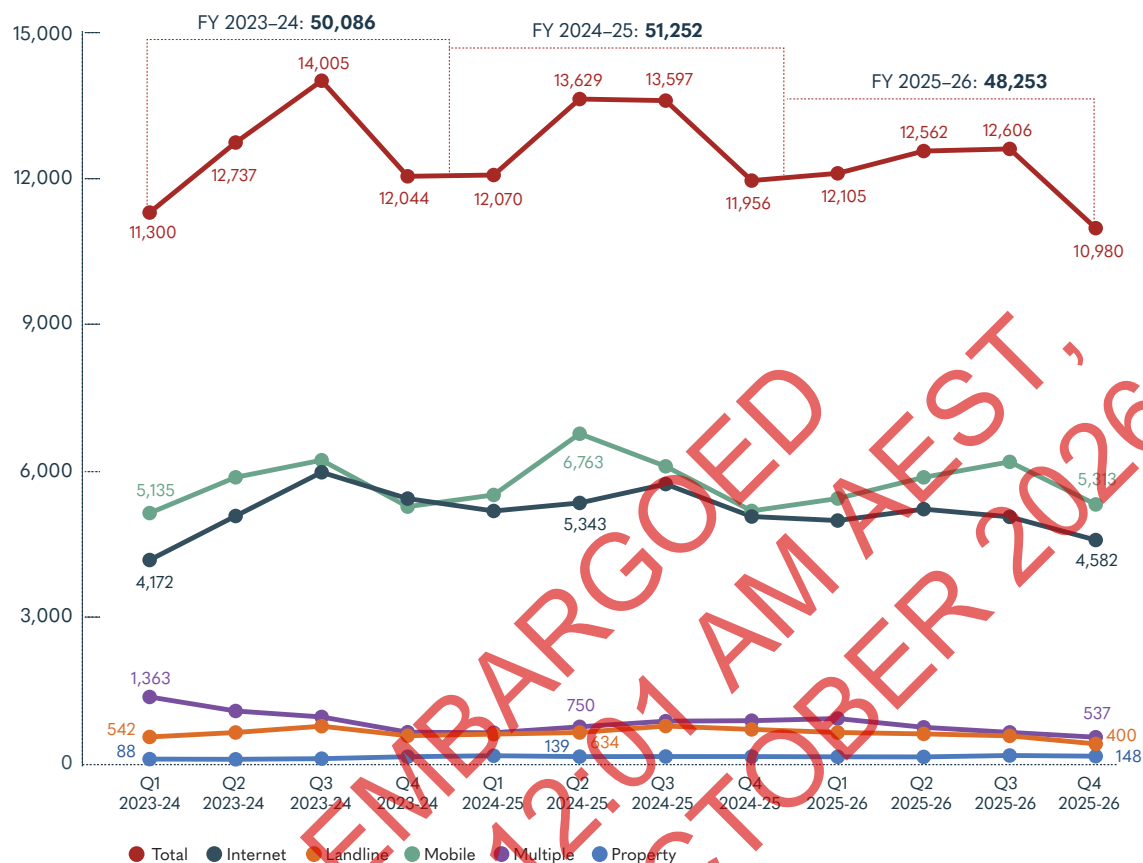
Residential complaints declined across all service types except property, which increased by one complaint to a total 578 complaints.

Outside the Top 10 complaint issues, several other issues saw notable increases:

- other financial loss up 63.6 per cent to a total 2,371 complaints
- unconscionable conduct up 166.7 per cent to a total 528 complaints
- unfair contract terms up 59.4 per cent to a total 491 complaints
- mishandled or inaccurate information – not personal up 51.2 per cent to a total 585 complaints
- product unsuitable up 49.9 per cent to a total 577 complaints
- network outage up 31.9 per cent to a total 1,144 complaints
- number problem due to connection, disconnection or transfer up 23.5 per cent to a total 1,345 complaints.

Table 11: Top 10 issues in residential complaints FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	30,877	29,682	61.5%	-3.9%
Service and equipment fees	18,543	17,813	36.9%	-3.9%
Inadequate fault testing	5,739	6,423	13.3%	11.9%
No phone or internet service	6,325	5,934	12.3%	-6.2%
Intermittent service or drop outs	5,958	5,600	11.6%	-6.0%
Non-financial loss - not privacy	3,534	4,335	9.0%	22.7%
Delay establishing a service	3,775	4,282	8.9%	13.4%
Slow data speed	3,692	3,722	7.7%	0.8%
Failure to cancel a service	4,146	3,503	7.3%	-15.5%
Resolution agreed but not met	3,551	2,991	6.2%	-15.8%

Graph 3: Residential complaints by service type and quarter FY2023–24 to FY2025–26

	Q1 2023–24	Q2 2023–24	Q3 2023–24	Q4 2023–24	Q1 2024–25	Q2 2024–25	Q3 2024–25	Q4 2024–25	Q1 2025–26	Q2 2025–26	Q3 2025–26	Q4 2025–26
Total	11,300	12,737	14,005	12,044	12,070	13,629	13,597	11,956	12,105	12,562	12,606	10,980
Internet	4,172	5,075	5,972	5,432	5,178	5,343	5,730	5,064	4,982	5,216	5,057	4,582
Landline	542	634	763	668	600	634	766	697	634	605	565	400
Mobile	5,135	5,869	6,220	5,267	5,507	6,763	6,094	5,179	5,434	5,868	6,186	5,313
Multiple	1,363	1,075	953	640	628	750	866	876	920	740	636	537
Property	88	84	97	137	157	139	141	140	135	133	162	148

Small business complaints

The TIO received 5,581 complaints from small businesses, an 11.7 per cent decrease compared with the previous financial year.

Small business complaints by service type

Small business complaints declined across all service types. Landline complaints recorded the largest decline falling 27.7 per cent to a total 894 complaints. Property complaints also declined by 16.1 per cent to a total 47 complaints.

Consistent with residential consumers, mobile and internet services accounted for most small business complaints, representing 37.3 per cent and 31.3 per cent respectively. Both service types declined compared with the previous year, with mobile complaints down 7.4 per cent (167 fewer complaints) and internet complaints down 8.7 per cent (166 fewer complaints).

Small business complaints by Top 10 issues

The three most common issues for small businesses remained unchanged from the previous year: no or delayed action by provider, service and equipment fees and business loss.

Two of the Top 10 issues recorded an increase in complaints. Slow data speed had the largest increase up 10.3 per cent to a total 354 complaints. The largest decrease was for no phone or internet service down 18.4 per cent (179 fewer complaints) to a total 795 complaints.

Slow data speed had the largest increase, up 10.3 per cent to a total 354 complaints.

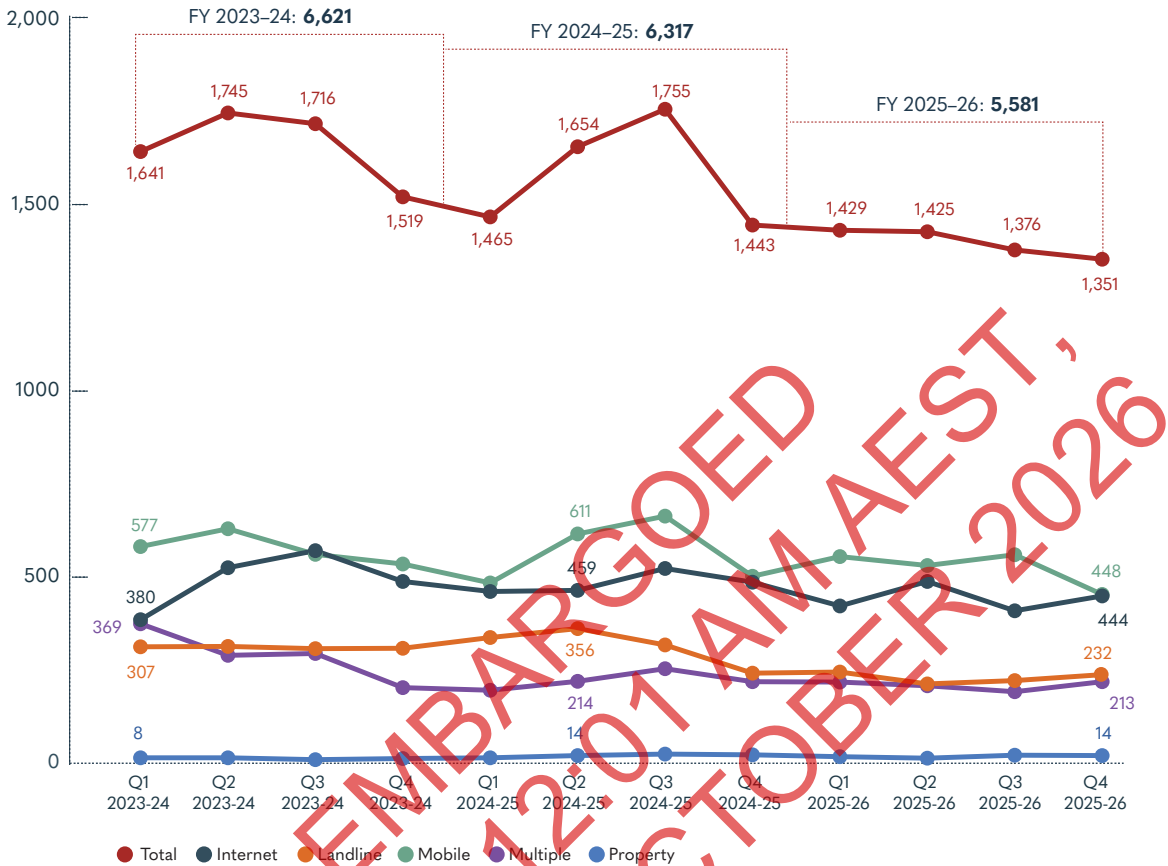
Outside the Top 10 issues, several issues recorded notable increases:

- bill unclear or not received up 50.2 per cent (112 additional complaints) to a total 335
- variation to a contract or plan by member up 46.8 per cent (73 additional complaints) to a total 229
- unfair contract terms up 66.7 per cent (24 additional complaints) to a total 60
- missing payment up 50 per cent (19 additional complaints) to a total 57
- sold debt up 38.8 per cent (26 additional complaints) to a total 93
- other financial loss up 36 per cent (63 additional complaints) to a total 238
- non-financial loss – not privacy up 23.4 per cent (60 additional complaints) to a total 316.

Table 12: Top 10 issues in small business complaints FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	3,915	3,483	62.4%	-11.0%
Service and equipment fees	2,058	1,958	35.1%	-4.9%
Business loss	1,018	1,001	17.9%	-1.7%
No phone or internet service	974	795	14.2%	-18.4%
Inadequate fault testing	706	720	12.9%	2.0%
Intermittent service or drop outs	649	587	10.5%	-9.6%
Failure to cancel a service	639	554	9.9%	-13.3%
Delay establishing a service	506	487	7.8%	-13.6%
Partially restricted service	381	371	6.6%	-2.6%
Slow data speed	321	354	6.3%	10.3%

Graph 4: Small business complaints by service type and quarter FY2023–24 to FY2025–26



	Q1 2023-24	Q2 2023-24	Q3 2023-24	Q4 2023-24	Q1 2024-25	Q2 2024-25	Q3 2024-25	Q4 2024-25	Q1 2025-26	Q2 2025-26	Q3 2025-26	Q4 2025-26
Total	1,641	1,745	1,716	1,519	1,465	1,654	1,755	1,443	1,429	1,425	1,376	1,351
Internet	380	520	566	483	456	459	518	481	417	483	404	444
Landline	307	308	302	303	332	356	312	236	239	207	216	232
Mobile	577	625	556	530	479	611	659	497	550	526	555	448
Multiple	369	284	289	197	190	214	248	213	212	202	186	213
Property	8	8	3	6	8	14	18	16	11	7	15	14

Regional consumers

In FY2025–26, consumers in regional areas made 11,678 complaints, representing a 17.1 per cent decrease compared with the previous year. The primary issues reported by regional consumers were similar to those reported by consumers from major cities: service and equipment fees, no phone or internet service and intermittent service or dropouts.

Among the Top 10 issues, all issues declined except non-financial loss – not privacy which increased by 6.5 per cent to a total 848 complaints.

The largest improvement among the Top 10 issues was recorded for poor mobile coverage, which declined by 30.5 per cent from 1,281 complaints to a total 890 complaints.

The five regional areas with the highest number of complaints were Townsville (334 complaints), Cairns (282 complaints), Mid-Coast (255 complaints), Greater Bendigo (238 complaints) and Toowoomba (237 complaints).

The largest improvement among the Top 10 issues was recorded for poor mobile coverage, which declined by 30.5 per cent from 1,281 complaints to a total 890 complaints.



Nikhil drove 80km to wait for a technician that never came

Nikhil* has an Airbnb property 80 kilometres from his family home. He took the day off work to drive to his property so he could be there while a technician fixed an issue with the property's internet. Despite reassurances throughout the day that a technician was on the way, no one showed up.

At 6pm, Nikhil got a call to say the appointment had been delayed by two weeks, leaving his property without internet and Nikhil with a wasted day. Nikhil contacted the TIO because he had lost confidence in his telco and could not afford to take another day off work unless he was assured that they would come.

*Name changed for privacy reasons.



Jamal lost connection during an active bushfire

Jamal* lives on a farm in a regional community. A bushfire impacted his community and, despite being assured by his telco that the network was operational, Jamal lost coverage at a critical time. As a result, Jamal was unable to receive warnings from neighbouring farmers or access alerts through his State emergency app. Fed up with a service that put him and his livelihood at risk, Jamal made a complaint with the TIO.

*Name changed for privacy reasons.

Table 13: Top 10 issues in Regional area complaints FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	8,554	7,177	61.5%	-16.1%
Service and equipment fees	4,626	4,011	34.3%	-13.3%
No phone or internet service	2,161	1,676	14.4%	-22.4%
Inadequate fault testing	1,727	1,627	13.9%	-5.8%
Intermittent service or drop outs	1,848	1,404	12.0%	-24.0%
Delay establishing a service	1,060	1,056	9.0%	-0.4%
Poor mobile coverage	1,281	890	7.6%	-30.5%
Slow data speed	1,128	871	7.5%	-22.8%
Non-financial loss - not privacy	796	848	7.3%	6.5%
Failure to cancel a service	1,031	828	7.1%	-19.7%

Table 14: Top 10 issues in Major cities complaints FY2025–26

Complaint Issue	2024–25	2025–26	2025–26 % of total	Change from 2024–25
No or delayed action by provider	24,201	24,284	61.6%	0.3%
Service and equipment fees	14,705	14,725	37.4%	0.1%
Inadequate fault testing	4,480	5,280	13.4%	17.9%
No phone or internet service	4,881	4,800	12.2%	-1.7%
Intermittent service or drop outs	4,559	4,644	11.8%	1.9%
Non-financial loss - not privacy	2,800	3,574	9.1%	27.6%
Delay establishing a service	3,013	3,467	8.8%	15.1%
Slow data speed	2,774	3,115	7.9%	12.3%
Failure to cancel a service	3,446	2,979	7.6%	-13.6%
Resolution agreed but not met	2,771	2,432	6.2%	-12.2%

Major city consumers

In FY2025–26, consumers in major cities made 39,391 complaints, down 1.7 per cent compared with the previous year. The primary issues facing these consumers were service and equipment fees, no phone or internet service and intermittent service or dropouts.

Seven of the Top 10 issues increased during the year. The largest increase was recorded for non-financial loss – not privacy up 27.6 per cent to a total 3,574 complaints, followed by inadequate fault testing up 17.9 per cent to a total 5,280 complaints. Delay establishing a service was also up 15.1 per cent to a total 3,467 complaints.

Failure to cancel a service saw the largest decline, decreasing by 13.6 per cent, or 467 fewer complaints, to 2,979 complaints.

Top five local government areas

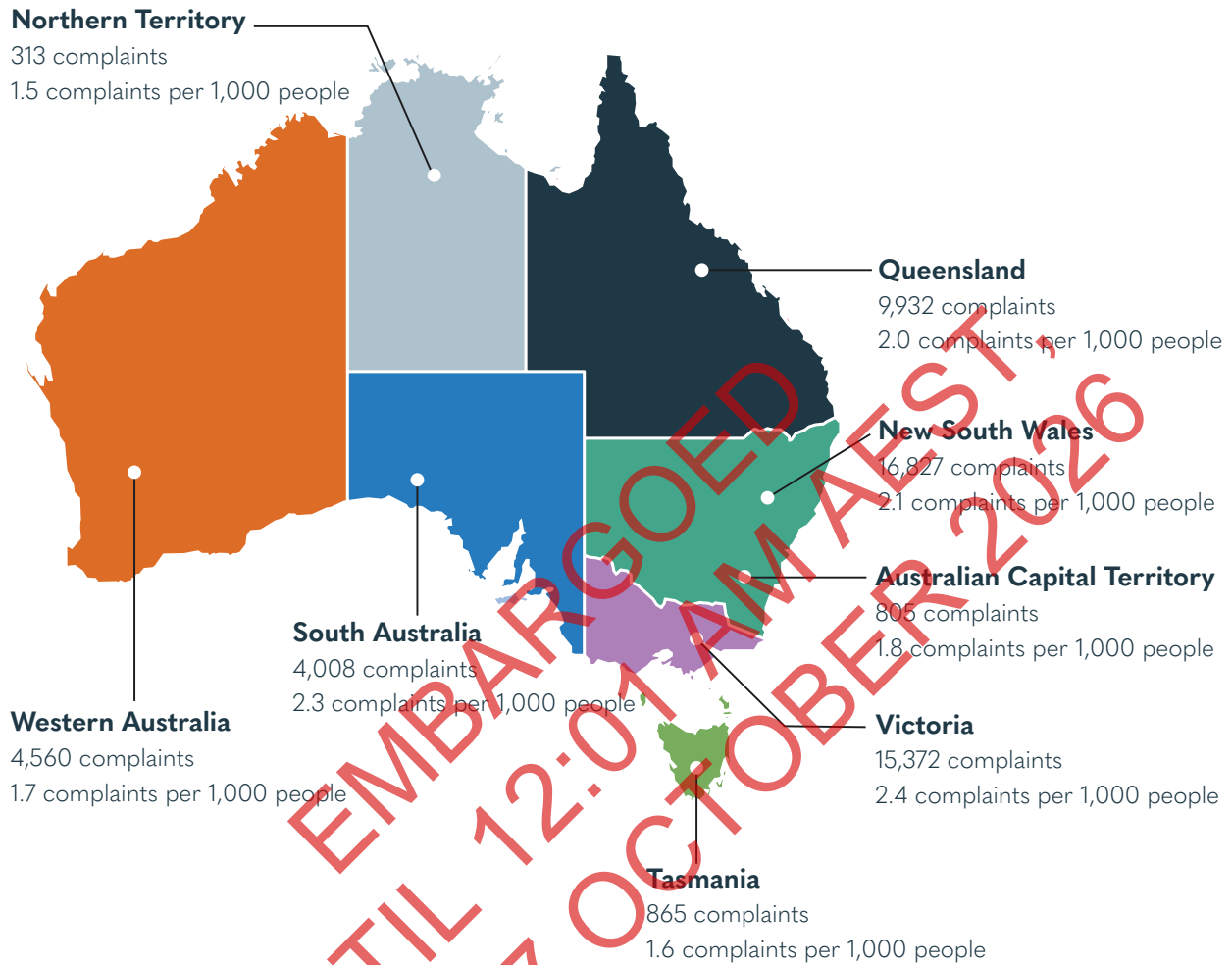
The five local government areas with the highest number of complaints were Brisbane (2,303 complaints), Gold Coast (1,270 complaints), Moreton Bay (1,019 complaints), Wyndham (814 complaints) and Sunshine Coast (783 complaints). Among these areas, Wyndham recorded the highest rate of complaints per 1,000 people, followed by Sunshine Coast, Moreton Bay, Gold Coast and Brisbane.

Across the five local government areas with the highest complaint volumes, the most common primary issues were broadly consistent. These included service and equipment fees, no phone or internet service, intermittent service or dropouts and delay establishing a service.

For information on complaint demographics and issues categorised by state and local government areas, see the Complaints by LGA data dashboard on our website.

Failure to cancel a service saw the largest decline, decreasing by 13.6 per cent, or 467 fewer complaints, to 2,979 complaints.

Figure 4: Complaints by state FY2025–26



First Nations consumers

In FY2025–26, the TIO received 1,798 complaints from consumers who identified as First Nations people. The primary issues reported were about service and equipment fees, no phone or internet service and intermittent service or dropouts.

Among the Top 10 issues, non-financial loss – not privacy recorded the largest increase up 51.5 per cent to a total 197 complaints. Complaints relating to financial hardship or repayment arrangement also increased by 15.8 per cent (25 additional complaints) to a total 183 complaints.

Outside the Top 10 issues, notable increases were observed for unconscionable conduct up by 78 complaints to a total 93 complaints, and other financial loss up by 56 complaints to a total 110 complaints.

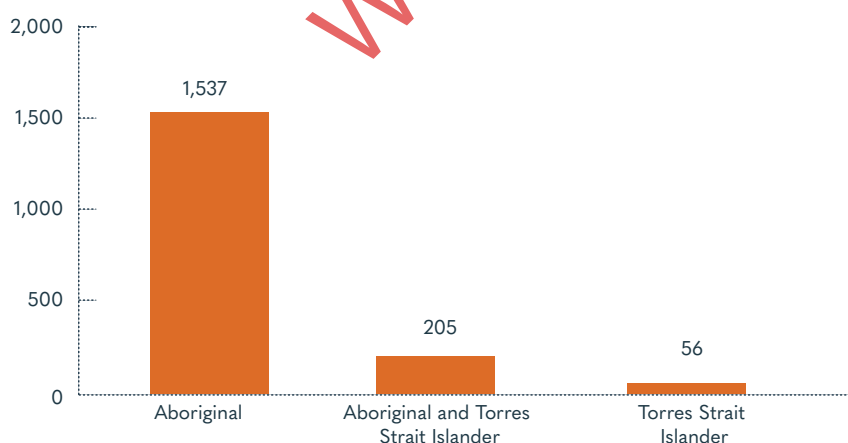


Sally was sold multiple devices she couldn't afford

When Sally,* a Torres Strait Islander woman was made redundant from her full-time job and moved into irregular casual shifts. Despite her unstable income, Sally's telco sold her multiple devices on a repayment plan of \$120 a fortnight. Sally struggled to make these payments as her total income was sometimes only twice the amount of her device repayment plans. Despite this issue occurring in 2022, Sally contacted the TIO this quarter when she heard her telco was offering remediation for cases where people had been sold products they couldn't afford.

*Name changed for privacy reasons.

Graph 5: Complaints by First Nations consumers FY2025–26



Land access objections

Understanding land access in telecommunications

Telecommunications carriers install and maintain infrastructure to serve the current and future needs of Australian consumers and the community. To help them do this, Schedule 3 of the Telecommunications Act 1997 (Schedule 3) gives carriers rights in certain circumstances to access land without the landowner's or occupier's consent, and without the need to obtain state, territory, or local government approval.

Carriers can access land to inspect, install low-impact infrastructure, and maintain infrastructure, provided carriers have complied with the land access processes as codified in Schedule 3 and related code. Low-impact infrastructure is legislatively defined and is equipment that has low visual impact. The existing infrastructure definitions are broad covering certain types of emerging telecommunications technologies, as well as existing equipment including antennae, aerial cables, underground cables and pits.

This framework helps telecommunications carriers build and maintain networks so Australian consumers can access accessible and affordable telecommunications services.

What is the Ombudsman's role in land access complaints?

The Ombudsman's role in land access objections is separate from its role handling telecommunications complaints.

Landowners and Occupiers can object to a carrier's proposed land access activity and carriers must consult with them to try and resolve the issues. If it can't be resolved, carriers must refer the objection to the Ombudsman.

The Ombudsman can make directions about how a carrier carries out land access activities, and carriers must comply with those directions. This provides an independent, accessible and cost-effective way to resolve land access objections.

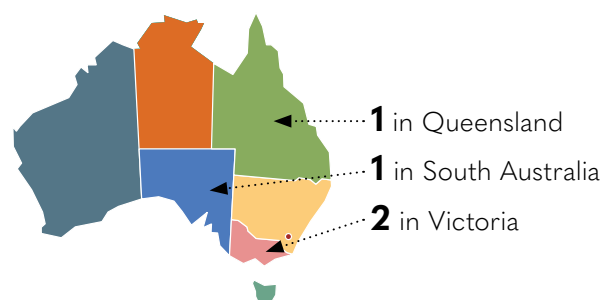
The TIO's Guidelines for Land Access provide practical information for carriers, landowners and occupiers about the land access process and the factors considered when an objection is raised.

Land access objections received by activity type

In FY2025–26, the Telecommunications Industry Ombudsman received four land access objections and closed a total of eight cases.

Land access objection matters received in FY2025–26

Type of activity	Volume	State
Inspection	1	SA
Installation	2	VIC
Installation and Maintenance	1	QLD
Total	4	

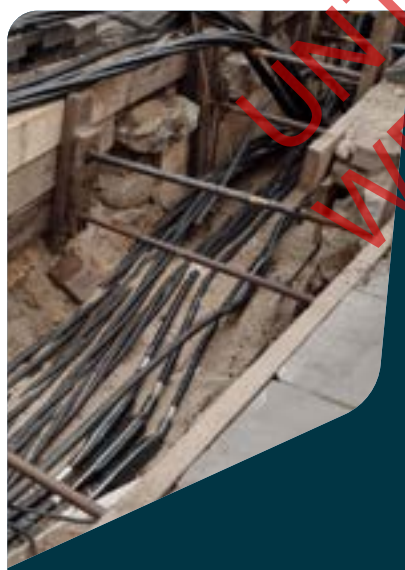


Ombudsman process supports negotiated outcome

A carrier wanted to access farmland to install concrete pits and underground cabling so it issued a notice, to which the landowner objected in writing.

The parties engaged in consultation; however, the landowner ultimately asked the carrier to refer its objections to the TIO. Both parties obtained legal representation at this point in the process.

While the matter was being actively considered by the TIO, both parties continued to engage in negotiations which led to the carrier withdrawing its notice, and the Ombudsman issuing a decision to stop handling the objection.



Land access approved after Ombudsman review

A carrier wanted to install cabling in existing tunnels along a large area. The carrier gave the landowner concerned the required notice to access the land for a period of five months.

The landowner objected to the activity and provided an alternative route for the installation. The carrier submitted that the alternative route would significantly increase the project costs and result in environmental impacts.

The Ombudsman decided the landowner did not show the proposed location was particularly problematic, inconvenient or unsuitable, and the carrier was permitted to proceed with the activity.

Influencing change

Policy position statements

This year we started something new.

As well as making submissions to public policy consultations, we developed two policy position statements to proactively outline the TIO's stance on telco consumer issues. Our policy position statements are firmly grounded in our complaint handling experience and insights from telcos and consumer groups.

Our insights and expertise already influence positive change in the telco industry. Our policy position statements are another way to do this, ensuring that our views are transparent and accessible for policy decision makers to use.

The TIO's policy position statements clearly set out our views on key telecommunications issues, helping us explain what needs to change and why. They allow us to respond more quickly and consistently to consultations, media and stakeholder questions, while making our position easy to understand and access for government, regulators and the community.

Our statements are contributing to public debate and supporting positive change across the sector. They have attracted attention from a range of stakeholders, including media outlets, telcos and parliamentarians, helping to inform public discussion and drive improvements to consumers' experiences.

[Read our policy position statements](#)

The TIO's policy position statements clearly set out our views on key telecommunications issues, helping us explain what needs to change and why.

Our universal services policy position statement

Our first policy position statement, published in September 2025, focused on universal services. Our statement makes seven recommendations to achieve fair and reliable access to phone and internet services for all Australians, no matter where they live or how much they earn.

Our statement calls for a modernised framework that reflects how people rely on voice and broadband services both now and into the future, including Australians' growing reliance on mobile services. This means clear and enforceable service standards and the ability for consumers to get compensation when services fall short. We emphasise making services affordable and accessible, including for people in regional, rural and remote areas, low-income households, and communities with diverse needs. It also highlights the importance of reliable connections for safety, work, education and access to critical services.

Our cancellations policy position statement

In the complaints we receive we hear from consumers facing delays, confusing processes or unexpected costs when trying to cancel a service.

In January 2026, we published our second policy position looking at cancellation practices. This sets out our vision for telco cancellations – one where consumers are empowered to make informed decisions, cancellation barriers are removed, and fair remedies are offered when things go wrong.

Our position statement recommends 13 changes to make cancelling phone and internet services easier, clearer and fairer for Australian consumers, turning our vision into reality.

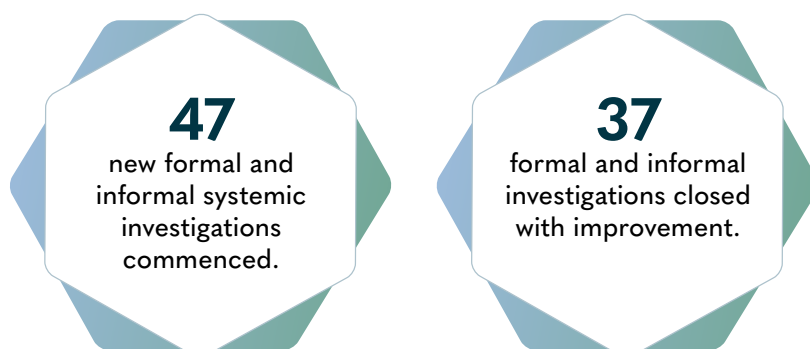
Systemic investigations

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

In the last twelve months, we investigated a variety of issues impacting telco consumers and causing complaints, including poor customer service, missing credits, unauthorised ports, surprise charges, mis-selling and unexpected complaint spikes.

[Our approach to systemic investigations](#)



Cancellation practices

Each year we conduct a number of investigations into telco cancellation practices, and this year was no different. We investigated a number of telcos experiencing cancellation issues

One telco we investigated had a high number of complaints from consumers who experienced barriers to cancelling their services. Consumers experienced delays, were refused cancellation requests, or had trouble speaking to a staff member to process the cancellation.

The telco made a number of improvements resulting in reduced complaints to our office. This included updating their retention and cancellation process, additional training and improving communications with consumers.

Issues with promotions

Promotional offers create benefits for consumers and telcos and support healthy competition. However, when things go wrong, they can result in complaints to our office and consumers feeling ripped off.

We investigated several promotional offers where consumers were unable to redeem products or credits that they felt entitled to.

In response to our investigations, telcos improved communication with their consumers (making eligibility requirements clearer), trained staff, and addressed system issues.

Porting practices

We investigated and informally raised issues with a number of telcos regarding porting practices.

Porting allows you to transfer telcos while keeping your number. When porting goes wrong and transfers are disrupted, consumers can experience frustration, confusion and additional charges they were not expecting to pay.

Consumers complained to the TIO about difficulties accessing key details about their account to enable porting, having different account information on their bill compared to the telco's system, telcos who did not respond to port requests, and telcos preventing services from being ported.

In response to our investigations, telcos made key information available to consumers to enable porting, addressed system and technical issues and improved customer service channels.

Working with regulators

Since 1 July 2025, we referred 5 providers to the regulators on matters relating to limited provider accessibility, poor sales practices and inadequate customer support information. One telco self-referred to the ACMA for potential breach of family, domestic and sexual violence protections, and another for their issues when accepting or reversing payments made by Centrepay.

On 25 September 2025, the Federal Court ordered Optus to pay a penalty of \$100 million for engaging in unconscionable conduct.

The ACCC's investigation into Optus's sales practices was prompted by referrals made by the TIO. The judgement also recognised the time and emotional stress expended by carers, advocates and/or financial counsellors who also raised concerns about Optus's selling practices.

In response, Optus issued an apology for the misconduct, commenced a remediation program and made changes to its systems and processes to prevent the behaviour from reoccurring.

Policy submissions

With another year of rapid regulatory change in the telco sector, our policy submissions continued to provide policy makers with vital complaint insights to support a fair regulatory framework that protects consumers. This work seeks to influence positive change in the telco regulatory environment and prevent complaints to the TIO.

Of the 30 submissions we made this financial year, 20 of the consultation processes have concluded. We are pleased that in 17 of these concluded policy consultations, our recommendations were adopted, or the outcome was consistent with our position.

Many of this year's reforms reflected longstanding TIO positions on the regulation of essential telco consumer protections.

On 1 July 2025, important protections for victim-survivors of domestic and family violence commenced, with further protections coming into effect throughout the year.

In March 2026, the ACMA announced that it would make an enforceable standard to replace the Telecommunications Consumer Protections Code. While we recognise the work of telcos to develop a new Code, an ACMA enforceable standard will provide greater clarity on obligations and lift consumer trust in the sector.

New rules

Telecommunications (Mobile Network Coverage Maps) Standard 2026

Having called for stronger rules around coverage for some time, we were pleased to comment on the ACMA's consultation on the Telecommunications (Mobile Network Coverage Maps) Standard 2026.

Our submission supported the Standard and made recommendations which influenced the descriptions of mobile coverage, ensuring that they are meaningful for consumers and reasonably represent the on-ground experience of using a service.

Scam Prevention Framework

Complaint handling only works when consumers know where to go for help and can easily engage. In our submission to Treasury, we supported the Scam Prevention Framework and made recommendations to ensure clear and accessible dispute resolution for consumers.

Updates to existing rules

The Telecommunications (Customer Communications for Outages) Industry Standard 2024

In our submission to the ACMA, we supported the proposed amendments to the Telecommunications (Customer Communications for Outages) Industry Standard 2024 to promote greater transparency about outages. We also influenced improvements regarding the categories of information that carriers must include in their registers and the usability of outage data for stakeholders.

Contributions to Senate Committees

During the year, the TIO made submissions to key Senate Committees, with the Ombudsman appearing at hearings to provide evidence from our complaints data and systemic insights.

Triple Zero Service Outage

The Environment and Communications References Committee's inquiry into the Triple Zero service outage examined the September 2025 Optus incident, where failures prevented some people from contacting emergency services. It focused on the causes of the outage, the response by Optus and regulators, and whether existing rules and oversight are strong enough to ensure reliable access to emergency calls.

Our submission examined the complaints the TIO receives about Triple Zero access. While these complaints are relatively few, they usually involve underlying service issues rather than the emergency system itself, including network outages, unreliable mobile coverage, handset problems, or confusion about how emergency calling works. The complaints are also typically about past events, with consumers often describing failed Triple Zero calls that occurred weeks or months prior to raising a complaint with the TIO.

Competition and Consumer Amendment (Unfair Trading Practices) Bill 2026

At the TIO, we often hear from people who felt misled, pressured, or caught out by costs or conditions they didn't understand.

This year, we made two submissions on the Competition and Consumer Amendment (Unfair Trading Practices) Bill 2026, including a submission to the Senate Economics Legislation Committee. We supported the Bill's application to telco and digital platforms, and recommended opt-in requirements for longer-term contracts and ensuring cancellation is available through the same channels used to sign up. On 2 July 2026, the Bill passed both Houses.

Telecommunications Legislation Amendment (Universal Outdoor Mobile Obligation) Bill 2025

Our submission to the Senate Environment and Communications References Committee supported the Universal Outdoor Mobile Obligation and recommended strengthening the framework with clearer standards, stronger consumer protections, and a focus on affordability and reliability, ensuring the framework delivers meaningful benefits for consumers.

Government relations

As part of our efforts to improve the communications industry landscape, the TIO has deepened our government engagement in FY2025–26.

By building and strengthening relationships with ministers, MPs and senators, advisors, regulators and government departments we have ensured representatives from across the aisle understand:

- the important work of the TIO in resolving complaints and investigating systemic issues,
- how we can help their constituents, and
- how our complaints data and insights can guide policy making.

This started with a trip to Canberra to share last year's TIO Annual Report. We received a warm reception from the Government, opposition and crossbench. We shared key insights from a year of complaints data, discussed representatives' concerns about regional mobile and internet connectivity – sharing our universal services policy position statement – and presented the case for expanding the TIO's role to become the Communications Ombudsman by including digital platforms.

From there we continued to brief representatives on new reports and policy position statements and provide evidence-based submissions and testimony in parliamentary inquiries.

Webinar with electorate offices

In April 2026 we hosted two webinars for 84 MP electorate office staff.

MP and Senators' offices field enquiries from people, small businesses and community organisations every day and it was a pleasure to share resources and answer questions about how the TIO can provide free and independent help to resolve individual disputes.

We also shared what we're hearing from the community about big tech companies failing to properly handle user issues – and the limited resources available to Australians when things go wrong online.

Growing our impact

By deepening our engagement with political representatives and their offices, our policy work has had greater impact. Our work has been cited in Parliament House, reforms to strengthen telco consumer safeguards reflect our recommendations, and our digital platforms campaign is gaining momentum.

Media relations

Media relations is an important part of how the TIO advances its goal of being an influential and trusted voice in a changing communications market. Throughout FY2025–26, we used strategic media engagement to raise awareness of consumer issues, strengthen accountability across the sector and help ensure more Australians knew where to turn when they needed support.

Our media activity focused on turning consumer insights into meaningful public conversations. By sharing evidence gathered through complaints, systemic investigations and research, we helped bring attention to the issues affecting consumers and highlighted opportunities for industry and policy improvement.

The year was marked by significant challenges, including rising cost-of-living pressures, increasing reliance on digital services and major sector events that placed communications providers under heightened public scrutiny. During these moments, the TIO provided an independent and authoritative voice, helping consumers understand their rights while contributing informed perspectives to national discussions about fairness, trust and accountability.

Media engagement also played an important role in supporting access to the TIO's services. Through news coverage, interviews and public commentary, we were able to reach consumers who may not have otherwise been aware of the assistance available to them. By explaining common problems, sharing complaint insights and highlighting pathways to resolution, media coverage helped connect consumers with an independent avenue for resolving disputes and seeking support.

Highlighting emerging consumer harms

A major focus during the year was shining a light on emerging consumer harms and advocating for stronger protections. Media coverage supported the release of complaint data, systemic reports and research examining issues such as financial hardship, service reliability and the growing challenges consumers face when dealing with digital platforms. These activities helped translate complex issues into accessible and relevant information for consumers, policymakers, industry and the broader community.

Our growing contribution to conversations about digital platforms also reinforced the TIO's role as a credible voice on the future of consumer redress. By bringing real consumer experiences into public debate, we helped build understanding of the gaps that exist in current complaint pathways and the need for more effective protections.

Importantly, media engagement amplified more than individual announcements. It strengthened awareness of the TIO, elevated consumer voices and ensured the lessons emerging from complaints informed broader discussions about accountability and reform. As the communications environment continues to evolve, strategic media relations will remain a key tool for improving outcomes for consumers and helping shape a fairer, more accessible and more accountable sector.

Directors' report and financial statements

- Download the TIO Directors' Report and Financial Statements 2025–26

[Download the TIO Directors' Report and Financial Statements 2025–26.](#)

Glossary

- Data and complaints terminology
- Complaint issue categories and keywords

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WED 7 OCTOBER 2026

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, first contact 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 first contact 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 first contact referrals.

First contact 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 categories that follow the lifecycle of a consumer's relationship with their phone or internet provider. New keywords introduced from 1 July 2026 will be reflected in the TIO's quarterly complaints report for July-September 2026 (released in November 2026).

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

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.

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.

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.

Unresolved complaints

An unresolved complaint is a complaint or first contact 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
In contract	Unconscionable conduct
	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

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UNTIL 12:01 AM AEST,
WED 7 OCTOBER 2026

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

EMERGOED 201 AM AEST,
UNTIL 201 AM AEST,
WED 20 OCTOBER 2026

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 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

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](#).