Telecommunications Industry Ombudsman

FY26 Keywords

Summary of changes

November 2026

Summary of changes



The FY26 Keywords project modernises complaint tagging to improve data quality, consistency, and relevance. Last reviewed in 2019, the existing keyword set no longer reflects how complaints are raised or analysed, with just 10 of the 86 keywords accounting for 60% of cases in FY24–25. The update streamlines and strengthens the keywords by removing outdated or low value terms, introducing missing categories, and refined definitions.

The original 86 keywords were reviewed using member and internal feedback, resulting in:

- **9 new keywords** introduced to address gaps in the current framework and better reflect how complaints are now raised and described by members.
- **6 keywords merged into 3** providing succinct options to reduce overlap, simplify selection, and improve consistency where similar concepts were being applied inconsistently.
- **6 keywords divided** into more granular options, totaling **13 keywords**, to improve accuracy and enable more precise tagging where existing keywords were too broad.
- **12 keywords removed** where they were overly complex, frequently misused, no longer relevant or provided limited analytical value.

Overall, streamlining and consolidation have resulted in a revised total of **83 keywords**.

Data and Methodology

On 1 July 2026, the TIO introduced an updated complaint keyword framework. All reporting from this date uses the new keyword structure, including historical cases included in reporting outputs.

The updated framework includes new, renamed, merged, split and removed keywords. These changes improve how complaint issues are categorised and provide more detailed insight into the issues people experience with their phone and internet services.

Because some complaint issue categories have changed, not all complaint data published from July 2026 onwards can be directly compared with earlier reporting periods. Quarter-on-quarter and year-on-year comparisons are not available for some keywords where historical data is not comparable. Changes in reported volumes may also reflect updated definitions and categorisation, rather than changes in complaint trends.

To support reporting continuity, the TIO applies approved mapping between old and new keyword categories where appropriate. New keywords are reported under the new framework, while some merged, split and removed categories are mapped differently to preserve the integrity of historical reporting.

When interpreting complaint issue data, users should consider the impact of the July 2026 keyword changes, particularly when comparing results across reporting periods that span the implementation date.

Previous

MAKING A CONTRACT

L2 Keyword	Definition
Cooling off	The consumer has a problem involving a cooling off period, e.g. trouble cancelling, or being asked to waive a cooling off period. Don't use this keyword if the consumer was charged for their service during a cooling off period. Use relevant CHARGES AND FEES instead.
Inadequate credit assessment	The consumer has been sold a service they can't afford because a provider's credit assessment didn't adequately capture their financial situation.
Inadequate documentation	The provider didn't give the consumer the correct written information about a service, e.g. a copy of their contract or critical information summary.
Inadequate explanation of product	A provider did not clearly explain key terms, conditions, or costs of a service. Also add MAKING A CONTRACT > Misleading conduct
Misleading conduct	A provider misled the consumer about a good, service, or future action of the provider. For disputed charges or service/equipment fees use relevant CHARGES AND FEES keywords instead.
Product unsuitable	A service is unsuitable for the purpose specified by the consumer or promised by the provider at point-of-sale. If it's only equipment that's unsuitable, instead use EQUIPMENT > Unsuitable
Refused a service	A provider has refused to give the consumer a service. This may be for a reason such as credit history but also includes refusals to connect a service by a SIP.
Unable to contract	The consumer was not able to contract at the time the contract was formed, e.g. because of their age, or no capacity to understand what they were doing.
Unconscionable conduct	A provider knowingly took advantage of the consumer's vulnerability.

Current

MAKING A CONTRACT

	L2 Keyword	Definition
Update	**Attempt to cancel during cooling off period**	A consumer has a problem with a cooling off period, e.g. trouble cancelling, or being asked to waive a cooling off period.
Update	**Failed to assess financial capacity**	A provider sells a consumer a service they can't afford because a provider didn't adequately assess their credit.
Merge	**Inadequate service information**	A provider didn't give a consumer the correct information about a service. e.g. key terms, conditions, copy of contract or critical information summary and/or cost of service.
Update	**Misleading advice or sign-up actions**	A provider took advantage of a consumer to sell them a product or service they did not need or understand.
Update	**Service not fit for purpose**	A service or device does not meet the purpose or expectations set at point of sale. This is about suitability rather than technical faults and applies where a service or device cannot perform the function a consumer needs or a provider led them to expect.
Retain	**Refused a service**	A provider has refused a consumer a service. This may be for a reason such as credit history but also includes refusal to connect a service by a SIP.
Update	**Not capable of entering a contract**	A consumer did not have the capacity to enter a contract. This may include situations where a consumer is under 18, has an intellectual impairment, or is intoxicated and cannot give informed consent.
Update	**Advantage taken of vulnerable consumer**	A provider knowingly took advantage of a consumer's vulnerability to sell them a product or service.

Previous → Current

IN CONTRACT			SERVICE ACCOUNT	
L2 Keyword	Definition		L2 Keyword	Definition
Equipment finance agreement	The consumer has a finance agreement for equipment offered as part of a telecommunications service. The consumer may not have known they signed a contract for equipment.	Update	**Finance agreement for equipment**	A consumer has an issue about a finance agreement for equipment, or a part of their service contract.
Failure to cancel	The consumer has asked their provider to cancel their service, but this has not happened.	Update	**Service not cancelled on consumer request**	A consumer asked a provider to cancel their service, but the provider has not done so.
Request to change account holder	The consumer wants to change the account holder for a service, e.g. the original account holder is deceased, or the consumer is divorced and wants their name taken off an account.	Update	**Change of account holder**	A consumer wants to change the account holder for a service, e.g. the original account holder is deceased, or the consumer no longer wants to be associated with the account.
Unfair contract terms	Specific terms in the consumer's contract are unfair.	Retain	**Unfair contract terms**	Specific terms in a provider's contract with a consumer are unfair.
Variation by provider	A provider has changed a plan, with or without notice to the consumer, e.g. the provider terminates a contract, changes rates, or discontinues a plan.	Update	**Variation by provider**	A provider is changing the price or terms of a consumer's contract without their consent.
Not liable for contract	The consumer denies making a contract with a provider for a service, e.g. someone has used their details without their knowledge. If the consumer denies liability for a debt on a legitimate service, instead use DEBT MANAGEMENT > Not liable for debt.	Remove	• Moved to new L1 keyword **'Safety and Security'**. • Merged into new L2 keyword **'Fraud'**.	
Mishandled or inaccurate information - not personal	A living consumer or small business/not for profit complains about inaccurate or mishandled information on their account. This keyword is for non-personal information. Remember - use Personal Information keywords for complaints relating to personal information.	Remove	• Moved to L1 Keyword **'Information Management'**. • Combined with L2 keyword **'Consumer information is inaccurate'**.	

Previous → Current

CONNECTION

L2 Keyword	Definition
Number problem	There's a problem with a service number because of a connection or transfer,e.g. the number was lost, can't be transferred, or isn't the number the consumer wanted.
Delay	There is a delay connecting or transferring a service, including transfer between providers, changing from copper to nbn, new connections, reconnections, and relocations.
Unauthorised transfer	The consumer's service has been transferred to another provider without authorisation. Also use this keyword for a delay reversing an unauthorised transfer.
Changing provider	The consumer's problems involve willingly changing their provider. Add other relevant keywords to describe the problems. Don't use this keyword if the consumer is complaining about an unauthorised transfer.

CONNECTION AND TRANSFER

	L2 Keyword	Definition
Divide	**Lost number**	A consumer has lost access to their number.
Divide	**New number**	A consumer is trying to get a new number from the provider.
Divide	**Delay setting up a service**	A consumer is trying to set up a service with the provider.
Divide	**Delay transferring service**	A consumer already has a service with a provider and tries to move the service from one address to another, or move providers. This includes number porting delays or blocks.
Divide	**New build**	A consumer has issues setting up a new connection at the address of a newly built property.
Retain	**Unauthorised transfer**	A provider transferred a consumer's service without consent, e.g. a consumer asked a provider about a new mobile plan and asked for time to consider the offer, but the provider transferred the service before the consumer accepted the contract.
Remove		• All scenarios captured in other keywords.

Previous

EQUIPMENT

L2 Keyword	Definition
Fault	Equipment doesn't work properly. For faulty nbn equipment use the NO SERVICE or POOR SERVICE QUALITY keyword that reflects the effect of the fault on the consumer's service.
Unsuitable	Equipment is unsuitable for the purpose specified by the consumer or promised by the provider at point-of-sale. If the entire service is unsuitable, instead use MAKING A CONTRACT – Product unsuitable.

Current

EQUIPMENT

	L2 Keyword	Definition
Update	**Equipment fault**	Equipment is faulty.
Update	**Unsuitable equipment**	Equipment not suitable for connection type, or the purpose specified at point of sale.
New	**Equipment not delivered**	A consumer ordered equipment and has not received it.
New	**Emergency call device blocking**	A provider has blocked or will block a consumer's mobile handset because it is unable to call emergency services (000).

Previous → Current

NO SERVICE

L2 Keyword	Definition		L2 Keyword	Definition
Disconnection in error	The consumer has no service because of a provider's mistake.	Retain	**Disconnection in error**	A provider mistakenly disconnects a consumer's service.
Network outage	The consumer has no service and says it's because of a network outage.	Retain	**Network outage**	A consumer has no service and says it's because of a network outage.
No service	The consumer has no service at all - no internet connection, no dial tone etc.	Retain	**No service**	A consumer has no service at all - no internet connection, no dial tone etc.

POOR SERVICE QUALITY

Intermittent/drop outs	The consumer's service drops out, or works one day but not the next.	Update	**Intermittent service or dropouts**	A consumer's service drops out, or works sometimes but not others.
Noise/interference	A voice service is noisy (including any type of interference) making it hard to use.	Update	**Noise or interference**	A voice or internet service has continual noise or interference.
Poor mobile coverage	The consumer's mobile doesn't have coverage where the consumer wants it to work.	Retain	**Poor mobile coverage**	A consumer's mobile doesn't have coverage where they want it to work.
Slow data speed	Data speed is slower than the consumer expects it to be.	Retain	**Slow data speed**	Data speed is slower than a consumer expects it to be.
Restricted service	Part of the service works, but part of it doesn't, e.g. the consumer can make voice calls but SMS/MMS isn't working. Use this keyword when the restriction is not related to debt.	Update	**Service partly faulty**	Part of the service works, but part of it doesn't, e.g. a consumer can make voice calls but SMS/MMS isn't working. Use this keyword when the restriction is not about debt.
		New	**Unable to access Triple Zero (000)**	A consumer is unable to access the Triple Zero (000) service.

Previous → Current

CHARGES AND FEES

L2 Keyword	Definition
3rd party	The consumer disputes charges from a 3rd party on their bill. This includes in-app purchases.
Bill unclear/not received	The consumer is disputing charges but can't identify from the exactly what they are disputing. This includes when they never received a or format is a problem.
Connection/reconnection	The consumer disputes a charge for connecting or reconnecting a service.
Excess call/sms/mms	The consumer disputes call/sms/mms charges on a mobile or landline service in excess of their call/sms/mms allowance.
Excess data	The consumer disputes data charges on a mobile or internet service in excess of their data allowance.
Late payment/dishonour	The consumer disputes charges for late payment or missing a direct debit, including bank charges for missing a direct debit. If there are other problems with a direct debit, also use PAYMENTS > Direct debit.
Roaming	The consumer disputes charges for roaming, either in Australia or overseas.
Technician	The consumer disputes a charge for a technician call out.
Termination	The consumer disputes a charge for ending a contract.
Service and equipment	The consumer disputes charges for a service or equipment. This includes one-off or recurring charges.
Fee for a bill	The consumer disputes having to pay for a , e.g. a $2 paper fee.

FEES AND CHARGES

	L2 Keyword	Definition
Update	**Third party billing charges**	A consumer disputes charges from a third party on their bill. This includes in-app purchases.
Divide	**Bill unclear**	Information on a bill is not clear enough for a consumer to understand.
Divide	**Bill not received**	A consumer did not receive their bill.
Update	**Connection or reconnection fee**	A consumer disputes charges for connecting or reconnecting a service.
Merge	**Excess call, data, SMS or MMS charges**	A consumer disputes call, SMS, MMS or data charges on a mobile or internet service, in excess of their data allowance.
Update	**Late payment or dishonour charges**	A consumer disputes charges for late payment or missing a direct debit, including bank charges for missing a direct debit.
Update	**Roaming charges**	A consumer disputes charges for roaming in Australia or overseas.
Update	**Technician call out fee**	A consumer disputes a charge for a technician call out.
Update	**Cancellation fees**	A complaint about service cancellation fees.
Update	**Disputed charges**	A consumer disputes charges for a service or equipment. This includes one-off or recurring charges.
Remove		• Removed due to very low, inconsistent use and frequent misinterpretation with other keywords.

Previous → Current

DEBT MANAGEMENT			CREDIT MANAGEMENT	
L2 Keyword	Definition		L2 Keyword	Definition
Barring/suspension /disconnection	The consumer disputes the provider barring, suspending, or disconnecting their service. This includes problems with their number and disconnection of other services that rely on the restricted service to work.	Update	**Restricted or disconnected service due to debt**	A consumer disputes a provider barring, suspending, or disconnecting their service. This includes problems with their number and disconnecting other services that a consumer relies on to work.
Credit default report	The consumer disputes the provider reporting a credit default. This includes when the consumer already paid the debt, the provider gave no warning before reporting the default, or the debt is too small to justify reporting a default.	Update	**Credit default report**	A consumer disputes the provider reporting a credit default. This includes when a consumer paid the debt, a provider did not warn a consumer before reporting the default, a consumer is bankrupt or the debt is too small to justify reporting a default.
Debtor harassment	The consumer is being harassed to pay a debt, either by the provider or a debt collector.	Retain	**Debtor harassment**	A provider or a debt collector is harrassing a consumer to pay a debt.
Sold debt	The consumer's debt has been sold to a debt collection agency.	Update	**Debt sold to collector**	A provider has sold a consumer's debt to a debt collection agency.
Financial hardship /Repayment arrangement	The consumer says they are in financial hardship and having problems paying for their service.	Divide	**Financial hardship**	A consumer is in financial hardship and having problems paying for their service.
			Payment extension or arrangement	The consumer wants a payment extension or arrangement, but the provider has refused.
Statute barred debt /bankrupt	A provider wants the consumer to pay a debt when the debt is too old to be pursued, or the consumer is bankrupt.	Remove	• Removed and included bankruptcy scenario in L2 keyword **'Credit default report'** description.	
Not liable for debt	The consumer denies a debt is theirs, but doesn't deny they are in contract with a provider, e.g. they might claim that someone else used their service without their knowledge. When the consumer denies liability for the whole service, use IN CONTRACT > Not liable for contract instead.	Remove	• Moved to new L1 keyword **'Safety and Security'**. • Merged into new L2 keyword **'Fraud'**.	

Previous

PAYMENTS

L2 Keyword	Definition
Direct debit	The consumer has a problem with a direct debit, e.g.: • an unauthorised direct debit • a direct debit is not cancelled on request • the direct debit date is wrong, or changes from month to month • the amount of a direct debit is wrong If the consumer disputes a direct debit dishonour fee, use CHARGES AND FEES > Late payment/dishonour fee. You can use both keywords if they are relevant.
Late payment/dishonour	The consumer made a payment but their account doesn't show this.
Unsuitable payment options	The provider doesn't have a free payment method, or the consumer wants to pay using a method the provider doesn't offer.

Current

PAYMENTS

	L2 Keyword	Definition
Divide	**Payment error**	A consumer says there was an error with their payment, including the provider debiting the wrong amount, date or account.
Divide	**Direct debit not cancelled**	A consumer says a provider should have cancelled their direct debit.
Update	**Payment not applied**	A consumer paid but their account doesn't show this.
Retain	**Unsuitable payment options**	A provider doesn't have a free payment method, or the consumer wants to pay using a method a provider doesn't offer.

Previous → Current

COMPENSATION SOUGHT

L2 Keyword	Definition
Business loss	A business is seeking compensation for financial loss because of a problem caused by a provider.
Non-financial loss - not privacy	A consumer or occupier is seeking compensation for non-financial loss that doesn't relate to privacy.
Non-financial loss - privacy	A consumer is seeking compensation for privacy - related non-financial loss. This includes embarrassment or humiliation because of a privacy breach by the provider.
Customer Service Guarantee	A consumer is seeking compensation under the Customer Service Guarantee because of a fault.

COMPENSATION

	L2 Keyword	Definition
Update	**Compensation for financial loss**	A consumer is seeking compensation for financial loss because of a problem caused by a provider.
Update	**Compensation for experience or inconvenience**	A consumer or occupier is seeking compensation for non-financial loss that doesn't relate to privacy.
Update	**Privacy related compensation**	A consumer is seeking compensation for privacy-related non-financial loss. This includes embarrassment or humiliation because of a privacy breach by a provider.
New	**Refund or credit promised**	A provider promised a consumer a refund or credit and hasn't given it to them.
New	**Compensation for property damages**	A consumer or occupier is seeking compensation for damages caused by the provider.
Remove		• Removed due to narrow scope and inconsistent use, requires manual identification via other L2 keywords.

Previous

PERSONAL INFORMATION

L2 Keyword	Definition
Access denied	A provider refuses to give the consumer access to their personal information.
Information inaccurate	A provider is keeping personal information about a living person that is inaccurate, it doesn't need to keep anymore, or was given to it without the provider actually asking for it.
Object to collection	The consumer disputes the way the provider collected their personal information, e.g. the provider didn't explain why, didn't need that information, or wanted the consumer's tax file, Centrelink, or driver's license number.
Silent number /directory listing	The consumer has a problem involving a silent number or a personal directory listing.
Unauthorised disclosure	A provider has not taken steps to protect personal information from unauthorised access, modification, disclosure, misuse, interference or loss.

Update

Update

Update

Update

Update

Current

INFORMATION MANAGEMENT

L2 Keyword	Definition
Request for information denied	A provider refuses to give the consumer access to their personal information, but cannot provide a reasonable explanation for this.
Consumer information is inaccurate	A provider is keeping information about a consumer that is inaccurate, it doesn't need to keep anymore, or was given to it without requirement.
Collection of information dispute	A consumer disputes the way the provider collected their personal information, e.g. the provider didn't explain why, or doesn't need that information.
Private number	A consumer has a problem with a silent number.
Unauthorised access or disclosure of information	A provider has not taken steps to protect personal information from unauthorised access, modification, disclosure, misuse, interference or loss.

Previous

PROVIDER RESPONSE

L2 Keyword	Definition
Missed appointment	A technician has missed an appointment with the consumer for a fault repair or connection.
Refusal to deal with representative	A provider won't deal with the consumer's representative, including a carer.
Resolution agreed but not met	The provider and consumer agreed on a resolution to a problem, but the provider failed to resolve the problem as agreed.
Uncontactable	A provider cannot be contacted. This includes when it doesn't respond to communications, doesn't have published contact details, or doesn't offer a free or low-cost contact method.
Rudeness	A provider has been rude to the consumer.
No or delayed action	A provider should have taken some action, but hasn't done so. Remember: For missed technician appointments use PROVIDER RESPONSE > Missed appointment.
Unwelcome /life threatening communications	A provider should have taken some action, but hasn't done so. Remember: For missed technician appointments use PROVIDER RESPONSE > Missed appointment.
Inadequate fault testing	The provider's fault testing is ineffective, onerous, or impractical eg: • the provider refuses to test • the consumer is asked to repeat the same fault tests with no result • the provider says 'it's not showing up as faulty on our end' • the consumer is asked to try a new modem at their cost • the provider refuses to arrange a tech visit.

Current

PROVIDER RESPONSE

	L2 Keyword	Definition
Retain	**Missed appointment**	A technician has missed an appointment with the consumer for a fault repair or connection.
Update	**Refusal to deal with authorised representative**	A provider won't deal with the consumer's authorised representative, including a carer.
Update	**Agreed resolution not actioned**	A provider and consumer agreed how to resolve a problem, not involving a credit or refund, but the provider failed to resolve the problem as agreed.
Update	**Provider uncontactable**	A consumer cannot contact provider. This includes when a provider doesn't respond to communications, doesn't publish contact details, or doesn't offer a free or low-cost contact method.
Update	**Rude behaviour from provider**	A provider has been rude, or displayed unreasonable behaviour to the consumer.
Remove	• All scenarios captured in other keywords.	
Remove	• Moved to new L1 keyword **'Safety and Security'**. • Renamed to **'Harassment or threatening communications'**.	
Remove	• All scenarios captured in other keywords.	

Previous

DAMAGE

L2 Keyword	Definition
By 3rd party	A provider is holding the occupier responsible for damage to its infrastructure but the consumer says someone else did it, e.g. a contractor.
By consumer	A provider is holding the occupier responsible for damage to its infrastructure but the consumer says someone else did it, e.g. a contractor.
By provider	A provider or carrier, e.g. Telstra or NBN Co, has damaged the occupier's property.

Update

Update

Update

Current

DAMAGE

L2 Keyword	Definition
Damage caused by third party	A contractor has caused damage to infrastructure.
Damage caused by consumer	A provider says the occupier has damaged its infrastructure.
Damage caused by service provider	A provider or carrier has damaged the occupier's property.

Previous

INFRASTRUCTURE

L2 Keyword	Definition
Hazardous, non-compliant or temporary infrastructure	A carrier or provider has installed cabling/infrastructure in a hazardous or inconvenient way.
Location of equipment	The occupier is not happy about where a carrier or provider has installed equipment, e.g. the location of nbn equipment.

Current

INFRASTRUCTURE

L2 Keyword	Definition	
Dangerous or non-compliant infrastructure	A carrier or provider has installed cabling or infrastructure in a hazardous, non-compliant or inconvenient way.	Update
Disputed location of equipment	An occupier is not satisfied with where a carrier or provider has installed equipment, e.g. the location of NBN equipment.	Update

Previous

LAND ACCESS NOTICE

L2 Keyword	Definition
Carrier objection referral	DRS ONLY A carrier has referred a consumer's objection to us to be determined.
Defective notice	DRS ONLY There is something wrong with the notice, including if the facility does not appear to be low-impact.
No notice of activity	DRS ONLY - Land access activity is pending/underway but the provider has not given the consumer notice of the activity.
Refusal to refer objection to TIO	DRS ONLY - The provider refused to refer a land access objection to us when the consumer asked.

Current

LAND ACCESS NOTICE

	L2 Keyword	Definition
Update	**Carrier objection referral**	A carrier has referred a consumer's objection to the TIO to be determined.
Merge	**Land Access Notice issue**	A landowner or occupier says the provider or carrier did not properly notify them about planned land access activity.
Update	**Refusal to refer objection to TIO**	The provider refused to refer a land access objection to us when the consumer asked.

Previous → Current

SPECIAL SERVICES

L2 Keyword	Definition
Can't access account or data - technical	A consumer is unable to access their account details due to a technical problem, rather than provider refusal.
Directory listing - business	The consumer has a problem with a business directory listing.
Disability equipment	The consumer has a disability and needs specialised equipment to use a service.
Enhanced/add on feature	The consumer has a problem with an enhanced or add-on feature, e.g. calling number display, call waiting, call forwarding, over-the-top services, medical alarms etc.
Loyalty programs	A consumer has a complaint about loyalty benefits provided by the member.
Priority assistance	The consumer identifies themselves as a priority assistance customer.

SPECIALIST AND ACCOUNT SERVICES

	L2 Keyword	Definition
Update	**Unable to access account or data**	A consumer is unable to access their account details due to a technical problem. This does not include difficulties with identity verification.
Update	**Directory listing**	A consumer has a complaint about a directory listing.
Update	**Disability or health-related equipment**	A consumer is living with a disability or medical condition and needs specialised equipment to use or access a service.
Update	**Problem with add-on or enhanced feature**	A consumer complains about an enhanced or add-on feature. e.g. Calling number display, managed IT service, call waiting, call forwarding, upgrade and protect product, medical alarms, email.
Update	**Loyalty or reward program issue**	A consumer complains about loyalty benefits or a reward program offered by the provider.
Remove	• Removed due to very low, inconsistent use and frequent misinterpretation with other keywords.	

Current

SAFETY AND SECURITY

	L2 Keyword	Definition
New	**Difficulties with identity verification**	A consumer is unable to verify their identity, e.g. because they are unable to pass Multi-Factor Authentication, they cannot provide the correct ID documents, or there is mismatching account information.
New	**Harassment or threatening communications**	A consumer has received harassing or threatening communications from a third party that raise safety concerns.
New	**Fraud**	A consumer says they have been defrauded.
New	**Scam**	A consumer says they are a victim of a scam.