

TCO Review

1 October 2019 to 31 December 2019

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Interim Tolling Customer Ombudsman

INTRODUCTION

In my last report, I spoke of the changes that had been undertaken within the Tolling Customer Ombudsman service since the retirement of the previous Tolling Customer Ombudsman, Mr. Michael Arnold.

I am delighted to say that we are close to announcing the appointment of the new Tolling Customer Ombudsman and are confident of a successful application by the ongoing Ombudsman for membership into the Australia and New Zealand Ombudsman Association (ANZOA).

In parallel, the recommendations of Prof. Justin Malbon's independent review have been accepted and implementation of those recommendations has commenced. This report is one of those responses.

The Tolling Customer Ombudsman Limited (TCOL) will operate the scheme using a clearer and simpler Terms of Reference to better explain the issues that the TCO can, and cannot, assist with.

These, and other, improvements to the TCO user experience were rolled out by the end of 2019 and will continue to be implemented over time.

COMPLAINT RESOLUTION

As part of a Queensland Government Parliamentary Inquiry in 2018, stakeholders provided feedback on the reporting of the TCO and noted that it lacked the level of detail that they would find useful.

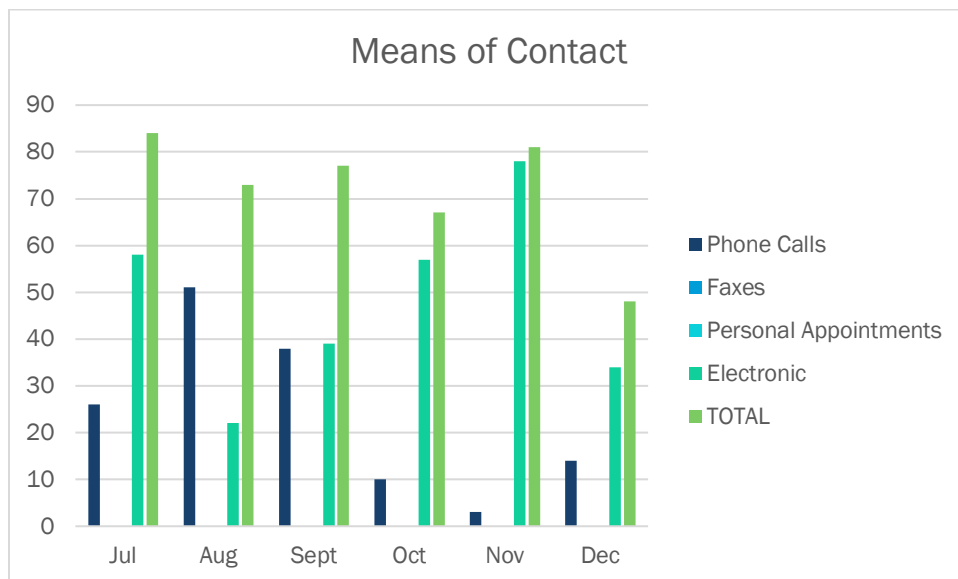
In response, the TCO has moved to quarterly reporting and the reception to the first report was welcome. To address the stakeholder feedback that trend analysis would be useful, this report provides data on the last six months (building on data already presented) and after report 4, the TCO will keep presenting the prior 12 months of statistics on a rolling basis.

Additional information will also be presented as our systems developments allow.

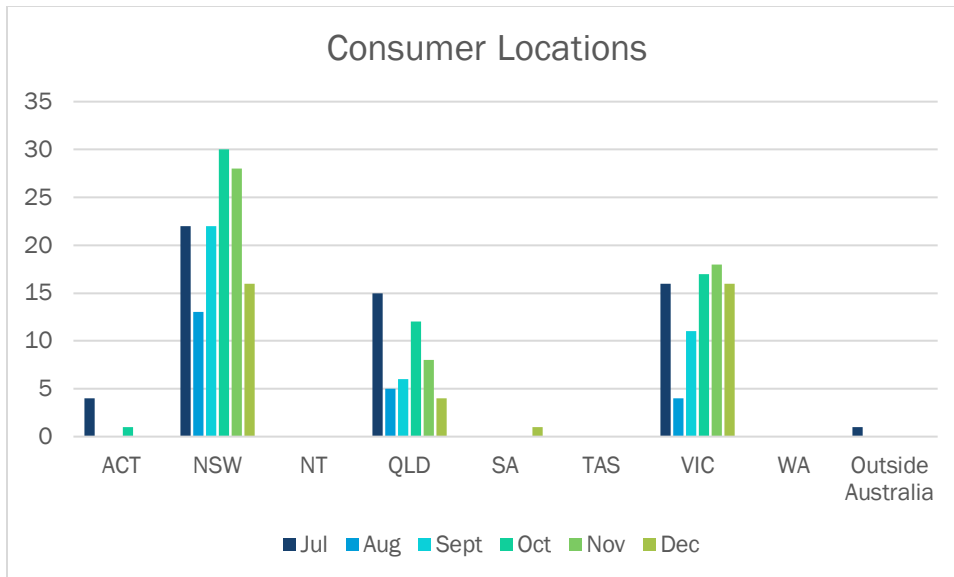
Consumer demographics

Overall, the predominant means of contacting TCO with a complaint is electronically, either through the online dispute form or via emailing the complaint form after downloading it from the TCO website www.tollingombudsman.com.au.

However, phone contact is important. Anecdotally, calls to the 1800 number remain steady, however the number of referrals required from the full-time office hours reception service (another response to recent constructive feedback) to the ombudsman has declined as customers are often able to receive a quick answer to their query from our reception staff.

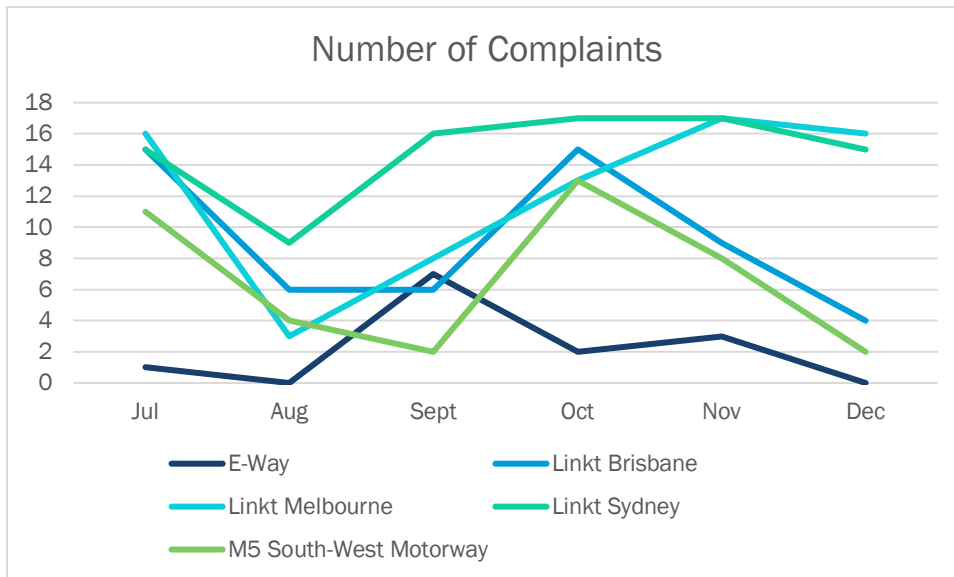


The TCO operates across three states in Australia – NSW, QLD and VIC. It is intuitive that Interlink Roads, which operates the E-way system and the M5 South-West Motorway in NSW would have predominantly NSW based consumers, but the geographic location of Transurban consumers who bring complaints to the TCO is more diverse.



Over the six months covered by this report, 270 complaints were received. New South Wales consumers continue to represent approximately half of the TCO workload, with Victoria approximately a third and Queensland consumers just under 20%.

Complaint information



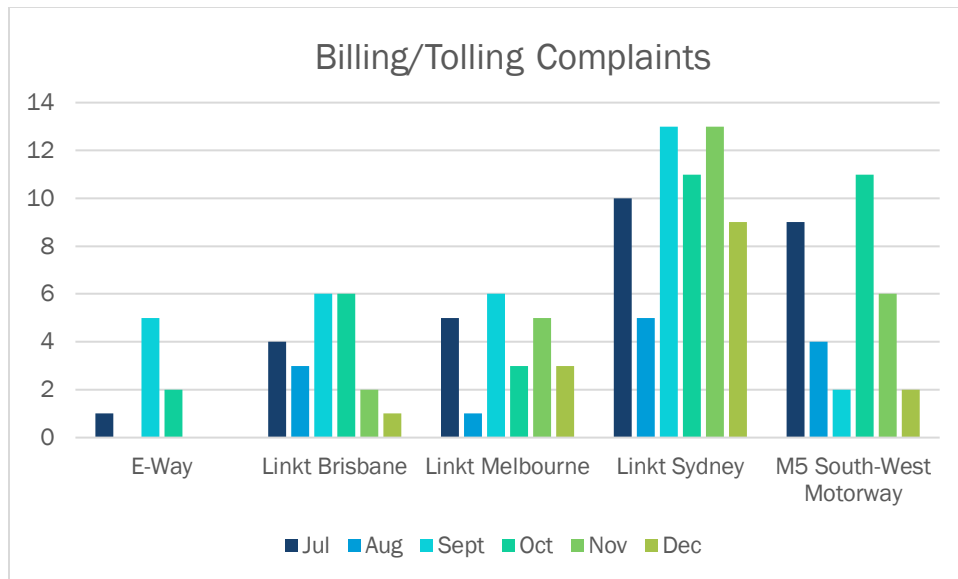
The time period for the purposes of this report is limited to the last 6 months and so long-term projections cannot be drawn just from this information. This will improve over time.

However, in this short period of time, after a spike for the majority of providers in October, the numbers for all toll road operators have started to decrease, with Linkt Brisbane and M5 South-West Motorway making the most rapid decline in numbers.

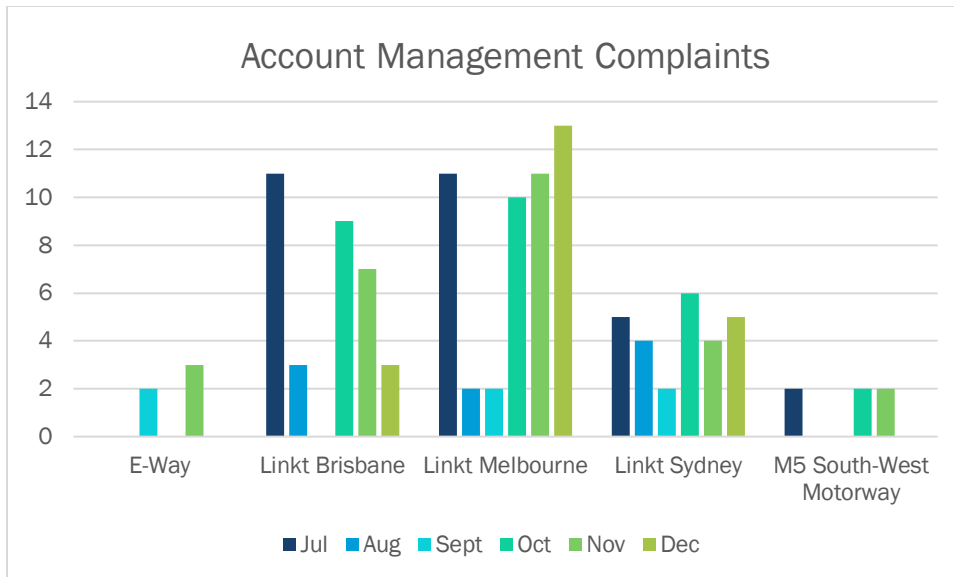
Given the small set of numbers for each, the graph makes things appear more volatile than they actually are. A longer-term data set is required.

Overall though, TCO normally averages 1,000 complaints per year for the providers in the scheme and so would expect approximately 250 complaints per quarter. To receive half of this over six months is a significant reduction on the number expected and all toll road operators should be commended on the continual improvements being made to their internal complaint resolution services.

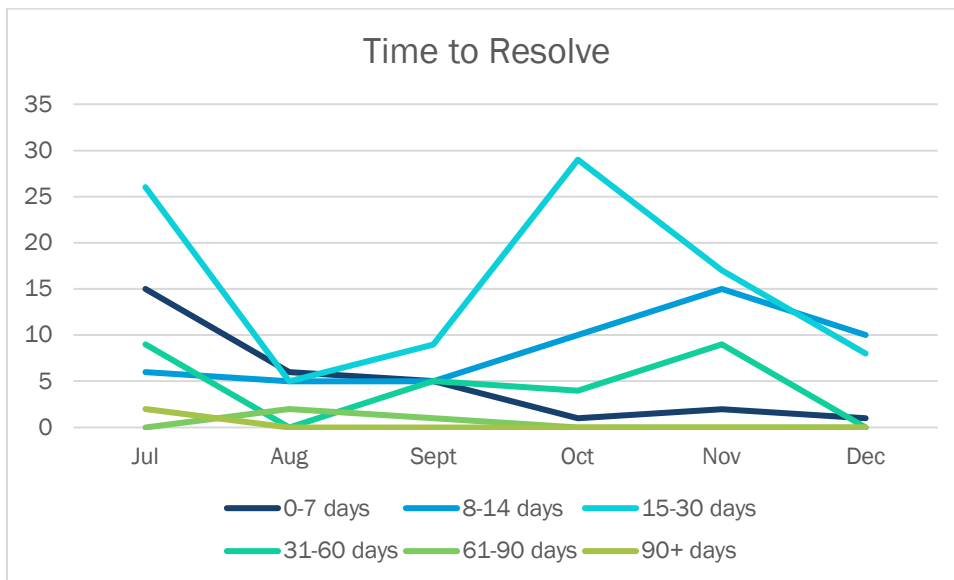
Irrespective of location, the nature of the complaints remains the same. The main issues relate to billing/tolling. This is often the application of administrative fees, or infringement fines, and whether these have been properly incurred.



The remainder (with three vehicle classification complaints as exceptions) relate to issues with the way in which the account was managed.



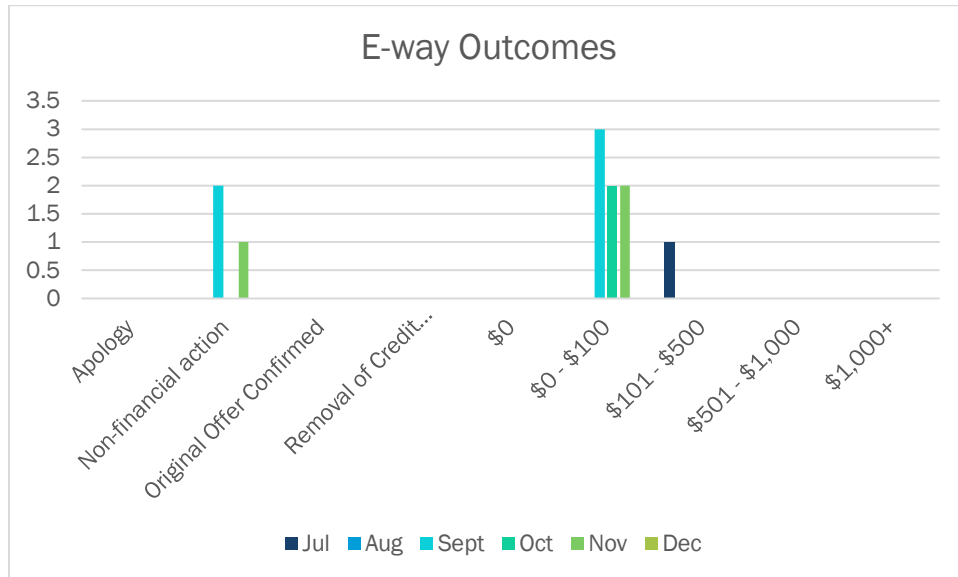
Often, once lodged, the complaints handled by the TCO are quickly resolved in discussions with the toll road operator.



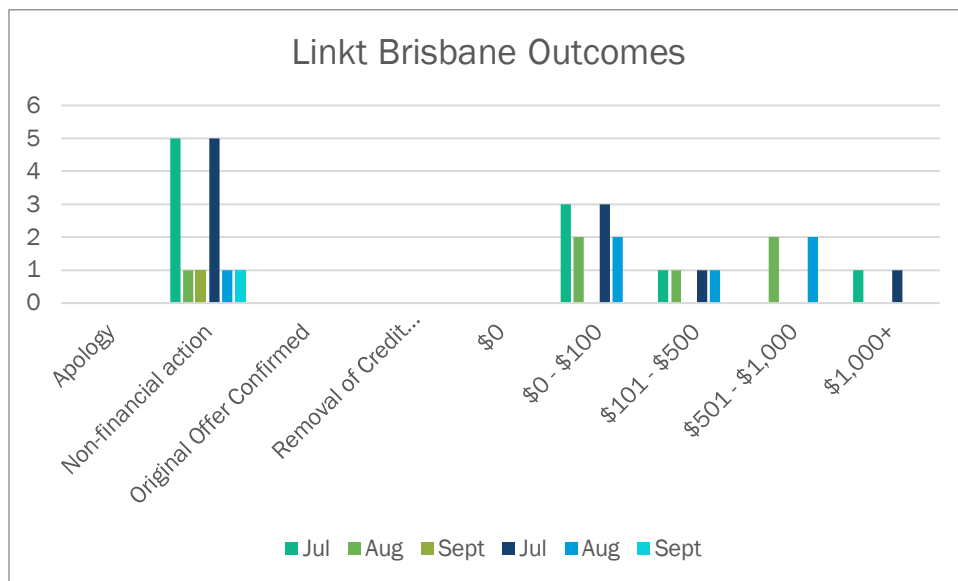
It is pleasing to note that the longer timeframes are coming down, indicating a quick time to resolve, particularly given the festive season in December. In addition, despite the 31-60 day category still being higher than we would like, this is aligned with the industry standard for internal dispute resolution being allowed to take up to 45 days.

Where a resolution is achieved, the outcome can range from non-financial actions (explanations, release of information, assistance with referrals, etc.) to an acceptance of an original offer to resolve, to updating a credit listing as paid or a removal of a credit listing due to extenuating circumstances, to a financial benefit from waiver of an amount of debt or a payment.

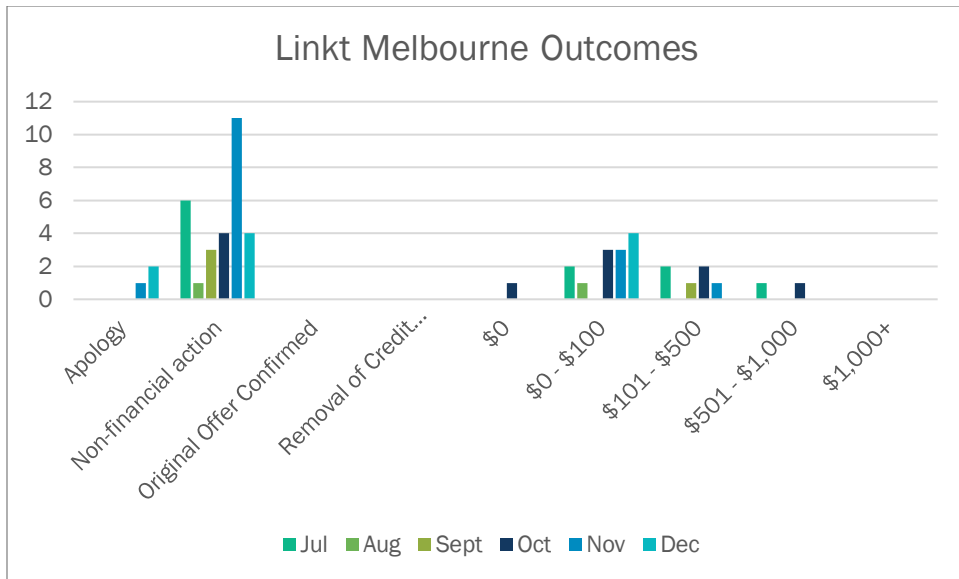
In some complaints, the financial benefit can be proportionally significant, but the instances of tens of thousands of dollars of debt are generally not able to be resolved through the TCO scheme as these levels of debt arise predominantly through the imposition of fines by state authorities which are outside of the TCO jurisdiction.



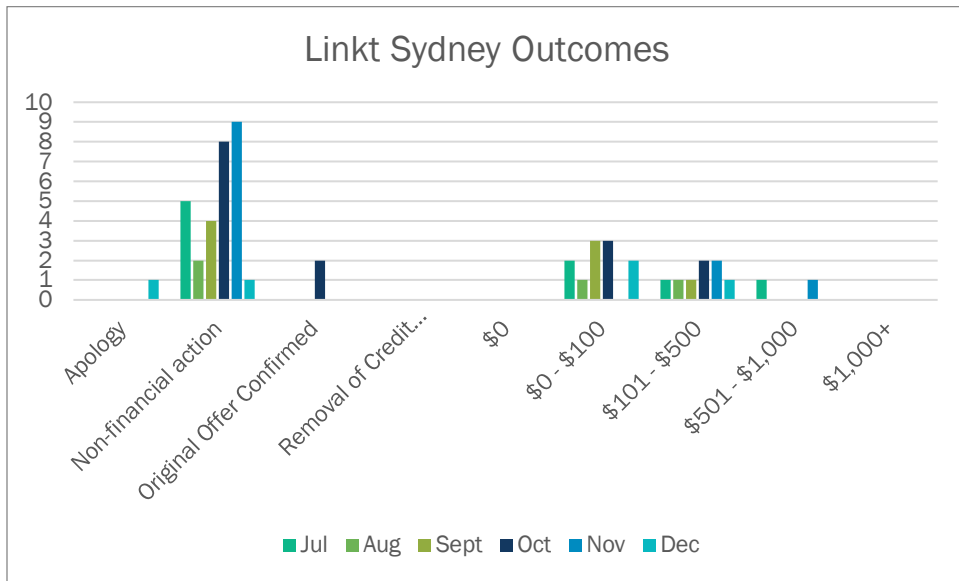
Due to the low numbers of complaints, data from E-way cannot be used to draw any conclusions at this stage.



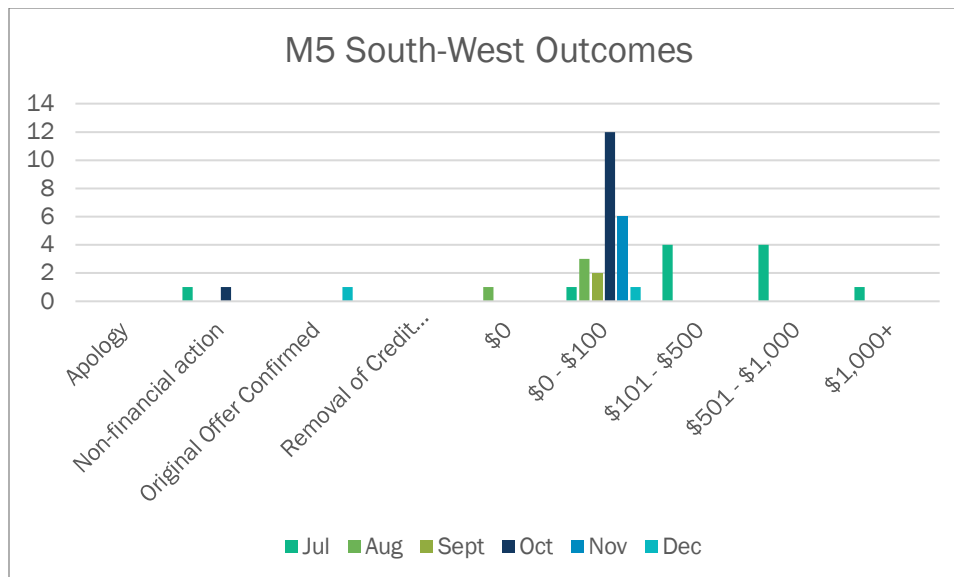
Due to the low numbers of complaints, data from Linkt Brisbane cannot be used to draw any conclusions at this stage.



Due to the low numbers of complaints, data from Linkt Melbourne cannot be used to draw any conclusions at this stage.



Due to the low numbers of complaints, data from Linkt Sydney cannot be used to draw any conclusions at this stage.



Due to the low numbers of complaints, data from M5 South-West Motorway cannot be used to draw any conclusions at this stage.

SYSTEMIC ISSUES

Efforts to contact consumers

A continuing common theme in the complaints is that tolls and default notices are issued for debts which have been incurred a significant period of time before the complaint is raised.

As noted in the last report, the consumer claims not to have received any correspondence about any non-payment and no contact is made with them. Where there are multiple letters sent, given the overall success rates for delivery by Australia Post, the likelihood is that the correspondence reaches the location that it is addressed to.

The explanation is frequently that multiple attempts were made through a variety of media (email, post, phone, SMS) but were unsuccessful. This is often attributed to a failure to update contact details with the relevant licencing authorities.

Outdated contact information could explain the lack of success in reaching relevant consumers, but once debt collectors are engaged it appears that the collection agency is quickly able to locate the consumer and make contact. This implies that the consumer can be reached through the application of different approaches.

The underlying cause of why collection agencies are able to quickly locate, and make contact with, consumers when the toll road operators have not been able to for long periods of time is something that toll road operators may wish to investigate in liaison with state authorities who maintain the licencing information for drivers.

Earlier follow up and negotiation on the debt incurred will result in both a greater recovery rate and enhanced consumer satisfaction.

FUTURE REPORTING

This interim report is the second version of the enhanced reporting approach and this will become more sophisticated over time. Reporting will also not merely look at the particular quarter for the reporting period (although the commentary will focus on the most recent trends) but will build on the data above to provide trend analysis over the longer term.

APPENDIX 1: RAW DATA

TCO Contact Types	Jul	Aug	Sept	Oct	Nov	Dec
Phone Calls	26	51	38	10	3	14
Faxes	0	0	0	0	0	0
Personal Appointments	0	0	0	0	0	0
Electronic	58	22	39	57	78	34
TOTAL	84	73	77	67	81	48

TCO Consumer Locations	Jul	Aug	Sept	Oct	Nov	Dec
ACT	4	0	0	1	0	0
NSW	22	13	22	30	28	16
NT	0	0	0	0	0	0
QLD	15	5	6	12	8	4
SA	0	0	0	0	0	1
TAS	0	0	0	0	0	0
VIC	16	4	11	17	18	16
WA	0	0	0	0	0	0
Outside Australia	1	0	0	0	0	0

Complaint Numbers	Jul	Aug	Sept	Oct	Nov	Dec
E-Way	1	0	7	2	3	0
Linkt Brisbane	15	6	6	15	9	4
Linkt Melbourne	16	3	8	13	17	16
Linkt Sydney	15	9	16	17	17	15
M5 South-West Motorway	11	4	2	13	8	2
TOTAL	58	22	39	60	54	37

Time Taken to Resolve	Jul	Aug	Sept	Oct	Nov	Dec
0-7 days	15	6	5	1	2	1
8-14 days	6	5	5	10	15	10
15-30 days	26	5	9	29	17	8
31-60 days	9	0	5	4	9	0
61-90 days	0	2	1	0	0	0
90+ days	2	0	0	0	0	0
TOTAL	58	18	25	44	43	19

E-way Outcomes	Jul	Aug	Sept	Oct	Nov	Dec
Apology only	0	0	0	0	0	0
Non-financial action	0	0	2	0	1	0
Original Offer Confirmed	0	0	0	0	0	0
Removal of Credit Listing	0	0	0	0	0	0
\$0	0	0	0	0	0	0
\$0 - \$100	0	0	3	2	2	0
\$101 - \$500	1	0	0	0	0	0
\$501 - \$1,000	0	0	0	0	0	0

\$1,000+	0	0	0	0	0	0
<i>TOTAL</i>	1	0	5	2	3	0

Linkt Brisbane Outcomes	Jul	Aug	Sept	Oct	Nov	Dec
Apology only	0	0	0	0	0	0
Non-financial action	5	1	1	7	2	1
Original Offer Confirmed	0	0	0	0	0	0
Removal of Credit Listing	0	0	0	0	0	0
\$0	0	0	0	0	0	0
\$0 - \$100	3	2	0	4	2	1
\$101 - \$500	1	1	0	3	2	0
\$501 - \$1,000	0	2	0	0	0	0
\$1,000+	1	0	0	0	0	0
<i>TOTAL</i>	10	6	1	14	6	2

Linkt Melbourne Outcomes	Jul	Aug	Sept	Oct	Nov	Dec
Apology only	0	0	0	0	1	2
Non-financial action	6	1	3	4	11	4
Original Offer Confirmed	0	0	0	0	0	0
Removal of Credit Listing	0	0	0	0	0	0
\$0	0	0	0	1	0	0
\$0 - \$100	2	1	0	3	3	4
\$101 - \$500	2	0	1	2	1	0
\$501 - \$1,000	1	0	0	1	0	0
\$1,000+	0	0	0	0	0	0
<i>TOTAL</i>	11	2	4	11	16	10

Linkt Sydney Outcomes	Jul	Aug	Sept	Oct	Nov	Dec
Apology only	0	0	0	0	0	1
Non-financial action	5	2	4	8	9	1
Original Offer Confirmed	0	0	0	2	0	0
Removal of Credit Listing	0	0	0	0	0	0
\$0	0	0	0	0	0	0
\$0 - \$100	2	1	3	3	0	2
\$101 - \$500	1	1	1	2	2	1
\$501 - \$1,000	1	0	0	0	1	0
\$1,000+	0	0	0	0	0	0
<i>TOTAL</i>	9	4	8	15	12	5

M5 Outcomes	Jul	Aug	Sept	Oct	Nov	Dec
Apology only	0	0	0	0	0	0
Non-financial action	1	0	0	1	0	0
Original Offer Confirmed	0	0	0	0	0	1
Removal of Credit Listing	0	0	0	0	0	0
\$0	0	1	0	0	0	0
\$0 - \$100	1	3	2	12	6	1
\$101 - \$500	4	0	0	0	0	0

\$501 - \$1,000	4	0	0	0	0	0
\$1,000+	1	0	0	0	0	0
TOTAL	11	4	2	13	6	2

Account Management Complaints	Jul	Aug	Sept	Oct	Nov	Dec
E-Way	0	0	2	0	3	0
Linkt Brisbane	11	3	0	9	7	3
Linkt Melbourne	11	2	2	10	11	13
Linkt Sydney	5	4	2	6	4	5
M5 South-West Motorway	2	0	0	2	2	0
TOTAL	29	9	6	27	27	21

Billing / Tolling Complaints	Jul	Aug	Sept	Oct	Nov	Dec
E-Way	1	0	5	2	0	0
Linkt Brisbane	4	3	6	6	2	1
Linkt Melbourne	5	1	6	3	5	3
Linkt Sydney	10	5	13	11	13	9
M5 South-West Motorway	9	4	2	11	6	2
TOTAL	29	13	32	33	26	15

Vehicle Classification Complaints	Jul	Aug	Sept	Oct	Nov	Dec
E-Way	0	0	0	0	0	0
Linkt Brisbane	0	0	0	0	0	0
Linkt Melbourne	0	0	0	0	1	0
Linkt Sydney	0	0	1	0	0	1
M5 South-West Motorway	0	0	0	0	0	0
TOTAL	0	0	1	0	1	1