

TCO Review

1 January to 31 March 2026

Mary Harley-Cook
Tolling Customer Ombudsman

CURRENT COMPLAINT PROCESS

TCO seeks confirmation from claimants, both on the phone and in writing via the complaint form, that they have gone through the Transurban Customer Resolution process before lodging a complaint with the TCO.

This is a standard arrangement throughout all industry-based external dispute resolution (EDR) schemes and ensures scheme participants have a reasonable opportunity to resolve complaints prior to the relevant EDR scheme becoming involved.

Since December 2024, where a consumer has come to the TCO first, either out of an inability to lodge a complaint with Transurban or obstacles in doing so, the TCO confirms with Transurban these preliminary matters and Transurban must resolve these matters urgently. As part of this process, the TCO informs the customer that the Transurban Customer Resolution Team will be seeking to resolve the matter directly with the customer first but within an abbreviated time frame.

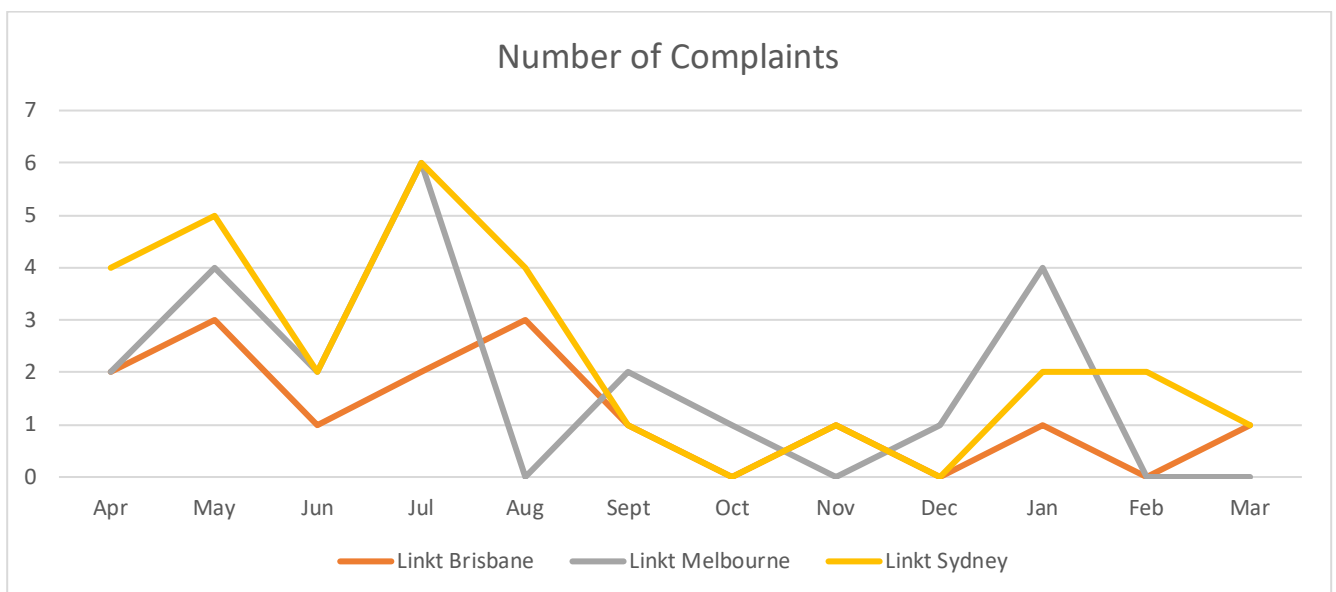
The TCO has indicated to Transurban that, subject to exceptional circumstances, the matter should be resolved within a 2-week period. Where resolution by Transurban is not possible, the complaints revert to the TCO for resolution.

The following table provides monthly complaint statistics for the quarter:

Month	Total complaints received	Not in jurisdiction	TCO jurisdiction	Transurban to resolve directly with Customer	TCO to resolve from prior period
January	52	17	35	35	7
February	65	28	37	37	2
March	51	18	33	33	2
Total	168	63	105	105	11

Of the sixty-three matters not within TCO jurisdiction, fifty-three matters related to Linkt NSW subsequently referred to the NSW Tollway Ombudsman.

The following graph shows the annual trend in TCO complaints:



REVIEW OF CURRENT RESOLUTION PROCESS

TCO has undertaken a review of the number and duration of complaints outstanding as of 31 March 2026. At this time, eighty-two cases remain outstanding and not resolved within the recommended two week timeframe. Cases referred to Transurban for resolution over the last twelve months averages sixty-one per month. This suggests that the average time for resolution is above 40 days. This is well above the targeted two week resolution time and is considered by the TCO to be unacceptable.

A workshop is to be held in April 2026 between TCO and key Transurban staff to work through a new process for complaint resolution to address both the backlog of cases and to ensure a more efficient process going forward that enables key timeline targets to be achieved. The performance of the new process is to be measured and reported on in the next quarter's report.

TCO notes Transurban's willingness to improve the efficiency and effectiveness of their complaint resolution process. Currently, it has a reform project that intends to implement improvements in several areas. This is targeting a review of process, and where necessary, implementing changes to the following processes by the end of this financial year:

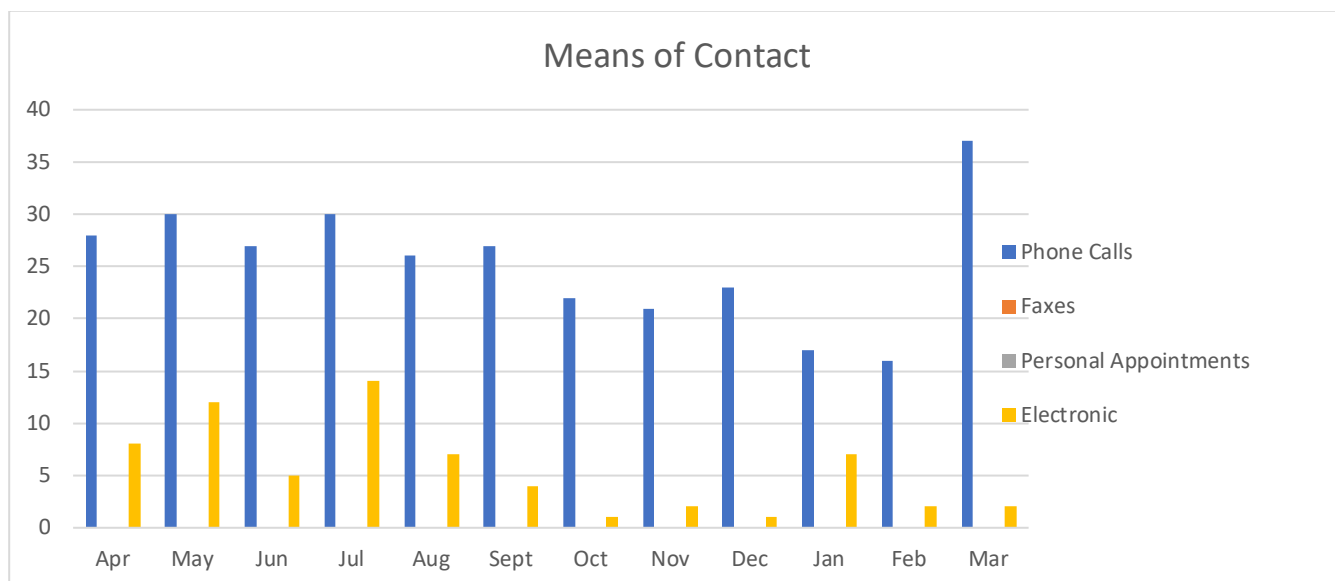
- Increased resourcing of complaint handling staff
- Accessibility
- Debt collection

Further work is to be undertaken on the following, to be rolled out in the next financial year:

- Hardship cases
- Digital chats
- File sharing
- Reporting of complaint handling
- Case management

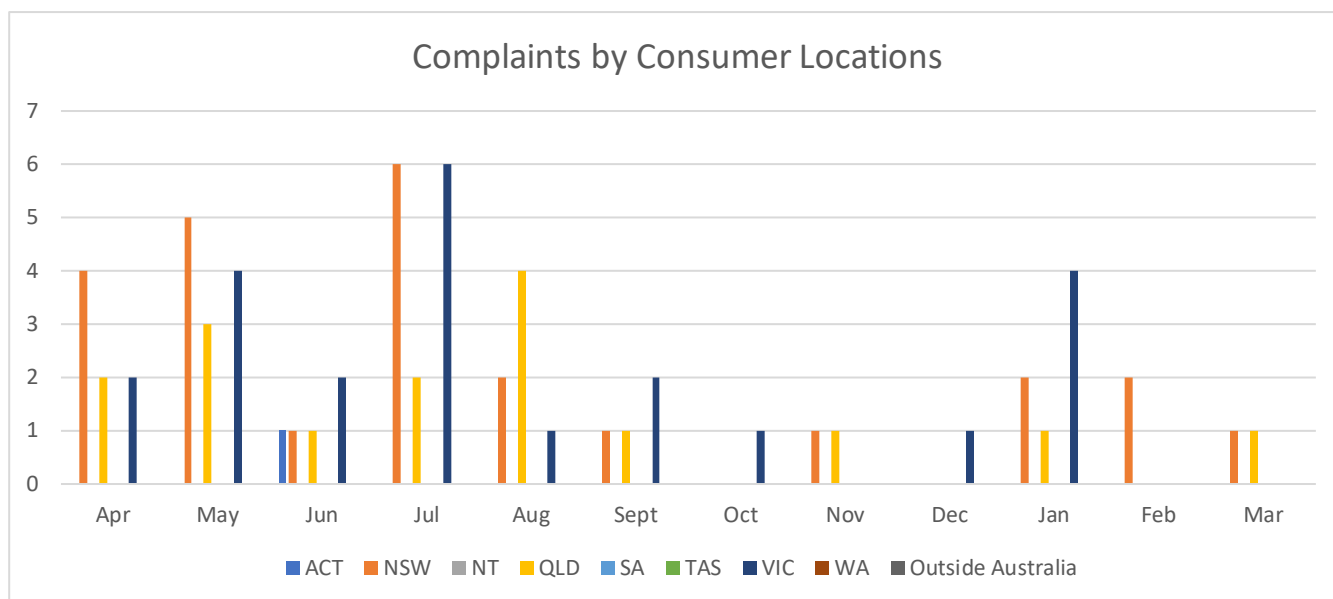
COMPLAINT RESOLUTION

Means of contact with Ombudsman



- The predominant means of contacting the TCO with a complaint is now through telephone, although, all forms of contact require the lodgement of the on-line complaint form which provides authority for the TCO to contact Linkt and other third parties in relation to matters.
- One concern the TCO has in relation to phone calls is that certain debt collectors, acting for Transurban, are including the telephone number of the TCO in their correspondence with customers irrespective of whether the matter is outside the TCO jurisdiction (usually the case). The TCO has made recent representations to Transurban that this practice must stop as a matter of urgency. There are a number of difficulties with this existing practice:
 - Firstly, it undermines the independence of the TCO as it may appear to customers that TCO has a relationship with the debt collectors when it in fact has no relationship.
 - Secondly, it confuses customers as to what is the appropriate process to go through particularly when the matter is not in the TCO jurisdiction. One practice, for example, that the TCO has told Transurban is unacceptable is that the debt collectors provide customers with the TCO telephone number before the matter is even in the TCO jurisdiction. Thus, confusing consumers as to the relationship between TCO and the debt collector but also the appropriate procedures for resolution of disputes.
 - Thirdly, calls by customers dealing with debt collectors are clogging up the TCO phone system because customers will prefer to call and talk to the TCO rather than debt collectors even if the matter is not yet in TCO's jurisdiction.

Complaints by location



During the quarter, TCO operated across toll roads in three states in Australia – New South Wales, Queensland, and Victoria, but was available for all customers of those toll roads regardless of the customer’s location of residence.

This quarter has seen the transition of NSW matters from the TCO to NSW Tollway Ombudsman (NTOL). From March 2026, all new NSW complainants are referred to the NTOL website for lodgement of their complaint. Currently, TCO has fifteen NSW matters on foot. Once resolved, no further NSW matters will be dealt with by TCO.

Types of complaints

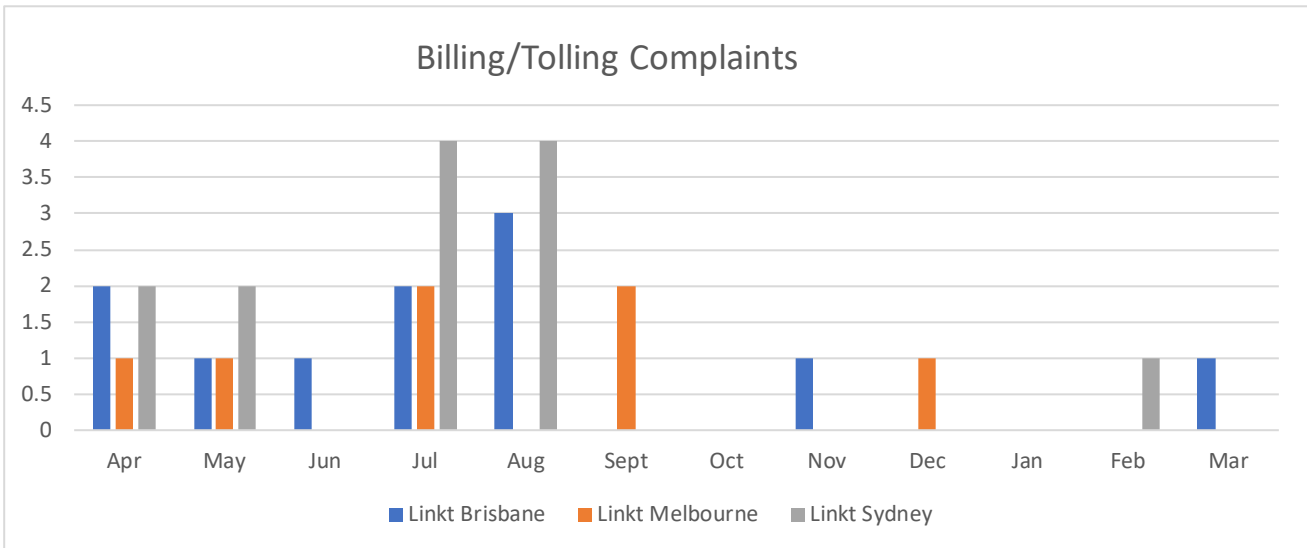
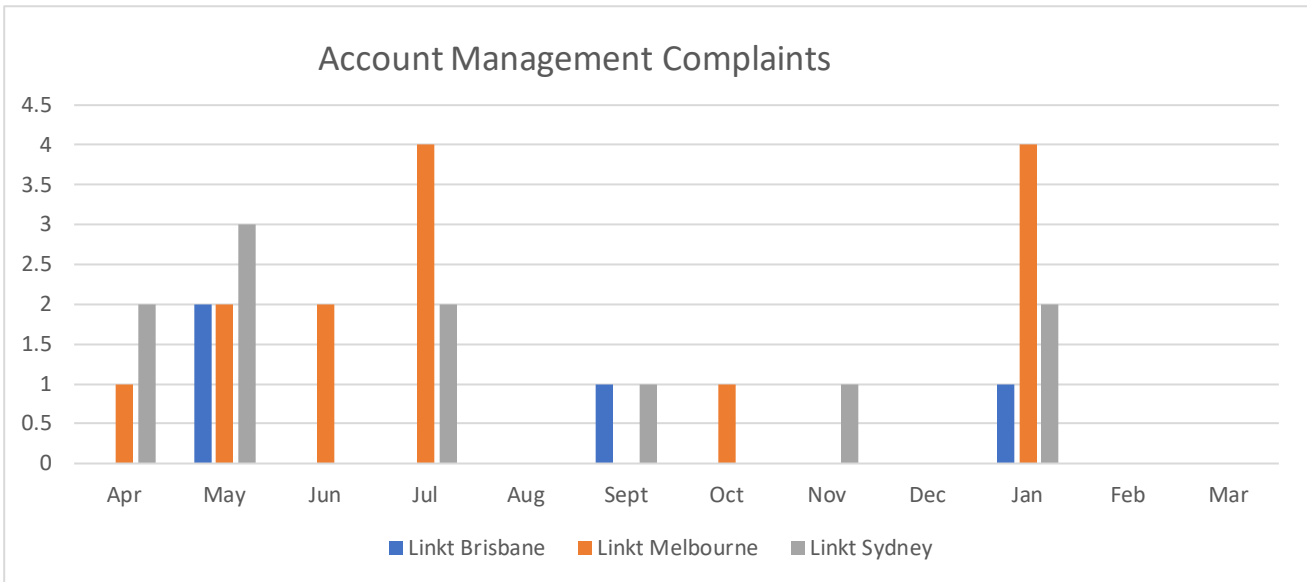
The TCO primarily manages complaints related to:

- Account management
- Billing/tolling complaints
- Customer service
- Vehicle damage
- Incorrect information on the Toll Operator’s web site.

The fundamental issues over the last year relate to Accounts Management and Billing/Tolling (refer graphs below).

- This is most often the application of administrative fees or infringement fines and whether these have been properly charged.
- In New South Wales, consumers owing to the recent publicity and parliamentary inquiry as well as the differential toll costs for toll travel in Sydney on various routes, are particularly concerned about Account Management complaints.

The TCO will continue to monitor developments in this area.



OTHER ISSUES

- In most disputes consumers are particularly concerned with the quantum of administration fees. Transurban, as part of its resolution of long-standing disputes, sometimes waives all or some of the administration fees. In this 12-month period, there were various separate instances where Transurban waived part or all the administration fees to settle the dispute. Where resolution is achieved, the outcome can range from non-financial actions to an acceptance of an original offer to resolve, or a financial benefit from waiver of an amount of debt or a payment. Significant debt levels arise usually through the imposition of fines by state authorities. These matters are outside of the TCO's jurisdiction, as they are not amounts which are issued by, or payable to, the toll operators. Therefore, it is critical that complaints are resolved prior to escalation to state authorities. Improvement in complaint turnaround times will help address this issue.
- When a matter is raised with TCO, it is expected that Transurban will halt all debt collection activity until the matter is resolved. There have been several instances where this has not happened. This is partially related to the time taken to resolve matters exceeding the period for which stay of debt collection has been instigated.
- A complaint has been received in relation to Transurban's compliance with Disability Discrimination Act 1992. TCO notes that Transurban has been responsive to this complaint and is reviewing its compliance from both a privacy and legal perspective. Transurban indicate that

any resulting changes to their accessibility policies will be reflected in their website and customer service responses from May 2026.

- Misread number plates are an ongoing issue. Automatic number plate recognition (ANPR) is used to levy tolls if a vehicle has no or a faulty tag or no or a suspended account. Once a complaint of a misread number plate is made, Transurban places the registration number on a list for manual intervention. Several complaints have been made in this regard over the quarter. The complaint will be resolved, only for the misreads to occur again, often repeatedly. Transurban will refund any erroneous charges including administration fees. Transurban has regular audits of ANPR equipment and has advised that its equipment meets Australian standards. This matter has been raised with Transurban, and the TCO continues to monitor such complaints.
- Customers report confusion about Transurban being unable to contact them and the first time they are made aware of an issue is after the matter has been referred to debt collectors or the authorities. Transurban has indicated in recent discussions with the TCO that the issues in respect of debt collectors are being focussed on. The consequence is that tolls and default notices are issued for debts which have been incurred over a significant period before the complaint is raised.

Frequently multiple attempts are made through a variety of media (email, post, telephone, SMS) to contact customers but were unsuccessful or that customers sought to ignore the contact. Sometimes an unsuccessful contact situation is attributed to a failure to update contact details with the relevant licencing authorities.

Whilst the TCO understand the difficulties in these areas, Transurban does need in the short, medium, and longer term to resolve these issues as they are causing significant customer concern.

The new Linkt App for customers implemented by Transurban seems to be assisting in greater up to date accuracy of records and therefore making it more effective in the Toll Operator reaching customers when required.

Outdated contact information continues to be raised as a problem and could explain the lack of success in reaching relevant customers. However, once debt collectors are engaged, the collection agency is quickly able to locate the customer and make contact. This implies that the customer can be reached through the application of different approaches.

Transurban, as part of its continuous improvement project, are looking at ways to seek to deal more effectively with these issues and they acknowledge that this is an ongoing and prominent issue for customers.

- Once a debt collection agency engages in dealing with customers, the anxiety level of the customer rises considerably. The TCO believes Transurban should take reasonable steps to ensure that they actively manage the debt collectors to make sure they are dealing with customers appropriately, including by acting in accordance with Transurban's financial hardship mechanisms and policies. Once again, the TCO has raised in this Report the need for Linkt to carefully review what debt collectors are sending to their consumers in respect to disputes so that the communication is clear and does not mislead or confuse.

The TCO will continue to refer to this matter, if it is relevant, and will continue to reference this issue in both the Quarterly Reports and Annual Reports.

- As stated above, the issue of timeliness of resolution of claims is a real concern to the TCO. Whilst the number of complaints is down under the new system the timing of resolution of the complaints has increased significantly and has been the subject of adverse discussion in the last two most recent determinations by the TCO. The TCO will actively seek to resolve these issues at the upcoming April 2026 workshop with Transurban.