Tolling Customer Ombudsman

TCO Review
1 July 2026 to 30 September 2026

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Tolling Customer Ombudsman

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EXECUTIVE SUMMARY

This quarter has seen a positive development in communications between Transurban (TU) and the Tolling Customer Ombudsman (TCO), together with improvements in complaint handling processes and outcomes.

During May and June 2026, the TCO identified several areas where greater clarity, consistency and cooperation would strengthen the complaint handling process. These included:

1. Differences in the recognition and classification of complaints referred to the TCO.
2. The need for greater recognition, in practice, of the independence and role of the TCO.
3. Opportunities to improve the provision of information and supporting evidence, particularly in relation to the underlying causes of complaints.
4. The need for further progress in resolving longstanding complaints, particularly those outstanding for more than 90 days.

Throughout this period, the TCO continued to implement its revised complaint handling processes.

In late June 2026, the TCO Board wrote to the Chief Executive Officer of Transurban outlining its concerns and identifying opportunities for improvement. Further correspondence during the September 2026 quarter helped clarify the TCO's expectations regarding complaint handling processes and evidentiary requirements.

Encouragingly, since mid-July 2026, there has been substantial progress across all four areas. Transurban has demonstrated a greater willingness to engage constructively with the TCO, improved its response times, and addressed a number of previously identified systemic issues.

Looking ahead, Transurban will host a joint meeting involving the TCO, the NSW Tollway Ombudsman (NTOL), E-Toll, and Transurban. This meeting provides an important opportunity to establish a more consistent, transparent, and effective approach to Ombudsman complaint handling across the participating organisations.

Complaint statistics

Month	Total Cases	Not raised*	TCO Cases Raised	TU accepted cases	Resolved within 21 days	Resolved within 45 days	Total outstanding#	Outstanding for more than 45 days
July 26	38	12	26	26	14	7	5	5
Aug 26	31	12	19	19	5	10	4	4
Sept 26	35	8	27	27	8	7	11	0
Total	**104**	**32**	**71**	**71**	**27**	**24**	**20**	**9**

*Cases are not raised if they are outside of jurisdiction or there is no evidence of prior contact with TU.

#Of matters outstanding for September 2026, only 1 case is currently outstanding for more than 21 days.

Complaint Resolutions Performance

The total number of cases received is 17 lower than previous period. This represents a 14% reduction in cases received compared to the previous quarter. Further periods are required to determine if this is a trend due to the transfer of NSW cases and/or overall improvements in TU service provision. It is noted that, for the 12 months ending June 2026, the number of cases received by TCO increased by 12% despite the transfer of NSW cases to NTOL in March 2026.

During the quarter:

- 38% of cases were resolved within 21 days.

- 72% of cases were resolved within 45 days.

Only 4 cases are outstanding for more than 90 days (down from 81 outstanding in March 2026

1 case for NSW remains on foot and is awaiting further information from the complainant. This was in progress at the time NSW cases were transferred to NTOL in March 2026.

Systemic Issues

This quarter shows a different profile of systemic issues to the previous quarter. This suggests that TU has successfully addressed a number of the issues raised previously. Specifically:

Misreads – the processes for misread number plates have improved to 4% of all complaints from 23% in the previous quarter.
Debt collection – the number of debt collection complaints has reduced from 17% in the prior quarter to 8% of all complaints.
Incorrect charging post vehicle sale – this has worsened to 14% of all complaints compared to the previous quarter at 11%.
IT issues - now running at 7% of all complaints with an immaterial number in the previous quarter.
Tag issues – not material in the last quarter but has now grown to 7% of all complaints.

The remaining complaints vary in nature covering aspects of rudeness, response times, unsatisfactory responses, inconsistent responses, timing out of calls to call centre and excessive administration and video fees.

Conclusion

There has been a significant positive improvement in TU's complaint handling over the quarter. In terms of process from an Ombudsman's perspective, it is working well with the turnaround times rapidly improving and robustness of data and evidence increasing.

The outcomes of the scheduled October 2026 Workshop with TU will determine if this position is likely to remains stable.

There have been significant turnarounds in the management of misreads and debt collection, however issues in relation to incorrect charging post sale, IT and Tag issues are now appearing as the more concerning issues.

TCO will continue to stand firm on its independence and process requirements and will continue to identify and work with TU towards measurable improvements.

1 TCO COMPLAINTS STATISTICS

1.1 September 2026 Quarter Data

The below table provides data for the September 2026 Quarter:

Month	Total Cases	Not raised*	TCO Cases Raised	TU accepted cases	Resolved within 21 days	Resolved within 45 days	Total outstanding#	Outstanding for more than 45 days
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1.2 Complaint Resolutions Performance

The total number of cases received is 17 lower than previous period. This represents a 14% reduction in cases received compared to the previous quarter. Further periods are required to determine if this is a trend due to the transfer of NSW cases and/or overall improvements in TU service provision. It is noted that, for the 12 months ending June 2026, the number of cases received by TCO increased by 12% despite the transfer of NSW cases to NTOL in March 2026.

During the quarter:

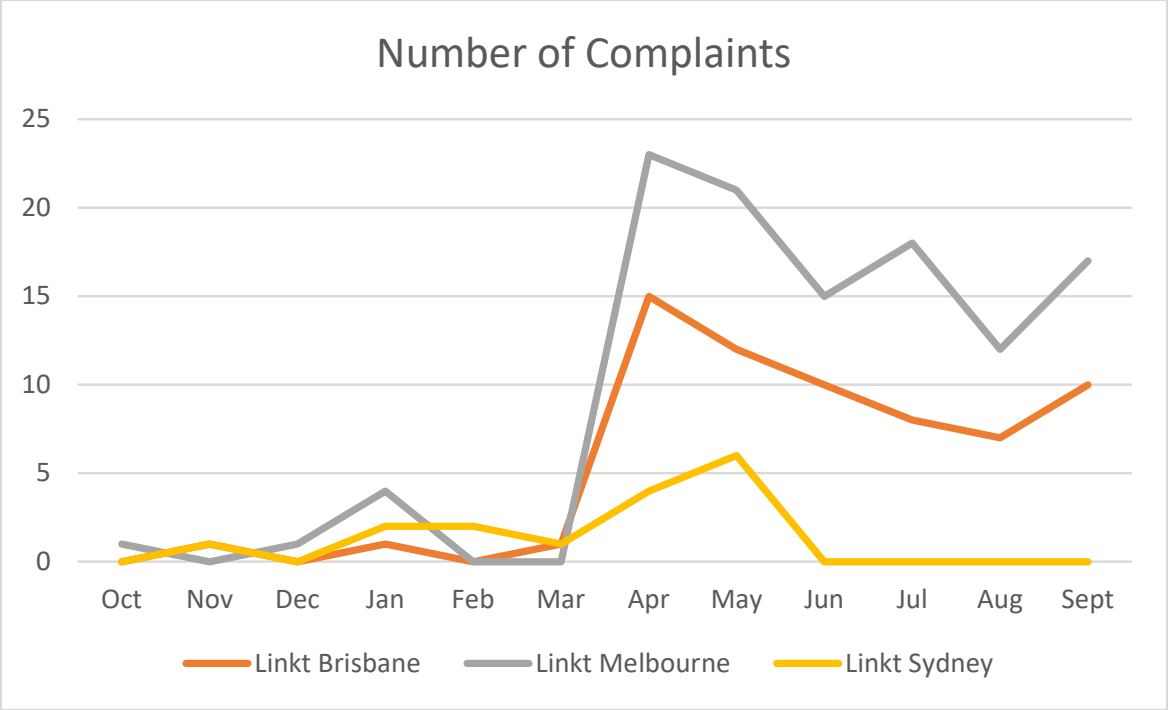
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1.3 Number of complaints

The following graph shows the annual trend in TCO complaints:



This graph must be interpreted through the lens that:

- TCO has changed the measurement process as of 17 April 2026.
- NSW complaints were officially transferred to NTOL in March 2026. At the date of this report, only 1 NSW matter remain on foot.

1.4 Means of Contact with Ombudsman

Since April 2026, the predominant means of contacting the TCO with a complaint is through electronic means.

It is interesting to note that no personal appointments have been made during this Ombudsman's tenure including when present in Brisbane on a monthly basis.

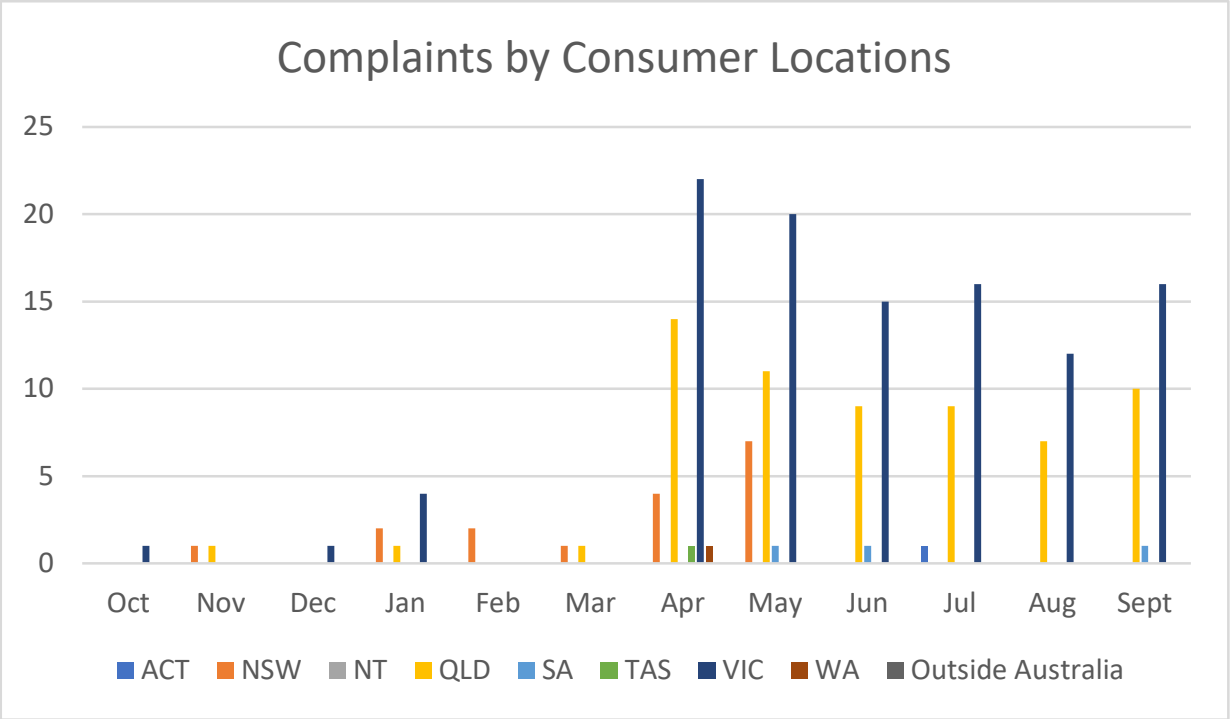
Telephone contact consisted of 15 calls, of which 8 related to customers wanting to call Linkt but called TCO instead. The remaining 7 calls related to matters on foot with complainants wishing to provide further information or seeking clarity on responses given.

No correspondence via mail was received for the quarter.

1.5 Complaints by Location

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

From March 2026, all new NSW customer complaints are referred to the NTOL website for lodgement of their complaint.

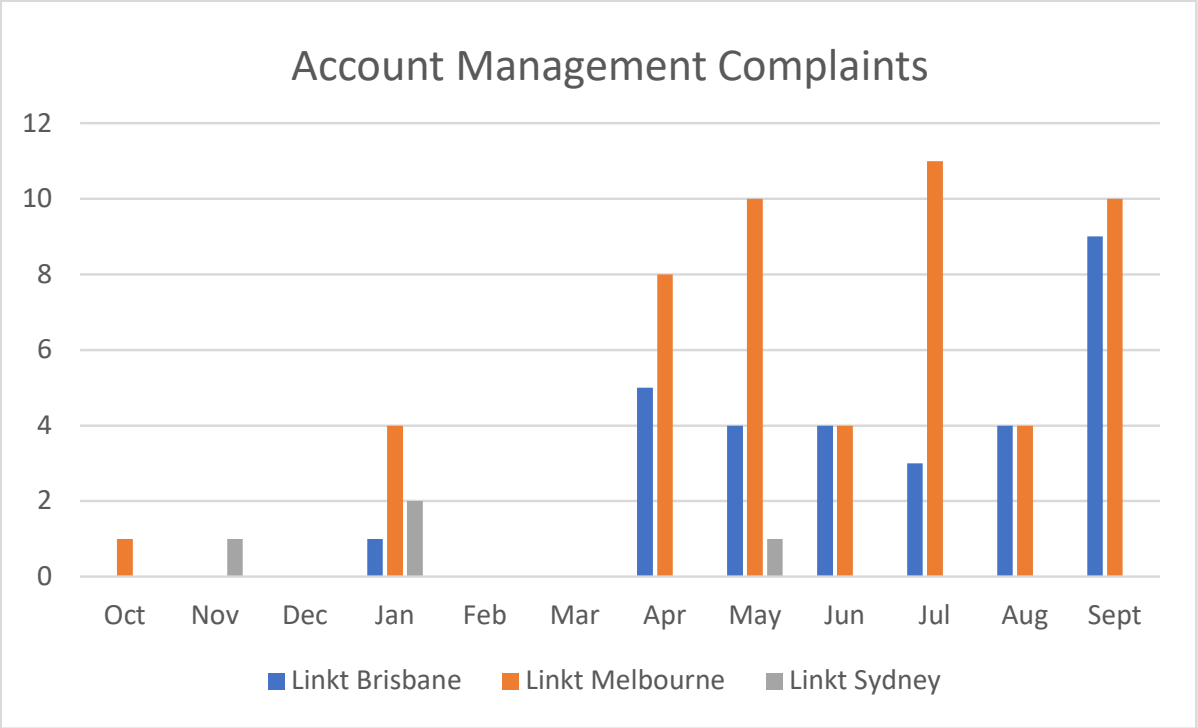


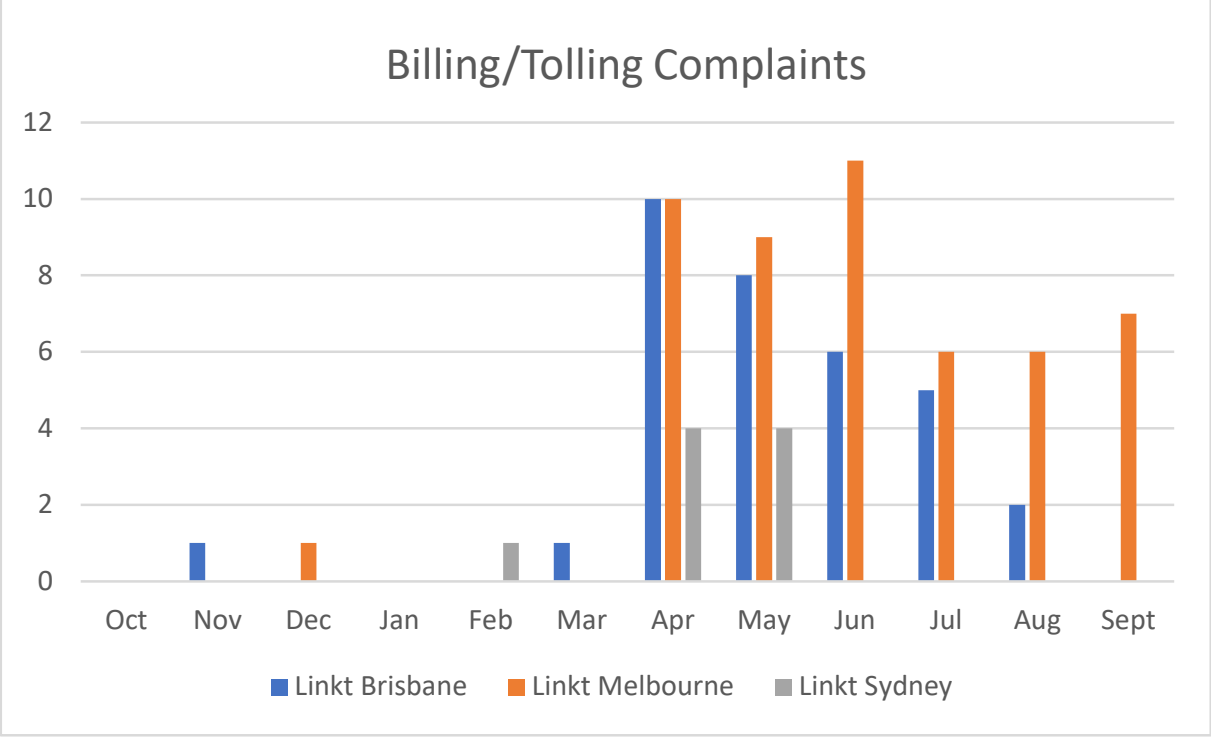
1.6 Types of complaints

As stated in TCO Terms of Reference, 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 quarter continue to relate to Accounts Management and Billing/Tolling (refer to graphs below). The issue of customer service is usually raised as part of complaints related to either accounts management or billing/tolling. Over the quarter, only one complaint was raised outside of these categories, and it related to incorrect vehicle classification.


Account Management Complaints
12
10
8
6
4
2
0
Oct
Nov
Dec
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sept
Linkt Brisbane
Linkt Melbourne
Linkt Sydney


Billing/Tolling Complaints
12
10
8
6
4
2
0
Oct
Nov
Dec
Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sept
Linkt Brisbane
Linkt Melbourne
Linkt Sydney

2 SYSTEMIC ISSUES

The most frequent types of complaints suggesting systemic issues are:

Category of complaint	% Complaints Sept Qtr.	% Complaints June Qtr.
Misreads	4%	23%
Debt collection and infringement notices	8%	17%
Top ups/passes/activations/suspensions	immaterial	13%
Incorrect/inconsistent information	immaterial	11%
Transfer of registration	13%	11%
IT issues	13%	immaterial
Tag issues	7%	Immaterial

2.1 Misreads

Automatic number plate recognition (ANPR) is used to levy tolls if a vehicle does not have a tag; the tag is faulty; there is no account or the account is suspended. Reliance is placed on the customer to review all toll charges and raise a complaint with Linkt when a misread has occurred. Once a complaint of a misread number plate is made, TU places the registration number on a list for manual intervention.

The complaint will be resolved, in the first instance, only for the misreads to occur again, often repeatedly.

Quite rightly, TU will refund any erroneous charges including administration fees but the number of misreads per complainant previously suggest that the current system was not working well. Transurban has regular audits of ANPR equipment and has advised this office that its equipment meets Australian standards. Reasons given for the problem have included:

- Misread not properly set up on misread register.
- Staff not properly viewing photographs.
- Registration number too close to another registration (e.g. a zero being mistaken for a Q).

Misreading of number plates remains an ongoing issue; however, the number of complaints has significantly reduced from 23% of all complaints in the previous quarter to 4%. It appears that TU's training of staff and management oversight have successfully addressed the number of complaints in this area.

A further related issue is TU's requirement for customers to provide front, back and side photos of their vehicles before photographic evidence of a vehicle incurring a toll is provided. Sometimes, customers ask for a photo to confirm the vehicle incurring the toll was their vehicle. Customers complain that various police departments and state agencies provide photos without this type of identification evidence. Sometimes the customer does not have the vehicle in their possession or has previously sent TU the photos. TU states it is a privacy legislation issue. Perhaps TU may consider a less onerous approach to identification.

2.2 Debt Collection

Debt collection issues make up 8% of all complaints received this quarter compared to 17% in the previous period. This is a significant improvement.

It is expected that once a complaint is in the process of resolution, debt collection activity is stayed, whether the resolution rests with Linkt or a formal TCO dispute. This includes raising unpaid invoices to Infringement level with State Government agencies. This continues to be of concern. Reasons given to customers and TCO for this issue include:

- Failure of staff to properly set up the stay of debt collection after resolving or during resolution of customer.
- 30 day or in some instances 60-day holds being placed on DCAs but matters taking longer than that timeframe to resolve.

TU have indicated that they have now trained Level 1 call centre staff to raise debt collection stays, which may explain the reduction in complaints.

TU's Linkt Assist which provides financial hardship assistance continues to be used by customers successfully to manage debt.

Customers continue to report confusion about TU being unable to contact them. The first time they are made aware of an issue is after the matter has been referred to debt collectors or the authorities. 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 these remain unsuccessful or the customers ignore the contact. Sometimes an unsuccessful contact situation is attributed to a failure to update contact details with the relevant licencing authorities.

The new Linkt App for customers implemented by Transurban seems to be assisting in greater accuracy of records and therefore making it easier to reach 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.

The improvements in TU response times to TCO complaints may also contribute to improvements in this area.

2.3 Top ups/passes/activations/suspensions

These types of complaints have reduced over the quarter to an immaterial level compared to13% of all complaints for the previous quarter. No reason for this is apparent at this stage.

2.4 Incorrect information

Incorrect information accounted for 11% of all complaints for the previous quarter. This has dropped to an immaterial level in the current quarter. Complaints of this nature mainly relate to customer interaction with the complaints call centre. Issues relate to calling on more than one occasion and variously being:

- Given inconsistent information.
- Told there is no record of any former contact regarding the matter.
- Advised that the matter is resolved but the customer continues to receive correspondence suggesting the matter has not been addressed.

Sometimes these calls are followed by failure of transfer of the call to a supervisor or a call being cut off. Since the previous quarter TU has increased the number of call centre operators and intensified training. This may well explain the improvements seen in this area and as with 2.4 above, however, TCO will continue to monitor the situation to ensure that the issue is resolved for the long term.

3.5 Transfer of registration

This issue has continued to grow, now making up 13% of all complaints received compared to 11% for the previous quarter. Issues include:

- A vehicle is sold, motor registry advised and TU advised of change of ownership. Then either the transponder is not removed; new owner does not have an account/transponder or has failed to register transfer. The customer is then charged for tolls that were not incurred by them.
- Vehicles that are subject to family law or domestic violence disputes result in the customer receiving charges for vehicles currently used by their former partners.
- There is a time lag between the customer advising the motor registry and removing the registration from their Linkt account.

These matters are difficult for TU to avoid as the tolling system is based on motor registry data and relies on the customer to update records accordingly. One issue that may partially explain the increase in complaints is that VicRoads registry system had issues with data reliability over the period in question.

3.6 IT Issues

There has been an increase in complaints regarding inability to log in to accounts, or incorrect automated processes. This is now making up 13% of complaints for the quarter compared to an immaterial number previously. The primary issue is the time it takes to correct the issue once that matter has been assigned to IT to resolve. This matter has been raised with TU for resolution.

3.7 Tag Issues

Tag related issues now make up 7% of all complaints received for the quarter compared to a negligible number in previous periods.

The nature of the tag issues varies such as:

- Customers not realising their tag is not working and expecting that TU would have picked this issue up and notified them. The process requires the customer to notice a change in the tag beep and notify TU accordingly.
- New tags are ordered from TU and then not received by the customer. Most often this is due to incorrect mailing addresses on record. This matter may be resolved for call centre ordering where an update of details can be requested or for on-line requests prompting the customer to update their address.
- Tags being returned by customer but not received by TU. There is a $15 charge for non-returned or damaged tags. Tags replacing faulty old tags are free. Customers will often challenge the fee.

There is no obvious explanation for the increase in these complaints and TCO will monitor the situation in future periods.

3.8 Other issues

In most disputes consumers are particularly concerned with the quantum of administration fees. TU, as part of its resolution of long-standing disputes, sometimes waives all or some of the administration fees. In this period, there were many separate instances where TU waived part or all the administration fees to settle the dispute, accompanied by a good will payment, if justifiable. This is a legitimate mechanism in dispute resolution. Customers, however, upon accepting a waiver and/or good will payment, sometimes write back to the TCO raising their concerns as to why an issue has been raised and what the TCO can do about it on a more holistic basis or asking how many other customers are experiencing the same issues. TU policy is outside the jurisdiction of the TCO; however, it is hoped that improvements in timeliness of dispute resolution and revised debt collection practices may go some way towards addressing these issues.

TCO will continue to advocate with TU for a more efficient and equitable complaint handling process.