



Telecommunications
Dispute Resolution



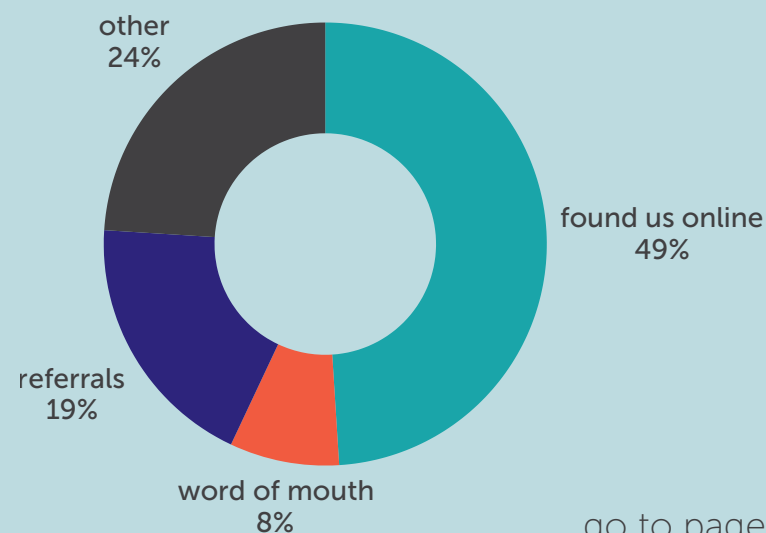
Annual Report 2025


3,454

complaints
handled for Kiwis
across the motu

[go to page 10](#)

How consumers find us



[go to page 9](#)

How we help



1. Get in touch with TDR
2. TDR gets you talking
3. TDR makes a decision

[go to page 5](#)

TDRL Chair

“ Our focus remains on delivering a fair, effective, and independent dispute resolution service that all New Zealanders can rely on. ”

[go to page 3](#)

Member quote

“ We really value having TDR to support us and the customers...it also gives us an independent mechanism. ”

[go to page 21](#)

Complaint trends



- Top 3 categories unchanged
- Top root cause: disputed charges
- Engaging with providers: issues remain high
- Plan changes: increasing frustration
- Consumer frustration: switching and cancellation
- Increasing complaints: credit management

[go to page 11](#)

Issues in focus



- Disputed charges
- Plans & plan changes
- Failure to action disconnection

[go to page 13](#)

Consumer quote



"Very easy process and very prompt service."

"TDR followed up to check my issue had been resolved. So grateful!"



"Without your help, I'm sure this matter would not have been resolved."

[go to page 20](#)

Complaint resolution



87%

resolved directly by the customer and provider after contact TDR

12

average number of days to resolve complaints directly with the provider

210

complaints were resolved with TDR's help

63

average number of days to resolve all complaints



[go to page 19](#)

Scheme success

+79



- +79 Net Promoter Score (11% increase from last year)
- 19% Awareness (2% increase from 2023)

[go to page 20](#)

MESSAGE FROM THE CHAIR

As I reflect on the past year as Chair of Telecommunications Dispute Resolution Limited (TDRL), I am proud to see the material progress our organisation has made in advancing consumer protection and fair outcomes within New Zealand's telecommunications sector. Now in our second full year of operation as an independent entity, TDRL has firmly established itself with all our stakeholders as a trusted and effective dispute resolution provider, supporting both consumers and the telecommunications industry in an environment that is constantly evolving.

TDRL was formed in 2024 to provide independent governance of the Telecommunications Dispute Resolution Scheme (TDR/the Scheme), which for over 18 years has ensured that consumers have access to a free, impartial, and efficient mechanism for resolving disputes with their phone and internet service providers. Over the past year, our Board and management team have continued to strengthen the organisation's foundations, building on the work initiated through the extensive governance refresh following the Commerce Commission's 2021 independent review.

In the last 12 months, we have focused on consolidating our operating model, deepening engagement with members and stakeholders, and further refining our processes to better serve the needs of all parties. Our partnership with Fair Way, who manage the high quality day-to-day operations of the Scheme, remains a cornerstone of our success. We are grateful for their continued commitment and expertise.

A central focus this year has been our ongoing collaboration with the Commerce Commission following their 2024 Independent Review of the Scheme. We have welcomed this opportunity for further reflection and the independent external feedback which confirmed the considerable progress that has been made since their 2021 Review. We are committed to working constructively with the Commission, consumer groups, the Ministry of Business, Innovation and Employment (MBIE), the Telecommunications Forum (TCF) and other stakeholders to ensure that the Scheme remains fit for purpose, transparent, and responsive to the needs of all consumers and industry alike. Do

TDRL remains on a sound financial footing, thanks to prudent financial management and the support of our members. Our financial position ensures we can continue to invest in our people, systems, outreach, and maintain the independence and integrity that are fundamental to our role.

Looking ahead, the Board have clear strategic priorities. We are committed to:

- Deepening the reach and awareness of the Scheme to ensure all consumers, especially those who are most vulnerable, know how to access our services.
- Improving how we identify, assess and resolve systemic issues, alongside industry.
- Driving continuous improvement in our service delivery, adopting new technologies and international best practices to make dispute resolution more accessible and efficient.
- Strengthening our relationships with industry, consumer advocates and government to ensure that our work reflects the realities of a rapidly changing digital landscape.

I would like to thank my fellow Board members for their dedication and expertise. I would especially like to thank Hallit Bresloff who completed her term on the TDRL Board. Hallit was one of our three industry appointed Board members, bringing extensive sector experience and broad thinking to the board table. Following Hallit's departure, Iri Ormandy was recently welcomed to the TDRL board as a new industry appointed Director.

Finally, I would also like to thank our CEO, Herman Visagie, and the Fair Way team for their professionalism and commitment. Together, we are shaping a Scheme that delivers real value for New Zealanders. As we move forward, I am confident that TDRL is well positioned to meet the evolving challenges and opportunities in our sector. Our focus remains on delivering a fair, effective, and independent dispute resolution service that all New Zealanders can rely on.



Barry Jordan

Chair and Independent Director,
Telecommunications Dispute Resolution Ltd

TELECOMMUNICATION DISPUTE RESOLUTION SCHEME UPDATE

The past year has been another significant chapter for the Telecommunications Dispute Resolution Scheme (TDR/the Scheme). While the overall number of complaints has remained relatively consistent with last year, we have seen a notable increase in the proportion of cases requiring active involvement from our TDR team. Like our counterparts both locally and internationally, we're also seeing a shift with more consumers seeking formal adjudicated outcomes. This reflects the growing complexity of issues, ongoing cost-of-living pressures, greater consumer awareness of their rights, and the changing expectations of consumers in today's landscape.

Billing disputes continue to dominate complaints, making up almost half of all complaints, followed by customer service-related issues and faults. These are areas where ongoing effort is required, but it is good to see reductions in the number of complaints relating to both disputed charges and failure by providers to action customer instructions. Network reliability and service interruptions remain common concerns, especially as daily life becomes more dependent on digital services. This year, emerging areas of concern includes changes to products and services, switching and cancellation of services, and credit management. All three areas saw notable increases in complaints, and these are areas where we expect to see greater focus in the coming year. In particular, we note that supporting vulnerable consumers and ensuring clear, accessible communication are ongoing priorities as we work with the sector to make telecommunications fairer and more responsive for all.

We're also taking a closer look at who is, and just as importantly, who isn't reaching out to us for help. Understanding the demographics of consumers who contact TDR is critical to ensuring the Scheme is accessible, visible and trusted by all communities across Aotearoa. Early findings are helping us identify areas where we can focus our outreach. As we continue to develop this work, we expect our impact to grow even further.

2025 has been another busy year, with a focus on:

- **Improving Scheme operations**

We have responded proactively to the findings of the Commerce Commission's 2024 Independent Review, streamlining processes to make the Scheme more responsive and robust.

- **Building awareness and accessibility**

Efforts have been intensified to raise Scheme awareness and accessibility. Our communications framework has been refreshed to ensure that as many New Zealanders as possible know about TDR and how to access our services when needed.

- **Addressing systemic issues**

We have laid the groundwork to better identify, analyse and act on systemic issues. Our aim is to improve outcomes for all customers and contribute to increased trust in the telecommunications sector.

As we look to the future, these priorities will continue to guide our work. Our focus will also include strengthening our engagement with Scheme members to ensure high standards and shared commitment across the sector.

None of this would be possible without the dedication and professionalism of the broader Fair Way team. They are the human face of TDR, engaging with New Zealanders across the motu every day, and their passion and expertise are at the heart of our service.

We thank everyone involved in the Scheme for your ongoing commitment to fairness and continuous improvement.



Herman Visagie
CEO,
Telecommunications
Dispute Resolution Ltd



Samantha Brennan
Commercial
Services
Client Manager,
Fair Way Resolution Ltd

ABOUT US



We're the Telecommunication Dispute Resolution Ltd (TDRL), the independent organisation ensuring the Telecommunications Dispute Resolution Scheme (TDR/the Scheme) is fair, effective and accessible for everyone. We set the direction, manage outreach and community partnerships and lead our work to raise awareness of the Scheme across the motu. The day-to-day work to assist customers and providers sort out their complaints is supported by Fair Way Resolution Ltd.

What we do

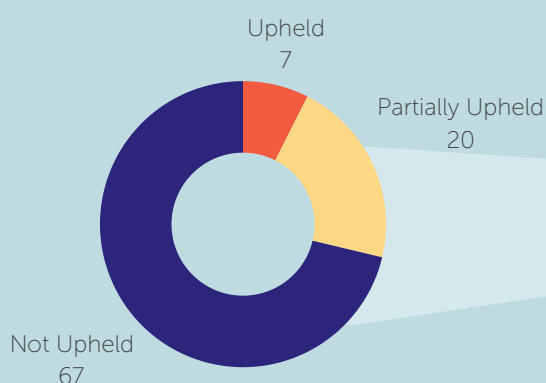
We provide independent support to help resolve complaints between consumers and their phone and internet providers. Our focus is on fairness, efficiency and accessibility, ensuring positive outcomes for people across Aotearoa New Zealand.

Every year, we help over 3,500 New Zealanders navigate and resolve their telecommunications issues, all at no cost to the consumer. The chart below outlines our dispute resolution process.



Complaint outcomes

Complaints can be resolved in a variety of ways. Here's how they played out this year:



Upheld: Found in favour of the consumer

Partially Upheld: Found in favour of the consumer on some aspects of the complaint

Not Upheld: Found in favour of the provider

2,983

1. Get in touch with TDR

Resolved with provider after contacting TDR

116

2. TDR gets you talking

Resolved through Scheme supported facilitation

94

3. TDR makes a decision

When complaints are outside our scope

Our Terms of Reference sets out the scope of the Scheme and the types of complaints that we can help with. It also includes details of excluded complaints that we cannot assist with. Areas we can't look at generally relate to commercial decisions around products and pricing, areas outside of the provider's reasonable control, or areas where there is another more appropriate body to deal with the complaint.

Before we get involved to help resolve a complaint, we first check if the complaint is something we can help with. In some cases we may be able to help with some aspects of the complaint, even if some parts of the complaint falls outside our scope. For example, while we can't normally help with complaints about a provider's pricing decisions or network coverage, we may be able to help if the information provided to consumers about the pricing or coverage was misleading.

If we are unable to assist, we offer guidance on alternative avenues for addressing the concern.

This year, 70 complaints fell outside our jurisdiction, comprising approximately 25% of complaints that proceeded to formal Jurisdiction Assessment. This continued the year-on-year decrease in jurisdiction declines we noted last year. This continued decrease reflects the ongoing embedding of the revised exclusions introduced in 2023, and the work by both Fair Way and members to apply a consumer-centric lens to the Jurisdiction Assessment process. The table below provides a three-year comparison of complaints declined following Jurisdiction Assessment.

Jurisdiction Assessment outcomes			
Year	Jurisdiction Assessments	Complaints outside jurisdiction	Percentage outside jurisdiction
2024-25	280	70	25%
2023-24	164	51	31%
2022-23	183	95	52%



CONSUMERS: WHO USES THE SCHEME

TDR supports individual consumers and small businesses throughout Aotearoa. Consumers contacting us represent a broad cross-section of everyday New Zealanders, reflecting the widespread reliance on telecommunications services across all age groups and communities.

We think it is important that all consumers have an effective avenue to get support when they are unable to resolve their complaints. In early 2025 we began collecting age group and ethnicity data to help us better understand both who is coming to us, and equally importantly who is not.

While this information is voluntary, and not all consumers provide it, the insights we are receiving from individuals engaging with the Scheme is important to inform both our outreach and our dispute resolution work.

To date, the data has shown:

- both age group and ethnicity data showed a strong cross section of the population engaging with TDR.
- individuals identifying as New Zealand European were the most represented group constituting 56% of respondents. This was followed by Indian (11%), Māori (8%), Chinese (7%), and Pacific Peoples (3%).
- most complaints came from individuals in the core working age, with the 25-65 age group constituting 79% of complaints. This was followed by those over 65 at 17%, and under 25's at 4%.

In the coming year we will continue to monitor this data and use it to help inform our ongoing work and ensure the Scheme is accessible.



How our consumers found us?

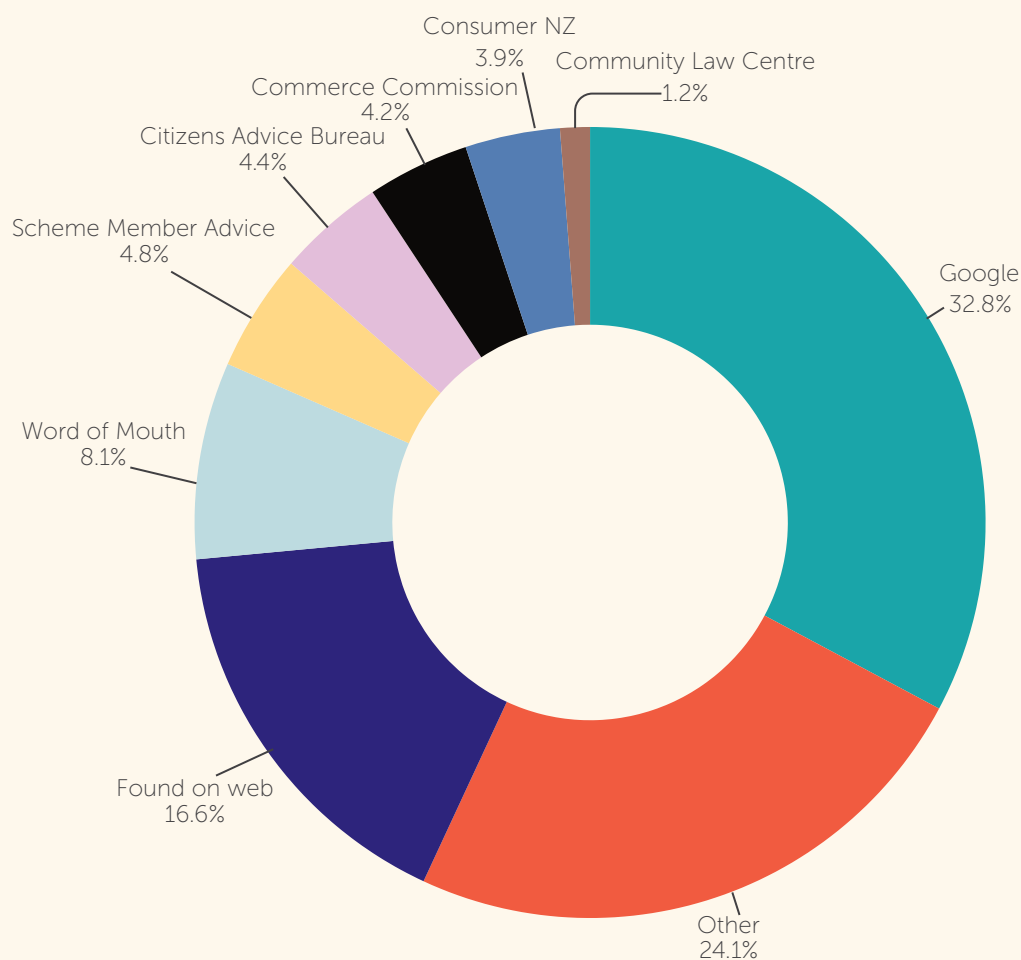
Information on how consumers heard about TDR provides valuable insights into the effectiveness of our outreach activities and the accessibility of the Scheme.

Our data this year showed that almost 50% of consumers found us online, with Google searches at 32.8% being the single biggest source. This highlights the importance of maintaining a strong digital presence.

However, word of mouth referrals from friends and family (8.1%) as well as consumer organisations like Citizens Advice Bureau (4.4%) and Consumer NZ (3.9%), and the Commerce Commission (4.2%) remain essential. These channels help us reach individuals who may not actively seek dispute resolution services online.

In 2025, our outreach activity was heavily focussed on digital channels and working with our community partners and members to ensure consumers are aware of the Scheme and the support it provides. It is positive to see the diversity of referral pathways which indicates that the Scheme is both visible and trusted across different segments of the community.

How consumers heard about TDR



COMPLAINTS:

THE STORY BEHIND THE NUMBERS

Our annual data paints a picture of the complaints landscape for the telecommunications sector. By looking at the trends, we are able to provide valuable insights into the types of issues consumers are experiencing, and how these are changing year-to-year.

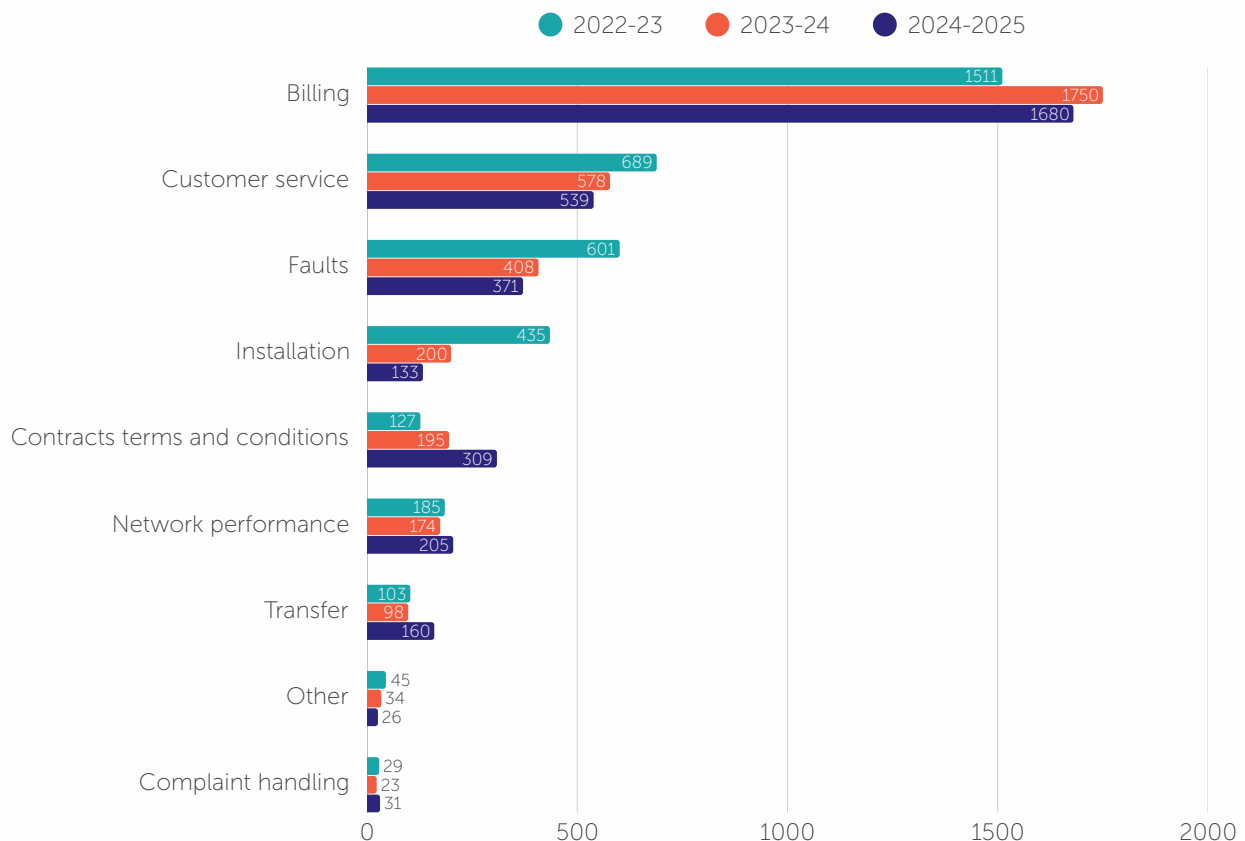
This year, TDR received 3,454 complaints, which was in line with the 3460 complaints received last year. After significant shifts during the pandemic and following major market changes, volume now appears to have settled into a new normal.

All complaints we receive are classified using a set of standard complaint categories which relate to common issues in the sector such as billing or faults. While a complaint may touch on multiple categories, we report based on the main category. For each complaint, we also identify the underlying root cause of the consumer's issue, such as disputed charges or transfer delays.

In the next section, we provide a snapshot of the data from the last year, alongside a summary of key themes.

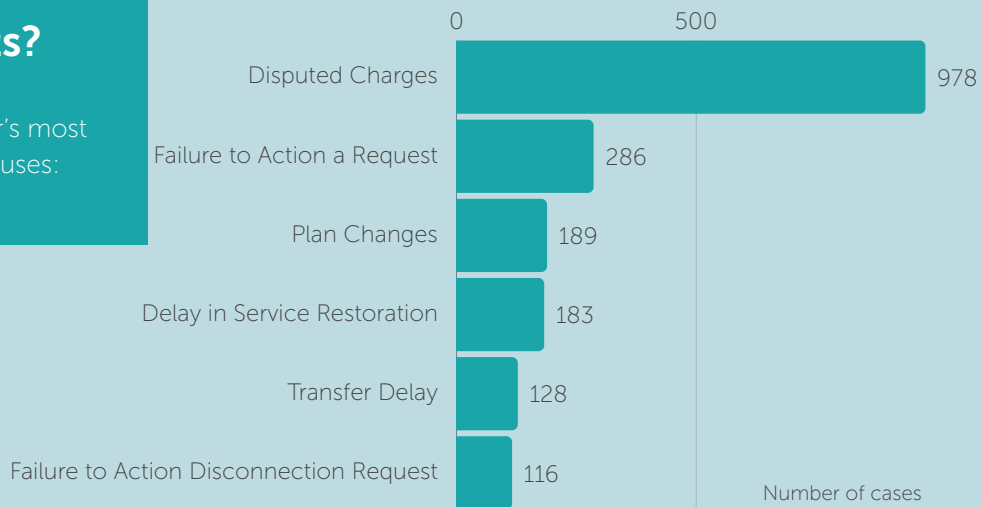
Complaint categories

Here's the summary of our complaint categories over the past three years.



Root Causes: what's really driving complaints?

Here are this year's most
common root causes:



Complaint trends: What did we see in 2025?

Here is a summary of our key complaint trends for the last year.

Top 3 categories unchanged

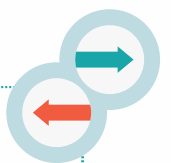
Billing, customer service and faults remain the top areas of complaint. Complaints about contracts/terms and conditions have remained in the top 5, with network performance replacing installation in 2025.

Issues related to engaging with providers remain high

Failure to action customer requests also retained the second highest root cause spot this year. As with disputed charges, we also saw a 15% reduction in complaints. However, this was offset by increased complaints around challenges in contacting providers (up 6%) or the time taken to respond (up 50%).

Biggest cause of complaints remains disputed charges

Disputed charges remain the top root cause of complaints, although we saw a 20% reduction in complaints. This reflects work in the sector to improve billing accuracy and readability, as well as changes to streamline products in market.





Increased frustration with plan changes

This year we saw significant activity in the market as providers consolidated their offerings and grandparent historic products and benefits. This coincided with an increase in complaints related to plans, including a 49% increase in complaints about new bills and a doubling of complaints about variations to terms and conditions.

Consumer frustration around switching and cancellation increases

Complaints from consumers experiencing issues related to cancelling their services or switching providers were more prominent this year. Notable areas of frustration include transfer delays (up 42%) and failure to action disconnection request (up 57%). While the actual number remains relatively small, we also saw a notable increase in unauthorised transfer (up 300%).

Increasing complaints about credit management

Increasing financial pressure for consumers was also visible in our complaints data this year. Credit management complaints increased 74% over the year, making this the fifth ranking root cause for consumer complaints. Based on feedback from consumer groups, this is reflective of increased challenges across all sectors in New Zealand.

In the next section we take a deeper look at three of these trends.



ISSUES IN FOCUS:

WHAT WE'RE SEEING SYSTEMICALLY

One of our key focus areas is using our data to identify trends and systemic issues, to help raise awareness and to support work across the industry, inform consumers and prevent consumer harm. In this section, we take a closer look at three specific issues we've seen over the past year.

These deep dives are intended to help our members, stakeholders, and policymakers gain the full picture behind the numbers, support better decision-making and highlight where more action or collaboration could make a real difference. We focus not just how many complaints we received, but what's really causing them and the lessons that stand out for both consumers and providers.

1. Disputed charges

Disputed charges remain the most common complaint, appearing in 40% of all cases. This broad category captures a wide variety of complaints, but generally covers complaints about charges applied to bills, or expected discounts or credits not being included. This complaint category has consistently been the most common, reflecting the fact that a significant proportion of disputes arise due to financial disputes.

What this means

Disputed charges remain a persistent and complex issue. Complaints often arise because bills may include unexpected fees or because it's not clear to customers what their plan covers. This can lead to misunderstandings when a consumer sees a charge on their bill that they did not expect. This ongoing issue reflects both the dynamic nature of the telecommunications sector and the challenges of communicating changes to plans and offers in a clear and accessible way. By focusing on transparency, simplicity and timely customer engagement, providers can reduce the incidence of these disputes and build greater trust with consumers. For consumers, staying informed and actively monitoring bills remains the best defence against unexpected charges.

What's driving this?

Industry-wide plan changes, communication gaps and complex bills.

Key insights and learnings for providers:

- Communicate plan details, promotions/discounts, and billing clearly and in plain language.
- Make it easy for customers to see their usage, and make bills easy to understand.
- Where unusual charges are expected, such as for first or final bills, proactively manage expectations.

Advice for consumers:

- Understand your plan and what is included.
- Review your usage regularly and check your bills for unfamiliar charges.
- Contact your provider quickly if something doesn't look right.



Disputed charges: six years of bad service

For years a customer had been paying for a landline that barely worked and painfully slow internet. Frustrated by the ongoing issues, he finally raised a complaint. While his provider acknowledged the issues, when he and the provider couldn't agree on fair compensation, he turned to TDR for help.

What happened?

The customer explained that his landline had barely worked for around six years, causing him to miss important business calls. He tried to solve the problem by adding services like caller ID and call diversion, but those didn't work either. On top of this, his slow internet made online meetings difficult. Although he hadn't reported the problems regularly over the years, he asked for a refund covering two years of landline and internet fees.



Next steps?

The provider accepted the landline hadn't been working properly in recent times but argued they shouldn't have to cover six years of problems, especially since the customer hadn't reported faults regularly. They offered a small refund, equal to one year of landline fees, but the customer declined. For the internet, the provider said there was no fault on their network and suggested the slow speeds were likely due to the customer's modem. When the two sides couldn't agree, TDR stepped in to make a formal decision.



How did it end?

TDR found the customer was entitled to a refund, but not for the full six years. Instead, it ruled it was fair for the provider to repay two years of landline charges, covering the first year and the most recent year, along with the costs of the extra services (caller ID and call diversion) that never worked properly. The claim about slow internet was dismissed, as TDR found the poor speeds were most likely caused by the customer's faulty modem, not a failure by the provider.



Key learnings

If a service isn't working, it is important that consumers report issues early to protect their rights. For providers, it's just as important that they take every complaint seriously and investigate the real cause, not just apply a quick fix. Clear communication and proper follow-up are key on both sides.



2. Plans and plan changes

Providers regularly update plans to reflect changing technology, competition in the market, and evolving consumer expectations. Plan changes, especially the retirement of legacy offerings, are however a growing source of complaints. While situations vary, complaints often include a lack of clear communication, new plans not being suitable, and billing issues during transitions.

When providers phase out older plans, the process can be confusing for customers. Some may feel they aren't being told clearly or early enough about the change to their plans. The new plans offered may not meet the specific needs of all customers, especially those who liked aspects of their old plans. Meanwhile, when plans change, some customers may not fully understand the new charges and others may experience billing errors.

What this means

Complaints about plans and plan changes show just how challenging it is to balance innovation with consumer protection in today's fast-moving telecommunications market. For providers, clear and proactive communication, focused on what customers need, is essential for smooth transitions and ongoing trust. For consumers, staying informed and actively engaging with providers can help ensure your plan still fits, even as the market continues to change.

What's driving this?

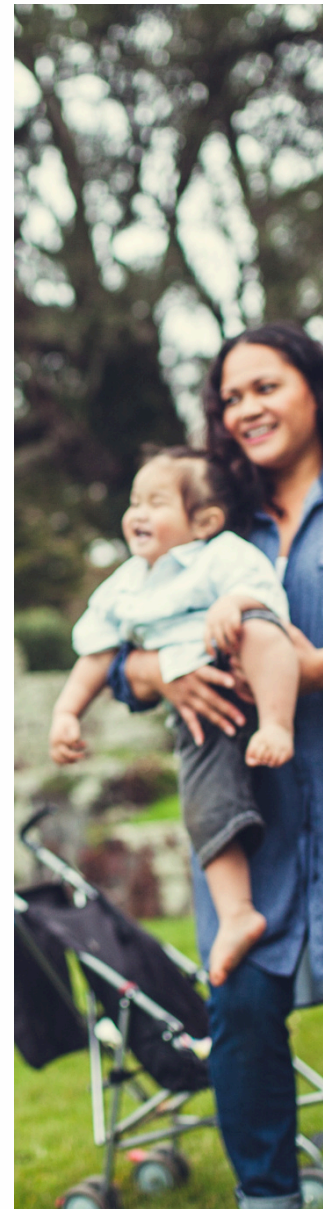
Industry-wide plan restructuring, market competition and brand mergers/acquisitions, regulatory and operational pressures, and evolving consumer needs.

Key insights and learnings for providers:

- Communicate upcoming changes early, clearly, and in plain language, using multiple channels.
- Highlight key differences and impacts on pricing or features. Provide summaries that enable customers to compare old and new plans.
- Where customers are moving from legacy products, provide tailored support to help them understand their options and choose the best fit.
- Closely monitor migration periods to promptly resolve billing or transition issues.

Advice for consumers:

- Review the details of any plan changes and note any changes to features or pricing. If anything is unclear, talk to your provider.
- Think about whether the new plan meets your needs. If not, ask about alternatives or see if you can negotiate for a better fit.
- If there is no suitable alternative, remember that you can choose to move to another provider.



Change of plans: when 'life of the plan' wasn't so clear

A long-time customer lost his discount after a plan change, despite promises it would stay. The customer thought his \$20 monthly discount would stick around through plan changes, but the provider disagreed. When the discount vanished, the customer took the issue to TDR.



What happened?

For many years, the customer had received a loyalty discount on his mobile plan. In late 2024, he signed up for a new phone on a 3-year interest-free deal and says staff clearly told him the \$20 discount would stay even after he moved to the new plan. However, he noticed the discount was gone and claimed he was never properly informed. He argued this broke the Fair Trading Act and Consumer Guarantees Act, and wanted the discount reinstated permanently, along with a refund for the missing months.



Next steps?

The provider said they had advised him by email that the discount wouldn't carry over. They claimed everything was done by the book and offered him goodwill credit, equal to 12 months of the missing discount. The customer wasn't satisfied and asked TDR to step in.



How did it end?

TDR found that even though the provider followed the rules, the way they explained it wasn't clear and left the customer confused. The way the discount was described, especially calling it a 'life of plan' discount, led the customer to think it was long-term and tied to his loyalty. TDR ruled that the customer's complaint was partially upheld and said the provider had breached the Customer Care Code by not making things clear enough. The provider's goodwill offer was increased to \$300 and had to be applied to the customer's account.



Key learnings

Clear communication matters. Even when the rules are followed, unclear wording and verbal promises can cause confusion. Promises made in conversation or through vague wording can easily cause misunderstandings, and when disputes arise, a lack of records can make it hard to resolve the issue. Providers should do their best to ensure all key information and discussions are documented. Consumers should always get agreements in writing and review the fine print before changing plans.

3. Disconnections and switching between providers

A key part of a well-functioning market is the ability for consumers to easily switch providers or cancel their service when their needs change. We are seeing more customers reporting issues relating to switching and disconnections, and this is coming under increasing scrutiny. Over the past year, we've seen an increase in complaints relating to switching providers or disconnection requests not being actioned (leading to ongoing charges). A common example is where a customer requests to cancel services, and this is not processed properly, resulting in them being charged for services they no longer want or use. Another example we see is where customers experience issues when trying to move their service to a new provider. When issues arise with the switching process, this can lead to consumer frustration, interruptions in service and double billing.

What this means

The rise in complaints about disconnections and switching highlights the need for providers to deliver efficient, transparent and customer-focused processes (especially as more people are now changing services). Delays or poor communication can leave customers frustrated or paying for unwanted services. Providers should process requests promptly, keep customers informed and support vulnerable customers. Consumers can help protect themselves by keeping records, gain written confirmation and follow up if issues aren't resolved.

What's driving this?

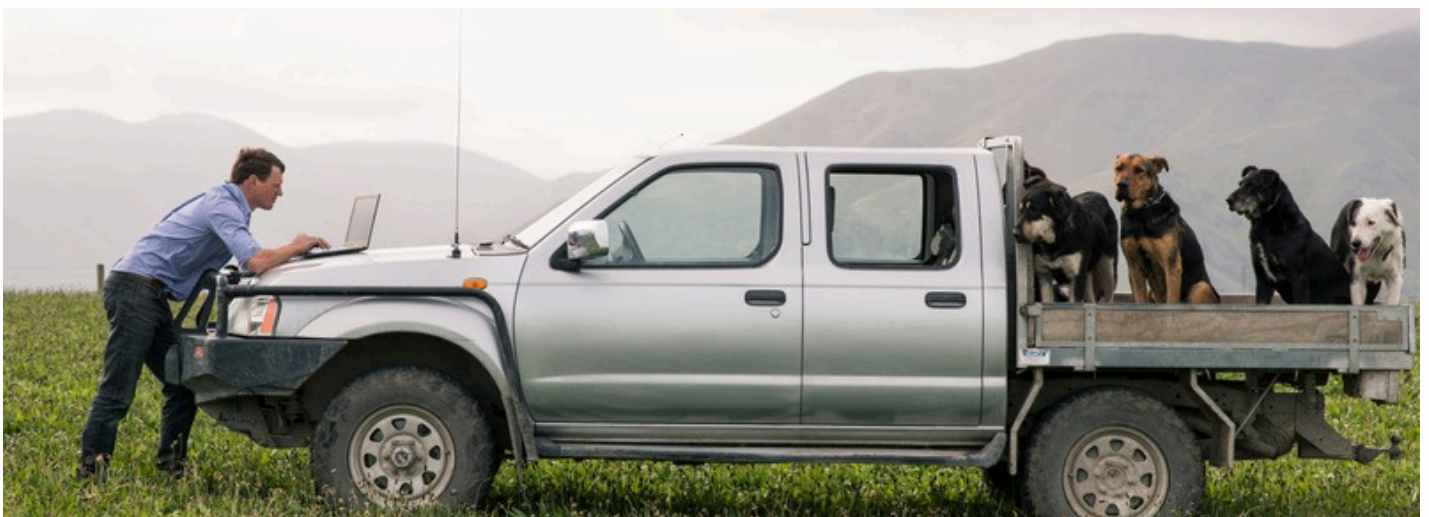
Today, more consumers are switching providers or moving home which has led to increased requests. The shift to digital self-service can cause some issues, while staff turnover and internal processes can slow the things down.

Key insights and learnings for providers:

- Confirm and process all disconnection and transfer requests promptly.
- Keep customers updated throughout the process.
- Prioritise support for vulnerable customers.

Advice for consumers:

- Always get written confirmation and keep records of your requests.
- Follow up with your provider if something isn't resolved.
- Don't hesitate to seek help if you're facing ongoing issues.



Failure to disconnect: \$2000 billing blunder

Sometimes things slip through the cracks and in this case, it's a broadband cancellation request. When a customer moved out of his home in May 2022, he believed his internet had been cancelled. More than two years later, he discovered he'd been paying for a service he no longer used, with charges totalling almost \$2,000. Trying to get the money back turned into an even bigger problem.



What happened?

The customer contacted his provider at the time of his move to cancel his broadband connection. But the cancellation never went through. When he noticed, 25 months later, the provider said they had no record of the request. They offered only half the money back as a goodwill gesture, which the customer refused.



Next steps?

The customer declined the goodwill gesture, provided emails showing he had moved in May 2022. The provider then asked for a signed letter from his property manager as proof, saying they would refund the full amount if he supplied it. He did, but the provider then claimed the offer was a mistake. With no resolution in sight, the case was sent to TDR.



How did it end?

TDR found in favour of the customer. It ruled that the provider's refund offer was clear, and the customer had met the conditions by supplying proof. Backing out afterwards was unfair and breached the provider's responsibilities to act respectfully and fairly. The customer received a full refund of nearly \$2,000.



Key learnings

For customers, always double-check that service cancellations are processed, and review bills regularly to avoid surprises. For providers, once a clear promise is made, even if later claimed as an error, it should be honoured. Clear communication and consistency build trust, backtracking erodes it.

HOW WE MEASURE OUR SUCCESS

TDRL is committed to ensuring the Scheme is fair, independent, and efficient in resolving telecommunications complaints for New Zealanders. Retaining the trust and confidence of consumers, our members, and other stakeholders such as the Commerce Commission and consumer groups is an essential part of our ongoing success.

In this section, we provide an overview of our key success metrics for 2025, focusing on a mix of measures looking at reach, efficiency, and effectiveness.

In the following section, we also provide a deeper look at our engagements with consumers, our members, and our wider stakeholders.

Key metrics at a glance

• Complaints

3,454

complaints were received in 2025 sitting above our three-year average (target: 3163)

210

complaints resolved through Scheme facilitation/adjudication (compare with 115 for 2023-34)

94%

of complaints progressed or closed within 30 business days of receipt (target: 80%)

12

average number of days to resolve complaints directly with the provider

63

average number of days to resolve all complaints

74%

of complaints progressing to Jurisdiction Assessment accepted (compare with 65% for 2023-34)

• Consumer experience



88%

satisfied or very satisfied overall



89%

agreed the process was fair and impartial

• Membership and member experience

32

member brands

3

new retail members

10

member education and engagements events

• Awareness

19%

consumer awareness of the Scheme (target: >17%)

OUR CONSUMER EXPERIENCE

Consumer experience is at the heart of what we do. It reflects our commitment to fairness, independence and efficiency in resolving telecommunications complaints for New Zealanders. TDR uses the Net Promoter Score (NPS) to gain feedback about our process from consumers. NPS is a commonly used tool for consumer satisfaction, measuring the likelihood that someone will recommend an organisation.

Why does consumer satisfaction matter so much to us? In our role, we help people during moments of frustration or confusion with their providers. High satisfaction means consumers accessing our Scheme feel supported, listened to, and treated fairly, even when they're having a tough time with their provider. This is essential for building trust, not only in TDR, but in the wider industry.

In 2025, our NPS rose to +79, an excellent result and an 11% increase on last year. Satisfaction from consumers accessing the Scheme remained outstanding, with 88% being satisfied or very satisfied with their experience. This positive experience was also reflected in high scores for Scheme participants feeling listened to and understood (90%), feeling the process was efficient (90%), and feeling the process was fair and impartial (98%).

High satisfaction scores tell us we are delivering on our promise to provide a fair, accessible, and effective path to dispute resolution for all New Zealanders.

What consumers said

The infographic features several colored boxes containing consumer feedback quotes, each accompanied by a circular icon. The icons include a headset with 'TDR', a sad-to-happy face transition, a magnifying glass over a document, a thumbs up, a telephone handset, a thumbs up with a thumbs down, a document with a checkmark, and a smartphone with a smiley face.

Wonderful to have someone who could help understand my problem and log a complaint on my behalf.

Support was prompt and effective. Amazing.

My complaint was thoroughly and fairly investigated.

Thanks to TDR, what could've been a long and frustrating experience was resolved professionally and quickly. Highly recommended if you're stuck dealing with a telco problem.

Communication was clear and easy. I found it to be a helpful service.

Great communication and understanding.

Very fair and transparent.

Prompt and efficient resolution.

WORKING WITH OUR MEMBERS

It is essential we have strong relationships with our members, as we work with their teams daily to resolve consumer complaints. In addition, we regularly engage with members to share insights and trends, support continuous improvement in dispute resolution practice within the sector, and seek provider feedback on the Scheme to help ensure we remain an effective and trusted partner.

Over the year we facilitated ongoing capability building and education, including member forums in Auckland and Christchurch. We also organised a series of education sessions in collaboration with TCF on various industry codes. In addition, we have facilitated several one-on-one engagements with members, focusing on issues specific to their own organisation.

Our other focus continues to be supporting information sharing and best practice across the sector. During the year we hosted six informal member gatherings focussed on sharing scheme updates and trends, providing a forum for members to share knowledge and raise any questions. These sessions have been well attended, and we've received positive feedback around the information provided and the opportunity to connect across the sector.

This year, we welcomed three new retail members to the Scheme, further broadening our impact across the telecommunications sector. As part of our onboarding process for new members we include one-on-one guidance and training sessions to ensure a smooth integration into the scheme.

Feedback from our members has been positive this year. They value our clarity, responsiveness and collaborative approach. Through workshops and meetings, members have had practical opportunities to share challenges, learn from real case studies, and strengthen their capability to resolve disputes earlier and more effectively. This support is highly valued, and we'll continue to make it a priority.

What our members said

One of the big benefits of being part of TDR is the ability to get a wider industry perspective. It's great to be able to hear what trends others are seeing, which helps us assess our own data better.

The training provided around the TCF codes has been a great reminder for me and given me some useful take-outs to share with the team.

Samantha and the Fair Way team are really great to work with. The practitioners are good at what they do and committed to helping us resolve complaints as painlessly as possible.

We really value having TDR to support us and the customers. That independence means that we occasionally get challenged to improve how we deal with our customers, and it also gives us an independent mechanism to help get finality when we are dealing with customers who are unwilling to work with us.

I am new to TDR and have joined because one of your current members encouraged me to. As my customer base continues to grow, having this independent mechanism to support us and our customers is something that I think is really positive.

SCHEME AWARENESS AND STAKEHOLDER ENGAGEMENT

Scheme awareness is essential to ensure people who may need our help can find us and access our support. In 2025, we saw consumer awareness of our Scheme, as measured independently by the Commerce Commission, rise to 19% (an increase of 2% from our October 2023 benchmark). This result ranked us in line with, or above, peer schemes.

Over the past year we increased our focus on improving access and impact by raising awareness of the Scheme. We utilised a mix of direct-to-consumer initiatives, and partner outreach to engage with community organisations who support consumers.

Based on feedback from those who have used our service, we know the majority of consumers find us online. In the past year, we ran targeted digital campaigns, including social media and other digital advertising. This has been supplemented with targeted media engagement on consumer issues and sector developments. This aimed to lift awareness of our Scheme and help clarify the types of complaints we can help with.

The second most common way consumers find us is through trusted third parties. During the last year we have continued to focus on growing and strengthening relationships with key partners. This includes consumer advocacy groups, community organisations, regulators, industry partners and the wider public.

We run outreach activities, attend community events and work with partners including TUANZ, Citizens Advice Bureau, Consumer NZ and Age Concern, again with the aim to reach those who may need our help. We have also continued to strengthen our wider sector engagement, through membership of national forums including the MBIE Consumer Protection Partnership Forum, presentations at sector events, and engagement with the Commerce Commission and policy makers on complaint trends and regulatory issues.

By building scheme awareness, strong relationships, and maintaining open lines of communication, we ensure our service remains visible, relevant and responsive to the needs of all New Zealanders.

What our stakeholders said

TDR is a trusted dispute resolution scheme, and consumers we have referred to the scheme have noted how satisfied they were with the support provided.

We have had a longstanding relationship with TDR, and it's been really positive to see them proactively engage with us on bigger issues impacting a wider set of people we support.

TDR continues to increase its visibility, and it has been great over the last year to see TDR represented at events and consumer orientated forums.

3,400+ Kiwis got help from TDR last year

Most fixed in under 15 days after reaching out

96% of issues resolved directly with your provider

TDR Free, fast, fair.
tdr.org.nz

How we help in 4 simple steps

- 1 Tell us what's going on
- 2 Let's talk it through
- 3 Work together to find a solution
- 4 Achieve a fair outcome

Need help? Let's sort it out together.
tdr.org.nz CALL FREE 0508 98 98 98

We Can Help With...

- ✓ Billing issues
- ✓ Contract clarity
- ✓ Customer service problems
- ✓ Switching difficulties
- ✓ Lack of response

We Can't Help With...

- ✗ Technical support
- ✗ Network coverage
- ✗ Pricing plans
- ✗ New product setup
- ✗ Provider policies

ABOUT TDRL



TDR is led by CEO Herman Visagie, supported by an independent board, combining consumer and industry expertise to guide our strategy.



Herman Visagie
CEO



Barry Jordan
Independent director
Board Chair



Kate Tokeley
Consumer representative



Iri Ormandy
Industry representative



Don Cowie
Consumer representative



Laureen Reeve
Industry representative



Judi Jones
Consumer representative



Louise Henderson
Industry representative



OUR MEMBERS

We assist consumers with complaints about a wide range of telecommunications providers.

Retail members



Wholesale participants

C H ● R U S



TELECOMMUNICATIONS DISPUTE RESOLUTION LTD - FINANCIAL STATEMENT SUMMARY

Statement of Financial Position - As at 30 June 2025			
		2024/25	2023/24
		\$	\$
Assets			
Current assets	Cash and short-term deposits	872,843	975,363
	Debtors and prepayments	772,151	446,313
Total current assets		1,644,994	1,421,676
Non-current assets	Property, plant and equipment	2,065	1,454
Total Non-current assets		2,065	1,454
Total Assets		1,647,059	1,423,130
Liabilities			
Current Liabilities	Creditors and accrued expenses	283,327	226,566
	Income in Advance	1,035,300	937,887
Total current liabilities		1,318,627	1,164,453
Total assets less total liabilities (net assets)		328,432	258,677
Accumulated Funds	Accumulated surpluses or (deficits)	328,432	258,677
Total Accumulated Funds		328,432	258,677

Statement of Financial Performance - For the period ended 30 June 2025		
	2024/25	2023/24
	\$	\$
Revenue		
Membership fees and subscriptions	1,876,618	1,752,270
Interest, dividends and other investment revenue	31,429	23,158
Total Revenue	1,908,047	1,775,428
Expenses		
Employee remuneration and other related expenses	362,917	168,000
Other expenses related to service delivery	1,448,248	1,248,218
Total Expenses	1,811,165	1,416,218
Net Surplus/(Deficit) for the Year before Tax	96,882	359,210
Tax expense(benefit)	27,127	100,579
Net Surplus/(Deficit) for the Year after Tax	69,755	258,631

FAQ & GLOSSARY

Who is Telecommunications Dispute Resolution?

Telecommunications Dispute Resolution (TDR) is a free and independent service to help manage complaints about the provision of telecommunications services.

TDR is managed by Telecommunications Dispute Resolution Ltd., with support from Fair Way Resolution Ltd.

How often do you report complaint data?

We report complaint data on an annual basis in the Annual Report and on our website.

Glossary of terms used in this report



Adjudication:	Adjudication is when we consider the dispute and make a decision, based on submissions by the consumer and their phone or internet provider.
Adjudicator:	A person who reviews the information provided, considers the dispute and makes decisions.
Binding Decision:	A binding decision means the phone or internet provider and consumer must follow the decision made.
Complaint Process:	The path that a complaint follows from when the complaint is made to its resolution.
Deadlock:	TDR may determine a complaint is deadlocked if it's been six weeks or more since the customer contacted their phone or internet provider and the customer still doesn't have a resolution that they are happy with, or if a complaint raised with a scheme member by TDR remains unresolved after 15 working days, whichever comes first. When determining deadlock, TDR will take into consideration the complexity of the issue, the desired resolution, as well as whether escalating the matter will assist in resolving the complaint.

Determination:	See Final Decision
Dispute:	A disagreement between two or more parties. For TDR, this refers to a disagreement between a consumer and their telecommunications provider.
Dispute Resolution:	Processes used to resolve disputes. Dispute resolution processes include facilitation, mediation, and adjudication.
Complaint Summary:	A document which contains formal submissions from the parties involved in the dispute.
Facilitation:	Facilitation is where we assist with resolving a dispute. This will include communicating with both parties around the issue and possible solutions, and can include negotiating a settlement between the parties.
Facilitator:	The role of the people that customers deal with when they make a complaint to TDR.
Final Decision:	This is a binding decision made by TDR at the end of the complaints process.
Jurisdiction:	Before a complaint can go ahead to mediation or adjudication, TDR will check if a complaint is within our ability to help, or if any excluded matters apply. There are some areas that are outside of jurisdiction for TDR, such as pricing or network coverage.
Mediation:	Mediation is a voluntary process where the parties in conflict are encouraged by the Resolution Practitioner to understand each other's perspectives, talk through the issues, find their mutual interests, develop realistic options, and find a solution that the parties can agree to. Mediation can be a face-to-face meeting between the parties and the mediator, but can also be done over the telephone, using Skype or videoconference. Sometimes the mediation may occur over a series of meetings.
Negotiation:	Negotiation is the process of parties getting together with a view to reconciling differences and establishing areas of agreement, settlement or compromise.



Proposed Decision:	This is a temporary or conditional decision that is subject to change. All parties are given the opportunity to say whether they agree or disagree with the provisional decision and their reasons for this, which the Resolution Practitioner will consider.
Resolution Practitioner:	The independent person from TDR who works with the parties to resolve the dispute through mediation and adjudication.

My provider does not appear in this report, why not?

The TDR scheme is mandatory for most Telecommunications Forum (TCF) members and voluntary for non-TCF members. The TDR scheme covers most telecommunications providers in New Zealand (~95% of total connections). View [current members on our website](#).

How is the nature of complaints recorded?

A complaint may feature several issues. The primary nature of the matter is recorded by TDR under generalised categories. As an example, the network performance category could include issues such as coverage, service interruptions, or speed for mobile or internet connections. Underlying causes are also recorded for each complaint.

What is the difference between complaints received and resolved?

‘Received’ refers to when a customer contacts us with an issue, while ‘resolved’ means the complaint has been addressed and closed. The numbers may differ as complaints move through the resolution process over time.



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