



ANNUAL REPORT 2026



Telecommunications
Dispute Resolution



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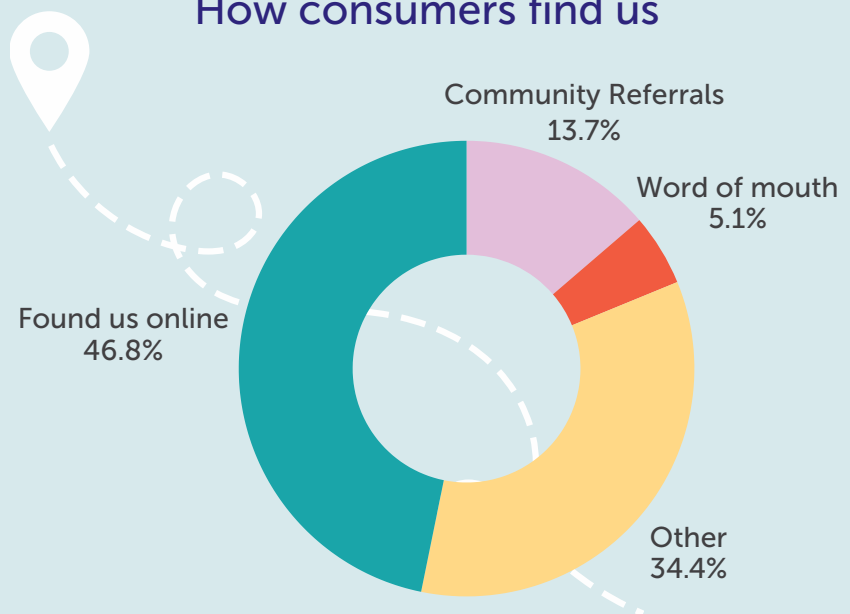


3,438

complaints
handled across
Aotearoa

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How consumers find us



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Complaint trends



- Faults increased by 45%
- Network performance rose by 12%
- Complaint handling jumped by 45%
- Contract terms and conditions declined by 25%
- Transfers dropped by 22%
- Installation decreased by 9%

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Issues in focus

- **Credit management:** disputed charges escalate too fast
- **Faults:** timely restoration and clear accountability
- **Plan suitability:** when the plan no longer fits



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Consumer feedback



"Excellent support when I needed it most."



"TDR made a difficult process simple."



"I received a prompt response outlining the process and next steps, which was really helpful."

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How we help



1. Talk to TDR
2. TDR gets you talking
3. TDR makes a decision

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TDRL Chair

“

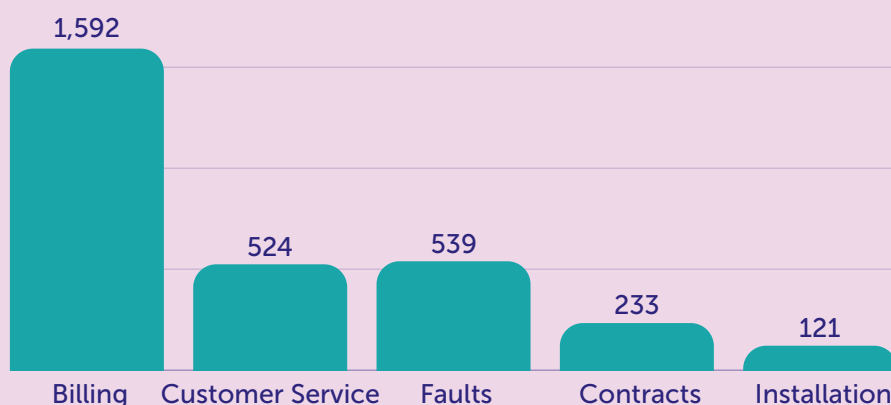
Our work ensures New Zealanders continue to have access to a free, impartial and efficient way to resolve disputes with their phone and internet providers

”



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Most common complaints



Billing

Customer Service

Faults

Contracts

Installation

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Resolution Pathways

77.1%

of complaints were quickly resolved directly between the customer and provider after accessing our service

323

cases were formally investigated by our independent dispute resolution specialists

125

were settled through facilitation

198

were independently adjudicated (35% upheld or partially upheld)

35

complaints fell outside our jurisdiction



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Scheme success

+65



+65 Net Promoter Score
(14% decrease from last year)



Excellent customer satisfaction

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Message from the Chair



Barry Jordan

Chair and Independent Director,
Telecommunications Dispute Resolution

As I reflect on the past year as Chair of Telecommunications Dispute Resolution Limited (TDRL), I am proud of the obvious progress we have made strengthening the governance and long-term foundations of the organisation. Our work ensures New Zealand consumers have access to a free, independent and efficient way to resolve disputes with their phone and internet providers. In a sector that continues to evolve quickly, this role remains as important as ever.

This year has been a significant one for continuity and transition. I have been reappointed by the Board as Chair and Independent Director for a further three-year term. This means the Board has the stability to continue building on the momentum already underway. This includes stronger oversight, clearer performance reporting and building the credibility stakeholders expect.

“Our work ensures New Zealanders continue to have access to a free, independent and efficient way to resolve disputes.”

A key moment during the year was the departure of our Chief Executive Officer, Herman Visagie. As TDRL's first CEO, Herman played a pivotal role in establishing the organisation's operating foundations and setting a clear strategic framework for the future.

On behalf of the Board, I want to sincerely thank Herman for his leadership and commitment. His work has laid a strong platform for our next phase, and we wish him well.

We are also pleased to welcome our new CEO, Simon Thomson, who joins TDRL at an important time. The Board looks forward to working closely with Simon as we continue to mature as an organisation; staying focused on good governance, effective stakeholder engagement, and ensuring the service remains fit for purpose for both consumers and members.

Throughout the year, the Board has remained focused on maintaining a sound and sustainable foundation for TDRL. Strong governance is supported by prudent financial management, and our position enables continued investment in the systems, people, and outreach needed to keep the service effective, accessible and trusted.

Looking ahead, the Board's priorities remain clear. We are committed to:

- deepening reach and awareness so that all New Zealand consumers know how to access our services when they need them
- improving how we identify, assess and respond to systemic issues
- supporting continuous improvement in service delivery, including the responsible use of new technology where appropriate
- strengthening relationships with members, consumer advocates, and government to ensure the service reflects the realities of a rapidly changing communication landscape

Finally, I would like to thank my fellow Board members for their contribution over the year, including welcoming Justine Gunn (Spark) to the Board. I also acknowledge Louise Henderson (2degrees) for her service and the immense value she has brought to TDRL's governance.

Together, we remain focused on delivering a fair, effective and independent dispute resolution service that New Zealanders can rely on.

Telecommunications Dispute Resolution Update

The past year has marked another step forward in the Telecommunications Dispute Resolution (TDR) maturity. We continue to strengthen as an independent organisation with clear governance, a growing profile, and a focus on being future fit for the sector we serve. Across the service, we're seeing not only evolving complaint themes, but rising expectations from consumers and members about timeframes, clarity, fairness, and consistent follow-through.

What we're seeing: themes emerging this year

While facts within individual disputes will always vary, several clear themes have emerged across 2025–26. In many cases, what drives escalation isn't the original problem, but what happens next. Delays, unclear accountability, or customers feeling they are not being treated fairly while matters are still being worked through all drive escalation and frustration.

This year we take a closer look at three focus areas: credit management, faults (including service restoration and device faults), and plan suitability. Together, these speak to a consistent set of consumer expectations: reliable service, fair charging, clear communication, and practical pathways to resolution when things go wrong.

Increasing number of complaints going to formal resolution

While overall complaint numbers for 2025–26 are in line with previous years, we are seeing a material change in the mix of how complaints get resolved. This year we saw a decrease in the number of complaints resolved in the early stages of the process, alongside an increase in complaints progressing to formal resolution outcomes.

Credit management: premature debt escalation

Consumers are increasingly concerned about disputed charges being referred to debt collection or affecting their credit record before the issue is resolved.

Faults: timely resolution matters most

Consumers are most affected by extended outages, unclear updates and unreliable connections—particularly where they rely on essential connectivity.

Plan suitability: when circumstances change

Complaints often arise when prices, plan features or personal circumstances change, and customers feel their options were not clearly explained.

Consumers and members want practical outcomes and closure

Across complaint types, consumers and providers are generally seeking fair and practical outcomes. For consumers, this includes service restoration, timely follow-through, refunds or corrections for billing errors, and clear confirmation when an account is closed. Many consumers reference rights under the Consumer Guarantees Act and the Fair Trading Act when setting out what they believe is fair. Written confirmation, certainty, and 'closure' is a recurring theme. For members, a timely and independent resolution saves them time and money, provides assurance to their customers that someone neutral is there to help them navigate and resolve issues and builds trust and confidence across the telecommunications industry.

Some complaints raised by consumers point beyond the individual dispute and signal potential systemic concern, including billing transparency, credit management practices, escalation pathways, and customer service standards.

A special thank you to the Fair Way team. They are at the heart of the service, supporting consumers and providers through the resolution process every day. Their expertise, empathy and commitment help consumers find a way forward.

Finally, I would like to thank members, community groups and other stakeholders for their continued engagement and commitment to fairness and continuous improvement of the service.



Simon Thomson

CEO,
Telecommunications Dispute
Resolution Ltd



As our service continues to mature, our priorities are centred on three areas:

Awareness and accessibility

Understanding who is and who isn't reaching us remains critical, and we will continue to strengthen the data and insights that guide our outreach.

Improving member engagement

We will keep lifting the quality and consistency of engagement with members, supporting fair outcomes and better resolution earlier in the process.

Systemic influence

TDR's role is increasingly part of the wider system of consumer protection. We will continue to strengthen how we identify, analyse and escalate systemic issues. The insights we gain will help support improvements that benefit both consumers and the sector, not just those who reach our service.



About the Service

We're the Telecommunications 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.

3 4 0 0 +
New Zealanders

navigate and resolve their telecommunications issues every year, all at no cost.

How we help

1

Talk to TDR

We'll listen and explain how TDR can help. We'll let the provider know about the complaint so they can work with the consumer to resolve it. Most complaints are resolved with the provider at this stage.

Outcome category:
resolved with provider

2

TDR gets you talking

If the issue isn't resolved between the consumer and provider, our practitioners work with both sides to find an agreed solution. This is where complaints may reach a settlement with our support, including through facilitation.

Outcome category:
settlement with Scheme support

3

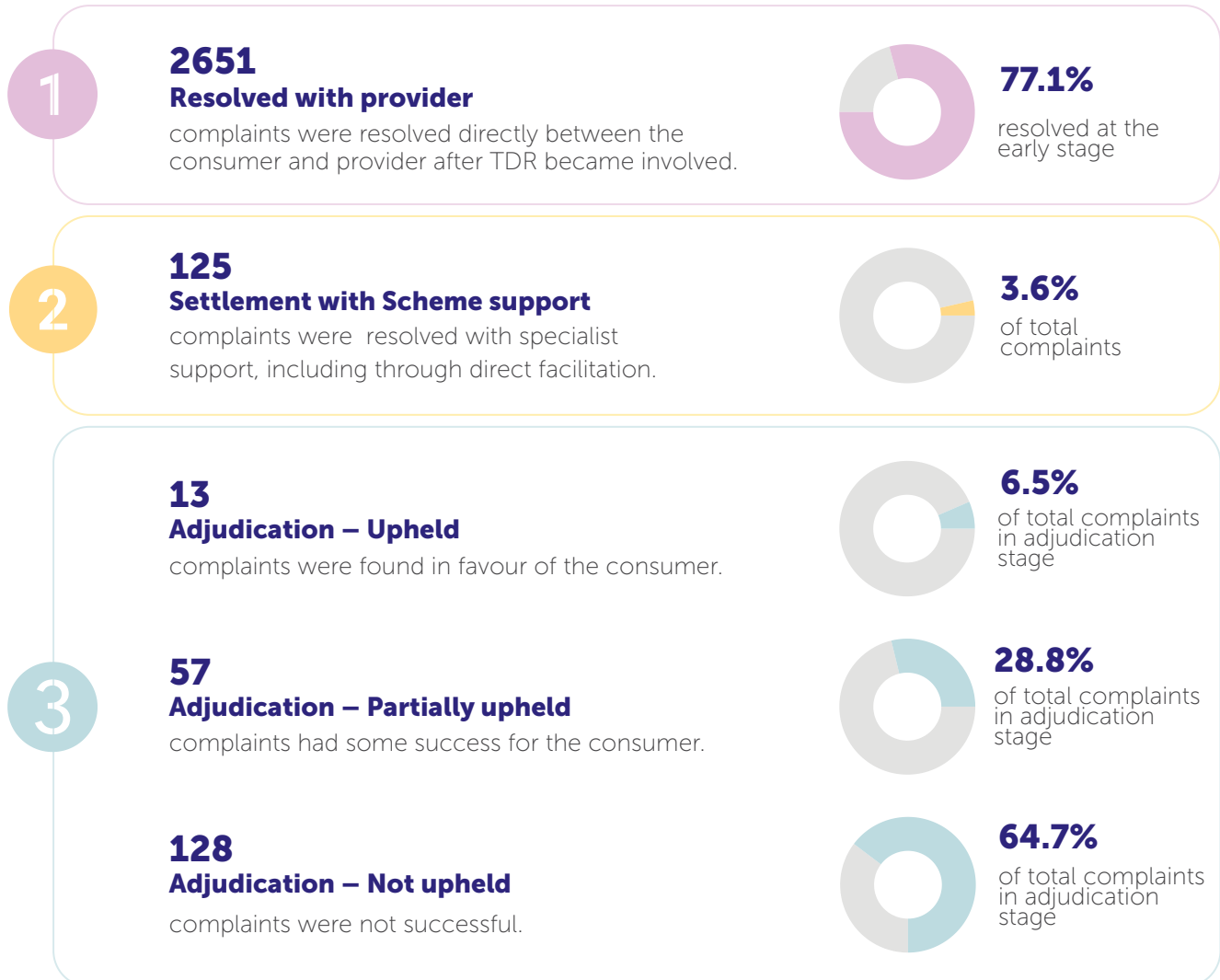
TDR makes a decision

If an agreement can't be reached, we can make an independent decision, based on the information provided. If the consumer accepts our decision, the provider must act on it.

Outcome category:
Adjudication

Complaint outcomes

Complaints can be resolved in a variety of ways. This year, we received 3,438 complaints this year, remaining broadly consistent with the 3,454 last year.



What's changed

Formal Resolution Outcomes

We have seen a 78% increase in the number of those complaints progressing much further through the process and into mediation and arbitration.

Reliability Matters

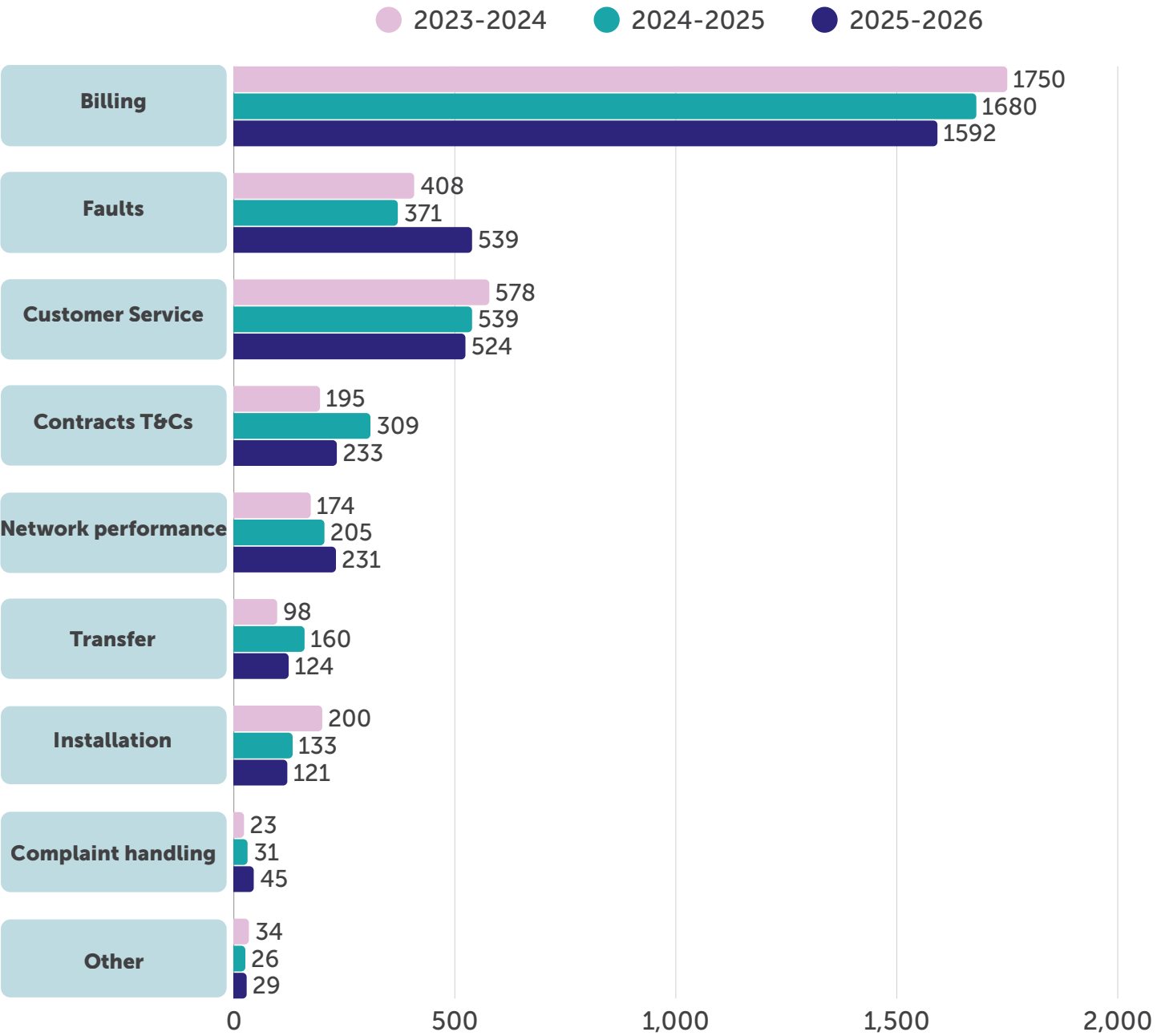
Technical complaints are less about speed and more about reliability. Fault and network performance complaints are often driven by prolonged restoration times, repeated dropouts, unclear timeframes and poor communication.

Follow-through is key

Customer service concerns are increasingly about follow through. The issue is often not whether consumers can make contact, but whether agreed actions actually happen. Billing remains a key source of complaints including disputed charges, final bills, duplicate billing, charges after cancellation and debits linked to unused or closed services. Plan suitability is emerging as an obvious theme.

Complaint Categories

We classify every complaint by its main issue. Here's a snapshot of complaint categories over the past three years:

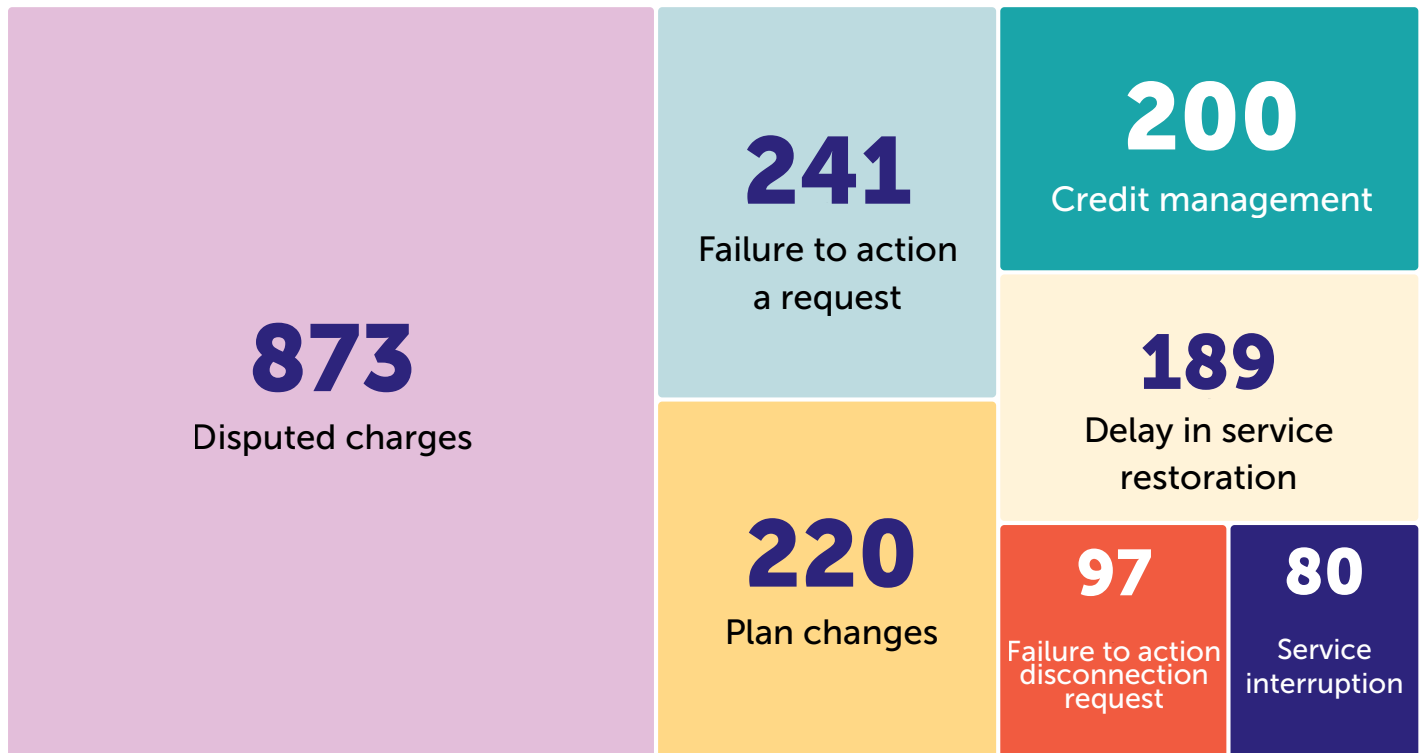


Key Observation

Billing remains the largest complaint category, while fault-related complaints increased significantly during 2025-2026

Root Causes: what's really driving complaints?

We classify every complaint by its main issue. Here's a snapshot of complaint categories over the past year:



Complaint trends: what's changing?



+ 45%

Faults complaints are up, due mostly to delays in service restoration.



+ 12%

Network performance complaints rose, driven by service interruptions.



+ 45%

Complaint handling complaints jumped, reflecting increased expectation for issue

ISSUES IN FOCUS: what we're seeing

In this section, we take a closer look at the big issues we've seen over the past year.

1 Increasing number of complaints going to formal resolution outcomes

While overall complaint numbers for 2025-26 are in line with previous years, we are seeing a material change in the mix of how complaints get resolved.

This year we saw a decrease in the number of complaints resolved in the early stages of the process, alongside an increase in complaints progressing much further into formal resolution outcomes.

This change has been driven by a range of factors. One key reason is consumers' increasing desire for an independent review of complaints, which provides confidence that outcomes are fair and reasonable, allowing them to move forward with greater certainty. From a member perspective, some providers are changing how they resolve certain types of complaints. In the past, some matters were simply resolved through goodwill gestures, for example credits, refunds, or complimentary services. While this may have addressed the immediate concern, it did not always resolve the underlying issue, which could re-emerge later.

We are now seeing fewer matters resolved at the early resolution stage and a corresponding increase in complaints progressing through the formal TDR process.

While this change in approach has contributed to a higher volume of formal complaints, it also reflects the value of the TDR process in providing clarity, consistency, and finality for all parties involved. Where a complaint is upheld, the outcome can help identify opportunities for providers to strengthen their processes, communication practices, and customer interactions. Conversely, where a complaint is not upheld, providers have clarity and can take appropriate action such as debt collection.

Did you know?

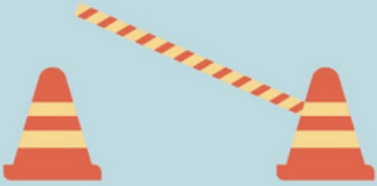
New Zealand has a **FREE**, independent service for resolving telco issues.

Contact us

TDR

No barriers

Speaking up shouldn't be hard



Assisting all Kiwis when working with us.

- ✓ Interpreter services for mediation
- ✓ Accessible formats (like large print, Braille or NZSL)
- ✓ Tikanga-based mediation available
- ✓ Bring a support person if you'd like



2 Credit management: disputed charges escalate too fast



We are seeing increased complaints about billing disputes that move too quickly into debt collection or adverse credit reporting. Complaints often involve charges consumers say are incorrect, including services they believe they have not used, fees on cancelled or closed accounts, duplicate billing, historic balances and disputed final charges.

Customers frequently tell us they feel matters have sometimes been referred to collection agencies before the underlying issue has been properly resolved, particularly when they are already actively engaging with the provider. For many, the risk of adverse credit reporting, and the impact on personal credit scores, becomes a key driver for escalating the complaint to TDR.

3 Faults: timely restoration & clear accountability

Fault-related complaints are more often driven by prolonged restoration times and poor communication, rather than the fault itself. Dissatisfaction escalates when timeframes are unclear or extended, and when

customers continue to be charged during prolonged outages. Loss of connectivity is especially serious for vulnerable consumers, including the elderly, those reliant on medical alarms, and rural households with limited alternatives.

Consumers also consistently tell us that reliability is the issue, not peak speed. Another frustration is being passed back and forward between provider, network operator and retailer, creating confusion about who is accountable and what happens next.

4 Plan suitability: when the plan no longer fits

Plan-related complaints have also increased, particularly those involving mid-contract price increases and changes affecting fixed-term broadband and mobile plans. Many customers report they were promised fixed pricing, 'life-of-plan' discounts, or specific features, only to later find that those verbal assurances conflict with written terms and conditions.

We're also seeing customers whose personal circumstances change (for example, moving house, retirement, health or reduced usage) leaving them on plans that no longer suit. Automatic plan migrations and retirement of legacy plans remain a significant source of frustration. In many cases, the core issue is not the plan itself, but how it was explained and implemented.



Customer satisfaction

Customer satisfaction is at the heart of what we do. It reflects our commitment to fairness, independence and efficiency in resolving telecommunications complaints for New Zealanders.

We support consumers when they are frustrated or unsure about an issue with their providers. High satisfaction means our consumers feel heard and treated fairly, even when the outcome is difficult.

By listening, acting impartially and resolving complaints efficiently, we help build trust, in both TDR and the wider industry.

How we measure our success

From the moment a consumer contacts us our goal is to make the process as simple and straightforward as possible.

84%

complainants satisfied or very satisfied with their experience

91%

found our staff friendly and courteous

85%

found our staff informative

84%

felt listened to and understood

83%

agreed that our process was efficient

83%

felt the process was fair and impartial.

Our Net Promoter Score

+65
NPS

a solid score, albeit a 14% decrease on last year.

i This change may reflect the increasing number of complaints progressing to mediation, arbitration, and other formal TDR processes. These matters are often more complex, and many are not upheld or partially upheld. While TDR provides independent determination, consumers may be less likely to report a positive experience when the outcome does not fully meet their expectations.

Who comes to the TDR?

We're committed to understanding and serving the needs of all New Zealanders, ensuring equitable access and support for everyone who seeks assistance through our service.

We've been collecting demographic data for the last 18 months to help us better understand who is using our service.

25 - 64
age range

Most consumers who provided demographic information were in the 25-64 age range, suggesting strong engagement among working-age and older adults.

**NZ European,
Māori, Indian,
Chinese**

The information also shows our service is accessed by a diverse range of people. The largest representation of our consumers (83%) recorded their ethnicity as either New Zealand European, Māori, Indian or Chinese.

We continue to work on reaching sectors of society that are under represented or more adversely impacted.

How people found us

Most consumers found us online, with Google searches being the single biggest source. This highlights the importance of maintaining a strong digital presence.

However, word of mouth referrals from providers and community organisations (like Citizens Advice Bureau,

Consumer NZ, Community Law Centres and Commerce Commission) remain essential, helping us reach individuals who may not actively seek dispute resolution services online. This diversity of referral pathways demonstrates that our service is both visible and trusted across different segments of the community.

How consumers heard about TDR

Google	1,170	34.3%	Consumer NZ	95	2.8%
Found Online	428	12.5%	Commerce Commision	68	2.0%
Word of mouth	174	5.1%	Community Law Centre	27	0.8%
Citizens Advise Bureau	148	4.3%	Other	1174	34.4%
Scheme member advice	131	3.8%	Total	3415	100%

What our consumers say

Within 24 hours of contacting TDR, there was a resolution in place. I had been working with the telecommunications provider for ages and had got nowhere.

The people I spoke to listened when I explained my problem, understood it and followed through. They gave updates during negotiations and checked afterwards that the job was fixed and I was satisfied.

The process was very easy, and my issue was resolved reasonably quickly once TDR got involved.

Working with members

We've continued to prioritise engagement and best practice with our members, creating more regular opportunities to connect, share insights and build capability across the sector.

During the year this included workshops, practical resources and bi-monthly meetings. This has enabled members to share challenges, learn from real case studies and strengthen their ability to resolve complaints early and effectively.



Share insights

Regular workshops, discussions, and industry insights



Build capability

Case studies, practical resources and learning opportunities



Resolve earlier

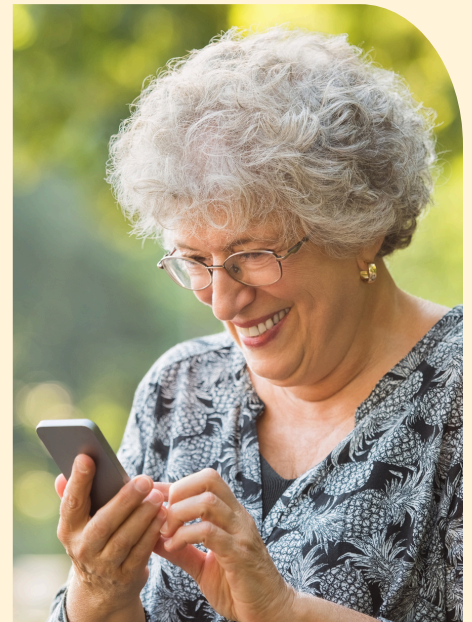
Helping members improve early complaint resolution process

FEATURE

Supporting vulnerable consumers by design

A key highlight of the year was our consumer vulnerability symposium. We brought together members, sector partners and consumer representatives to explore how telecommunications providers can better identify and respond to consumers who may need extra support.

The symposium reinforced an important message: vulnerability is not a fixed label. It is context. It can be temporary or permanent, and may be shaped by financial hardship, health challenges, digital exclusion, family violence, elder abuse, language barriers, bereavement, natural disasters or other life shocks.



Connectivity is now essential to everyday life. When consumers cannot stay connected, or cannot easily engage with their provider, the impact can be immediate and serious.

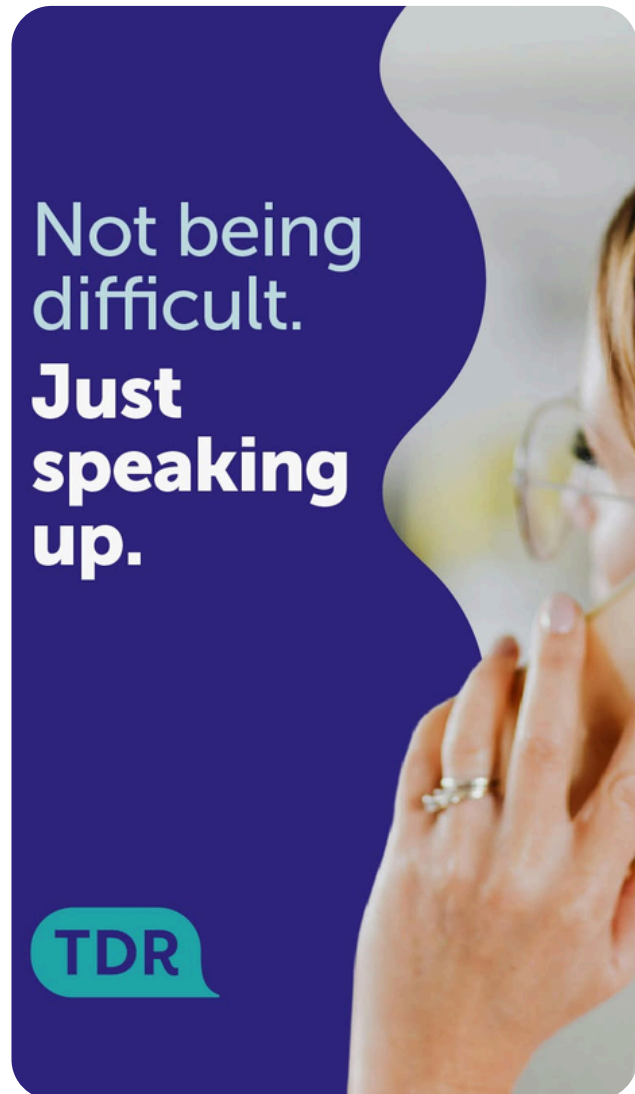
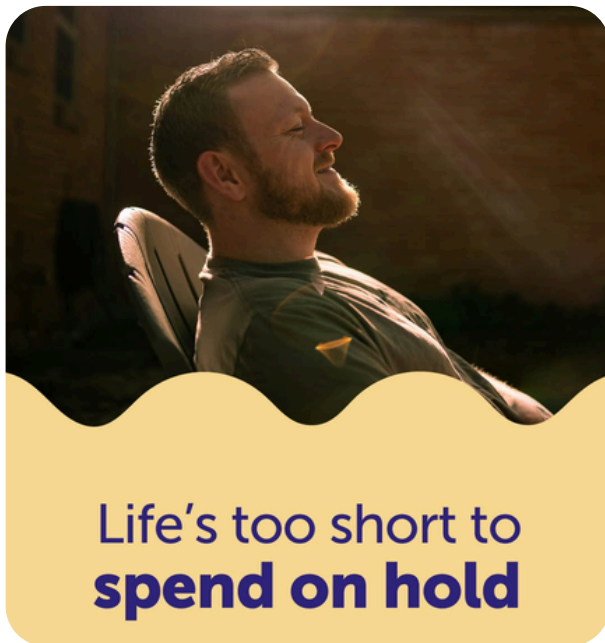
The takeaway was clear: good dispute resolution starts well before a complaint ever reaches TDR. When providers design support with care, act early and communicate clearly, consumers are more likely to feel heard. Issues are also more likely to be resolved before they escalate.

“ *Vulnerability is not a fixed label.
It is a context.* ”

Strengthening awareness

During the past year, we continued to use targeted awareness campaigns to reach consumers across Aotearoa New Zealand. This included online activity through social media and digital advertising. We have focused on explaining who TDR is, what types of complaints we can help with and how consumers can get support.

Awareness is also strengthened through relationships we have with others who support consumers every day. We work with customer advocacy groups, community organisations, regulators and industry partners to help extend our reach. This includes activities and ongoing engagement with Citizens Advice Bureau, Consumer NZ and Age Concern.



Awareness is also strengthened through relationships we have with others who support consumers every day.



consumer.



About TDR

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



CEO

Simon Thomson



CHAIR

Barry Jordan

Our Board



Judi Jones

Director -
Consumer representative



Don Cowie

Director -
Consumer representative



Kate Tokeley

Director -
Consumer representative



Iri Ormandy

Director -
Industry representative



Laureen Reeve

Director -
Industry representative



Louise Henderson

Director -
Industry representative
(term ended 30 June)



Justine Gunn

Director -
Industry representative
(term began 1 July)

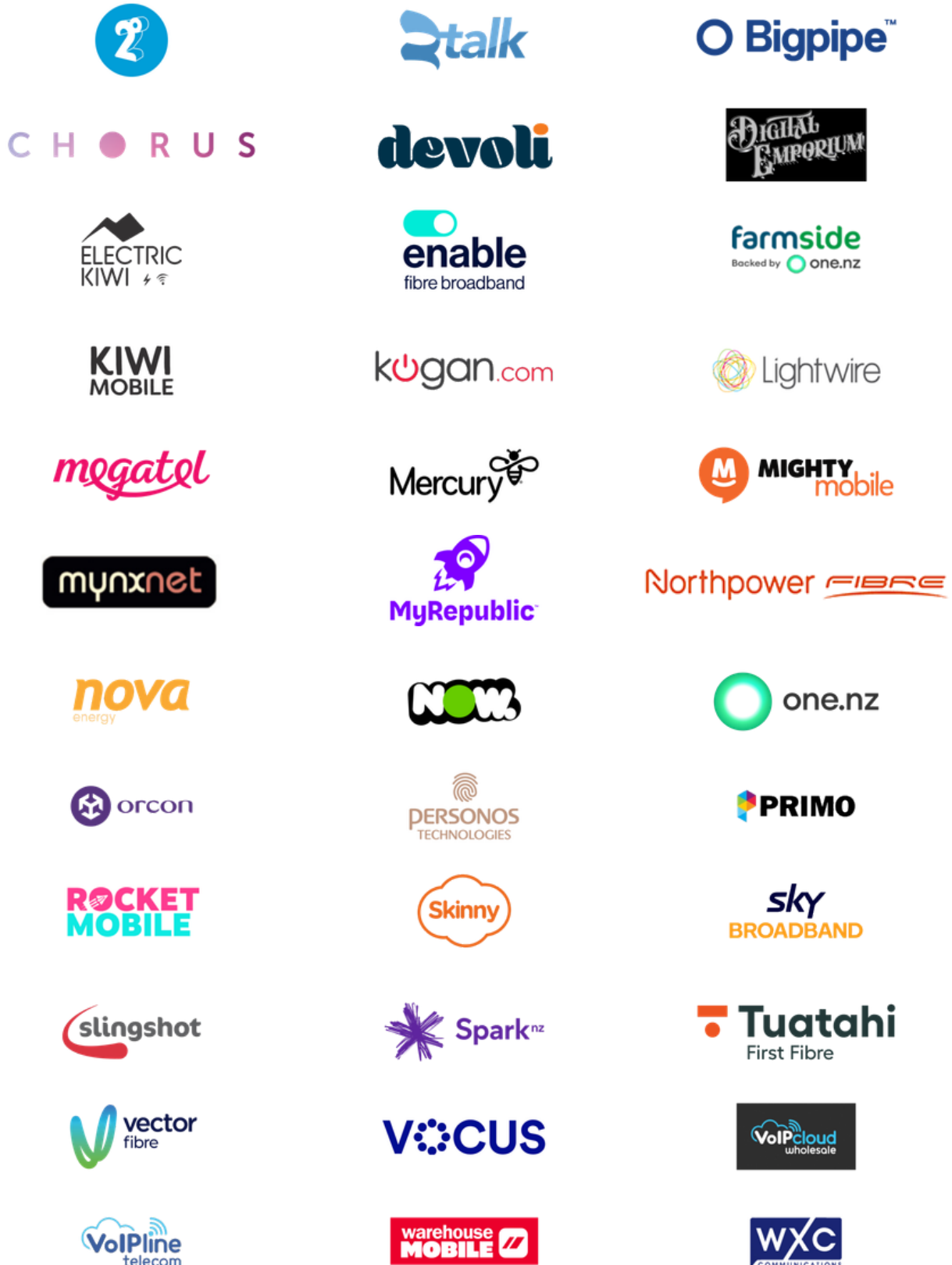


Our Governance

Our independent board ensures TDR remains fair, effective and future focused, with a balance of consumer and industry expertise.

Members

TDR members support independent telecommunications dispute resolution across Aotearoa New Zealand.



Financial Statement Summary

The following pages provide a summary of TDR's financial performance and service performance as at 30 June 2026.

Statement of Financial Position - As at 30 June 2026

		2026/25	2025/24
		\$	\$
Assets			
Current assets	Cash and short-term deposits	1,377,778	872,843
	Debtors and prepayments	514,835	772,151
	Other current assets	-	-
Total current assets		1,892,613	1,644,994
Non-current assets	Property, plant and equipment	1,032	2,065
Total Non-current assets		1,032	2,065
Total Assets		1,893,645	1,647,059
Liabilities			
Current Liabilities	Creditors and accrued expenses	300,943	283,327
	Income in Advance	1,237,948	1,035,300
Total current liabilities		1,538,891	1,318,627
Total assets less total liabilities (net assets)		354,754	328,432
Accumulated Funds	Accumulated surpluses or (deficits)	354,754	328,432
Total Accumulated Funds		354,754	328,432

Financial Statement of Service Performance

Statement of Financial Performance - As at 30 June 2026

		2026/25	2025/24
		\$	\$
Revenue	Membership fees and subscriptions	2,070,850	1,876,618
	Interest, dividends and other investment revenue	19,222	31,429
	Other Revenue	123	-
Total Revenue		2,090,195	1,908,047
Expenses	Employee remuneration and other related expenses	368,842	362,917
	Other expenses related to service delivery	1,684,794	1,448,248
Total Expenses		2,053,636	1,811,165
Net Surplus/(Deficit) for the Year before Tax		36,559	96,882
Tax expense(benefit)		10,237	27,127
Net Surplus/(Deficit) for the Year after Tax		26,322	69,755



Our focus remains on:

strong governance, prudent financial management and continued investment in the systems, people and outreach needed to keep our service effective, accessible and trusted.



Telecommunications
Dispute Resolution



Contact Us



Free Phone

0508 98 98 98



Email

contact@tdr.org.nz



Postal

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PO Box 5573

Wellington 6140



*"We're here to support consumers across
Aotearoa New Zealand, helping them resolve
issues with their internet and phone providers"*