

Harm Prevention and Regulation Office of Fair Trading

2024-25 Regulator Performance Report

Introduction

This report has been prepared to meet the Office of Fair Trading's (OFT) reporting obligations under the Queensland Government's Regulator Performance Framework and the Queensland Audit Office's Good Regulatory Practices framework. The OFT aims to deliver a fair and safe marketplace for Queensland consumers and businesses. We do this by:

- supplying information and advice about consumer and trader rights and responsibilities.
- enforcing consumer protection laws.
- helping resolve marketplace disputes.
- licensing a range of occupations.
- investigating unfair business practices.
- prosecuting unscrupulous businesses.
- supplying information about product safety.
- registering incorporated associations, charities and cooperatives.

Model practice 1: Ensure regulatory activity is proportionate to risk and minimises unnecessary burden

Supporting principles:

- a proportionate approach is applied to compliance activities, engagement and regulatory enforcement actions.
- regulations do not unnecessarily impose on regulated entities.
- regulatory approaches are updated and informed by intelligence gathering so that effort is focused on risk.

Evidence to support alignment with regulator model practice

The Office of Fair Trading's (OFT) [Compliance and Enforcement Policy](#) (CEP) outlines our approach to promoting confident consumer participation in the marketplace and maintaining, encouraging and enforcing trader compliance with the laws we administer.

We obtain information about possible breaches of consumer laws from a range of sources including consumer complaints, other government agencies, proactive compliance activity, intelligence analysis, industry associations and from the media. This information informs our approach to proposing, developing, and operationalising risk appropriate responses.

We developed and published our [Regulatory Priorities for 2024-25](#). These priorities were developed having considered emerging marketplace trends, our own compliance data and consultation with community, business and government stakeholders. The document outlines our regulatory philosophy, the discretion we may exercise in how we direct our resources, our focus areas in 2024-25 and the priorities we will always consider important.

Our proactive compliance program, known as the [Proactive Regulation of Industry and Marketplace Entities](#) (PRIME), is developed and conducted each year based upon identified risks and marketplace analysis. Higher risk industry sectors and traders receive greater focus, with the aim of maximising compliance and industry education outcomes. During 2024-25, 2,461 proactive checks were conducted on industries regulated by the OFT, identifying 186 matters requiring investigation.

We use a range of activities and powers to achieve compliance with the law. These include:

- educating businesses and consumers.
- working with industry groups to promote good practices.
- licensing or registering participants of some industries and the not-for-profit sector.
- receiving and considering complaints.
- undertaking investigations and compliance activities.
- taking appropriate enforcement action.

We ensure our approach to potential breaches of fair trading laws is proportionate to the risk involved. Generally, traders will comply, or seek to comply with their obligations. Where genuine attempts at compliance are made, we focus on educating and informing traders. Where there is evidence of serious non-compliance or systemic breaches, we impose the full force of the law. The impact on consumers and the marketplace, the compliance history of the trader, the seriousness of the offence, and the sufficiency of admissible evidence are key considerations in determining the appropriate enforcement action.

We continued to work closely with other Australian consumer protection regulators to administer the Australian Consumer Law (ACL) under the 'one law multi-regulator' model, ensuring a consistent application of the law across the country, providing certainty to traders about their obligations while reducing their risks and compliance costs.

In 2023-24 and 2024-25 consultation was undertaken with businesses to introduce mandatory Country of Origin Labelling for seafood in hospitality settings. The intention of this reform is to help people make informed decisions about the seafood they buy, and to be simple and low-cost for businesses to implement.

This work was led by the Commonwealth Department of Industry, Science and Resources, supported by ACL regulators including the OFT. As a result of this work a new Information Standard under the ACL came into effect on 30 June 2025. These changes have a 12-month transition period to give businesses time to adjust to the changes. During the 12-month transition, the OFT is rolling out a communication campaign to raise awareness of the changes and what businesses can do to comply.

OFT chairs the Strategic Review Committee (SRC) which includes representatives from OFT, the Office of Liquor and Gaming Regulation, Queensland Worker Screening Services, and the department's Regulatory Policy and Legislation unit. The SRC provides strategic oversight and guidance for matters of significant regulatory concern. It allows us to regularly assess our enforcement approach and our policies and procedures. The SRC is also a forum for the OFT to consider whether proposing legislative change would help the OFT meet its statutory obligations and community expectations.

In 2024-25 OFT continued to develop the Compliance and Licensing Management System which will replace legacy licensing and compliance systems with a new modern solution. The consumer complaint and conciliation functionality of the new system was released in 2023 and further releases over the coming years will enable more effective and efficient collection of data and intelligence analysis.

Model practice 2: Consult and engage meaningfully with stakeholders

Supporting principles

- Formal and informal consultation and engagement mechanisms are in place to allow for the full range of stakeholder input and Government decision making circumstances.
- Engagement is undertaken in ways that help regulators develop a genuine understanding of the operating environment of regulated entities.
- Cooperative and collaborative relationships are established with stakeholders, including other regulators, to promote trust and improve the efficiency and effectiveness of the regulatory framework.

Evidence to support alignment with regulator model practice

We actively engaged with our stakeholders including consumers, traders, regulated entities, government bodies and representative organisations. Throughout the year we undertook a range of stakeholder engagement activities including speaking at forums and events, presentations, stalls, meetings, and visiting traders at their premises to provide one-on-one information and advice.

We included Queenslanders living in rural and remote areas in our engagement activities through our annual outreach program. Our officers took OFT services on the road, gave information sessions to schools, community groups and service organisations, visited local businesses and met with organisations and service providers to discuss issues within the local area.

We met with key industry stakeholder groups on a regular basis to maintain cooperative and collaborative relationships e.g., Real Estate Institute of Queensland, Motor Trades Association of Queensland, Australian Resident Accommodation Managers Association, Queensland Consumers Association, Indigenous Consumer Assistance Network and approved security industry associations.

We liaised extensively with consumer protection regulators in other Australian jurisdictions on current and emerging risks and opportunities. We also liaised with other Queensland regulators where matters raised fell outside our jurisdiction, or where jurisdictions intersect, to achieve the most appropriate outcomes for both consumers and traders.

Where formal arrangements are required by legislation, we enter into Memoranda of Understanding or Information Sharing Agreements with other parties. These agreements provide a framework for cooperation between the parties to facilitate information exchange, general administration and compliance activities relating to common areas of interest.

We also participated in a variety of interagency committees to share information and provide advice. These included the Queensland Building and Construction Commission Service Trades Council, Queensland Law Society, Competition and Consumer Law Committee, Security Industry Regulators Forum, North Queensland Consumer Taskforce, and the Smart Service Queensland Partner Board.

Information about changes to industries regulated by the OFT was posted on our website and promoted via newsletters, social media, and emails, with updates provided to sectors such as real estate, security providers, charities and incorporated associations, as well as general information for retailers.

Mandatory continuing professional development (CPD) for property agents commenced on 6 June 2025 to ensure property agents keep their professional skills current and relevant. A CPD advisory panel was established in August 2024 that includes representatives from peak property industry bodies, a community organisation and a training specialist, and will amongst other things, recommend appropriate CPD sessions.

In 2024-25, 123 CPD sessions were recommended by the panel and included on a searchable online register on the OFT website. This outcome was driven by the distribution of information to registered training organisations, industry bodies, and government departments eligible to deliver CPD. In November 2024, a dedicated OFT webpage was launched providing detailed information about the CPD scheme, including resources for providers and guidance for industry participants. As part of the broader communication strategy, direct emails were sent to industry participants in April and June 2025. Articles were also shared with peak

real estate industry bodies for distribution to their members, and a targeted social media campaign commenced in May 2025 to boost awareness and engagement across the sector.

In 2024-25, we continued an initiative to connect with a wide range of First Nations stakeholders to better understand the consumer issues facing their community members. As part of the project, we established a working group comprised of local government representatives and consumer advocacy groups who work within First Nations communities.

Stakeholders have consistently identified that one of the primary consumer issues faced by First Nations consumers is poor quality vehicles. While robust consumer protections exist, First Nations consumers are more vulnerable to risk when purchasing a second-hand vehicle, especially in regional and remote areas where a lack of competition and other factors can result in reduced choices, higher prices and an increased risk of defective vehicles in the market.

Adhering to the principles of partnership and codesign, we liaised with the working group about what would provide the greatest benefit to address identified issues. One of the primary pieces of consumer advice we promote is to obtain an independent pre-purchase vehicle inspection prior to purchase. However, working group members explained that for many First Nations consumers, this step is cost prohibitive.

In 2024-25 we piloted a subsidised pre-purchase vehicle inspection grant program for eligible First Nations consumers run in partnership with trusted stakeholders and reputable vehicle inspection services. The initiative was promoted through targeted channels including First Nations community radio, communication packages distributed by trusted partners and direct engagement during visits to First Nations communities.

A critical element of the program involved equipping trusted stakeholders with information to support their interactions with First Nations consumers seeking no-interest loans. This also included education on the program's intent – empowering informed decisions when purchasing second-hand motor vehicles.

Although no vehicle inspections were undertaken, it was found that many First Nations consumers in remote areas preferred purchasing privately through online marketplaces rather than traditional used car dealerships due to geographical constraints and the wider range of vehicle options available. The program will continue to operate until the end of 2025.

In 2024-25, the OFT engaged with approximately 2,500 residents and community workers in First Nations communities. Activities were conducted across the state in locations including Thursday Island, Doomadgee, Napranum, Mapoon, Croydon, Yarrabah, Hope Vale, Wujal Wujal, Cairns, Palm Island, Townsville, Mt Isa, Woorabinda, Rockhampton, Cherbourg, Warwick, Toowoomba, Brisbane, Ipswich, Logan, and the Gold Coast. The OFT engaged with local organisations to ensure culturally and community appropriate information and assistance was provided.

The OFT visited and engaged with communities as part of the *Do-not-knock* informed communities' program. A joint initiative of the OFT, the ACCC, local Aboriginal Shire Councils, and not-for-profit community groups, *Do-not-knock* is designed to deter unscrupulous door-to-door traders from targeting Indigenous communities and to empower consumers to use their consumer rights. The program operates in Wujal Wujal, Yarrabah, Hope Vale, Palm Island, Woorabinda and Cherbourg.

The OFT's Outreach Program took fair trading information and advice into rural and regional parts of the state. During 2024-25 we visited:

- Bundaberg (July and September 2024 and March, April, May and June 2025).
- Kingaroy (July 2024 and Feb 2025).
- Palm Island (July 2024 and June 2025).
- Warwick (July 2024).
- Boonah (August 2024 and April 2025).
- Charters Towers (August 2024).
- Thursday Island (August 2024).
- Doomadgee, Normanton and Croydon (September 2024).
- Cherbourg (November 2024 and June 2025).
- Gladstone (November 2024, January and May 2025).
- Proserpine, Airlie Beach and Cannonvale (November 2024).
- Mt Isa (December 2024).
- Cooktown, Wujal Wujal, Hopevale, Port Douglas and Mossman (March 2025).
- Cardwell, Tully and Mission Beach (April 2025).

- Esk (April 2025).
- Ravenshoe, Herberton and Mt Garnet (April 2025).
- Gin Gin (May 2025).
- Goondiwindi (May 2025).
- Woorabinda (May and June 2025).
- Yarrabah (May and June 2025).
- Emerald and Blackwater (June 2025).
- Lockyer Valley (June 2025).
- Weipa, Napranum, Mapoon (June 2025).

Model practice 3: Provide appropriate information and support to assist compliance

Supporting principles:

- Clear and timely guidance and support is accessible to stakeholders and tailored to meet the needs of the target audience.
- Advice is consistent and, where appropriate, decisions are communicated in a manner that clearly articulates what is required to achieve compliance.
- Where appropriate, regulatory approaches are tailored to ensure compliance activities do not proportionately burden particular stakeholders e.g., small business, or require specialist advice.

Evidence to support alignment with regulator model practice

We provided up-to-date and timely information to consumers and traders via the Queensland Government call centre, the OFT website and social media, media releases, and through consumer and trader awareness campaigns and forums.

We published guidance on the consumer protection legislation we administer to assist traders to comply. Our [website](#) also hosts a number of general and industry specific guides, checklists and advice for consumers and traders about their rights and responsibilities. All communication materials are written in plain English. We also provide fact sheets in other languages for non-English speaking clients.

We produced regular newsletters, Smart Business Bulletin and Security Buzz, which we use to communicate emerging issues and legislative change to Queensland businesses. Traders and other interested parties can subscribe to the newsletters via our website or by contacting us by phone or email.

We commit to giving businesses certainty by assessing, investigating and enforcing the law consistently across comparable situations, including considering any national implications and the circumstances involved.

Our education program recognises smaller traders may not be able to leave their businesses to attend forums and presentations, and accordingly it includes 'trader walks'. These involve fair trading officers visiting businesses at their retail premises to provide information and advice about consumer protection laws specific to their situation. OFT provided information and advice to 1,896 businesspeople through these trader visits during 2024-25.

To assist businesses operating in industry sectors to comply with their regulatory obligations we delivered targeted compliance-focused education visits which included the provision of supporting materials or information about resources available to assist traders. The aim of these education visits was to provide an opportunity for OFT officers to discuss a trader's business practices, the requirements of relevant legislation and to provide guidance and advice to assist traders achieve compliance.

Our compliance program was planned and coordinated. We developed a compliance calendar based on identified risks, analysis of the marketplace and stakeholder feedback. We focused our compliance efforts on industry sectors, licensees and traders most likely to cause harm, and where consumers are most at risk. We publish our [regulatory priorities](#) and our [proactive compliance targets](#) on our website so that industries are aware and can take steps to voluntarily comply.

We regularly provided communications to stakeholders, regulated entities, and Queensland consumers to inform them about changes to legislation, their consumer rights, consultations on proposed changes, how to avoid scams and many other topics.

Each year Australian consumer law regulators agree on a nationally coordinated approach to delivering education and awareness activities on common themes and topics. Jurisdictions share lead agency responsibilities. In 2024-25, the OFT led two national campaigns: the *Cost of Living* campaign and the *Dark Patterns* campaign. We also participated in an annual program of education campaigns based on calendar events. Topics covered in 2024-25 included *Winter Safety*, *Australian Consumer Law Awareness*, *Scams Awareness Week*, *Halloween* focusing on product safety information for businesses, *Summer Safety*, and *Romance Scams*.

During 2024-25, other communication topics included:

- Christmas toy safety.
- Know Before You Go - shopping and consumer rights, unit pricing.
- Continuing professional development for property agents.
- Mother's Day - covering refund rights and other ACL topics.
- Facebook Marketplace sellers – failure to deliver goods.
- Disaster management for business – information for businesses after flooding events and Cyclone Alfred.
- Country of origin seafood labelling – consultation.
- Rules for door-to-door selling – assisting businesses to comply.
- Security providers – new guidance for private investigators.
- Incorporated associations – information about new provisions.

Model practice 4: Commit to continuous improvement

Supporting principles:

- regular review of the approach to regulatory activities, including collaboration with stakeholders and other regulators to ensure it is appropriately risk-based, leverages technological innovation and remains the best approach to achieving policy outcomes.
- to the extent possible, reform of regulatory activities is prioritised on the basis of impact on stakeholders and the community.
- staff have the necessary training and support to effectively, efficiently and consistently perform their duties.

Evidence to support alignment with regulator model practice

We are committed to the continuous improvement and development of our processes, staff and systems to improve safety and fairness for Queensland businesses and consumers.

We develop training programs for our staff based on needs identified in individual performance agreements and whole of organisation priorities. A suite of online training modules is available to our staff and we use external providers to provide specialist training as required. We encourage our staff to learn skills by undertaking other roles. Key staff attend forums and training sessions such as those run by the Society of Consumer Affairs Professionals and the Australia and New Zealand School of Government which provide opportunities to learn and share best practice methodologies and to enhance relationships with other regulators.

Our procedures, guidelines, website information and call centre scripting are reviewed annually or following legislative or procedural changes to ensure they remain relevant and accurate.

Our officers are allocated laptop devices. Staff conducting compliance operations use these in-field, providing them with real-time access to up-to-date data, assisting officers to make informed decisions. The devices update data using centralised systems without officers having to return to the office.

Our officers use an online platform for collaboration and networking with consumer protection regulators across Australia. The platform provides a secure, digital environment where information can be shared amongst regulators including requests for data, matters currently under investigation or being considered for investigation and enforcement outcomes. Use of this platform reduces duplication, increases productivity, and drives consistent outcomes across the country. It also helps to ensure that we are targeting our finite resources appropriately.

Our [Regulatory Priorities 2025-26](#) were developed in consultation with key stakeholders by seeking insights on current and emerging marketplace trends and issues causing consumer detriment. The document sets out our regulatory philosophy, the discretion we may exercise in how we direct our resources, and what we will focus on in 2025-26. It also highlights our enduring priorities and contains links to OFT published data, including our annual outcomes report, our online registers and our open data.

A refreshed quality assurance process was commenced in 2023-24 to assist continuous improvement to our quality standards. In 2024-25, quality assurance checks focussed on complaint and investigation case files and a review of project management support for Queensland-led Fair Trading Operations Group national actions. These checks help us to identify process deficiencies or where knowledge or skills may be lacking so we can provide officers with targeted messages, further training, or change business practices so staff can more effectively perform their duties.

We continue to develop our complaints management systems. Consumer complaints received by us are assessed for breaches of OFT legislation. Most assessments do not identify a breach for which enforcement action can be taken and, in these instances, conciliation can be undertaken between the consumer and trader. While our approach to conciliation has not materially changed in several years, the operation of the market and complaint volumes have changed significantly since the COVID-19 pandemic.

In response, we commenced a project to identify contemporary best practice in conciliation and the handling of consumer complaints to determine what approaches would be of most benefit to Queensland consumers. The project aims to improve triaging of complaints and response times, give greater emphasis to the individual circumstances of the matter, and identify a broader range of regulatory options for consumers. Significant consultation was undertaken with industry, community and government stakeholders as part of this project.

In 2024-25, we implemented the first stage of the project which includes a new consumer complaint triage process whereby OFT completes a brief assessment of every complaint lodged to determine whether the matter falls within OFT's jurisdiction. Pre-release testing found that 20-30% of complaints received should be managed by other regulatory bodies or fall outside OFT's jurisdiction. The new process ensures consumers are contacted as early as possible and provided education or direction to the most appropriate regulatory body to assist with their complaint.

In addition to the new triage process, we developed a new Consumer Complaint Management Framework to guide our staff. The framework outlines the principles of OFT's approach to complaint management, and the outcomes we aim to deliver.

We continued development of the Compliance and Licensing Management System (CALMS) which is replacing legacy licensing and compliance systems with a new modern solution. The consumer complaint and conciliation functionality was released in July 2023 and a number of updates were released throughout the year. The next major update is planned for mid-2026 with ongoing releases to continue over the coming years to support more effective and efficient processing, collection of data and intelligence analysis.

We upgraded our online services platform and implemented enhancements resulting in an improved and streamlined customer experience. Further updates to our online services are planned to be progressively released.

The OFT delivers the Buy Smart Program, a hands-on learning activity designed to help Queensland students develop life-long skills and become more informed consumers. In 2024, more than 8,300 students participated in the program.

Buy Smart is evaluated each year with learnings incorporated, tools updated to include new marketplace issues facing young people, and to improve the OFT resources offered to teachers. In 2024-25, we continued work on our Buy Smart Extension project to expand Buy Smart to deliver consumer and financial literacy information through additional channels to reach more vulnerable young people including those who have disconnected from formal education pathways, are not living at home, or are living at home but require extra support. In 2024-25, 348 young people participated in Buy Smart Extension and it has now moved to 'business as usual' status. In 2025-26 we will continue working with community organisations which have 'trusted adults', respected by the young people who are involved, who can help share the consumer and financial literacy messages.

Model practice 5: Be transparent and accountable in actions

Supporting principles:

- where appropriate, regulatory frameworks and timeframes for making regulatory decisions are published to provide certainty to stakeholders.
- decisions are provided in a timely manner, clearly articulating expectations and the underlying reasons for decisions.
- indicators of regulatory performance are publicly available.

Evidence to support alignment with regulator model practice

We deal with consumers and traders in an open and transparent manner to ensure service delivery standards and expectations are maintained. Decisions made by us can be reviewed through a range of avenues including tribunals, courts, the department's Client Complaint Management process, and the Queensland Ombudsman.

Key datasets, policies and reports are publicly available on the [Queensland Government website](#) or the [Open Data Portal](#). This includes our [Regulatory Priorities, Compliance and Enforcement Policy](#) (CEP) and our [Proactive Regulation of Industry and Marketplace Entities \(PRIME\)](#) program and compliance calendar.

Members of the public are able to check an entity operating in an industry regulated by the OFT is appropriately licensed or that a charity or incorporated association is registered through a free [online search](#). A register of enforceable undertakings is also available on the Queensland Government website.

We issue [media releases](#) to report the outcome of significant court and tribunal matters we have initiated and, where available, include comments explaining the decision and penalty made by the presiding Tribunal Member, Magistrate or Judge. We also maintain online a [prosecution action register](#) listing all prosecutions undertaken. We use social media channels to provide timely alerts to information and to raise awareness of where to find published details.

Target timeframes for completion are provided on our website, complaint forms and licence and registration application forms.

We ensure investigations are conducted as efficiently as possible to avoid uncertainty for business. We categorise investigation files by taking into consideration the complexity and priority of a matter and other factors such as the consumers affected and the extent of the misconduct. Target timeframes for completion of investigations are provided in the CEP. During more significant investigations, we provide regular updates to the parties to keep them informed of progress.

Our officers conduct reviews throughout the consumer complaint management process with a supervisor or manager also reviewing their actions. These reviews allow for examination of our case management practices ensuring investigative performance is maintained, and that enforcement action is appropriate and is being applied consistently.

Quality assurance reviews were also conducted on a selection of conciliation and investigation case files in 2024-25 to confirm they were progressed appropriately and in accordance with OFT's policies and procedures.

We provide a statement of reasons for decisions made about claims lodged against the *Agents Financial Administration Act 2014* Claim Fund, when we decline an application for an occupational licence, and following any other significant administrative decision involving review rights.

We publicly report on our performance as a regulator in several ways including in Service Delivery Statements and the departmental Annual Report. We also produce and publish an annual [Outcomes Report](#) which provides details of our activities and achievements, statistics and case studies. These reports include efficiency and effectiveness measures such as the percentage of conciliated consumer complaints finalised with a satisfactory outcome and the number finalised within timeframes, and the average cost of provision of occupational licensing services.

We provide the community access to key OFT data through the Queensland Government's Open Data Portal, including the number and location of licensees and registered organisations, consumer complaints received and enforcement actions undertaken.

In addition to publicly available data and reporting, we report internally on key metrics each month to monitor our performance and ensure issues are identified and acted upon quickly.

In September 2024, the Consumer Policy Research Centre (CPRC) issued a report entitled *Am I the only one*, outlining their findings about how Australian Consumer Law regulators use consumer complaint data to help consumers, businesses and themselves. The report provides an assessment of each regulator's public reporting of complaints data and recommendations for best practice. The OFT was ranked second amongst Australian consumer regulators in the assessment of the performance of each regulator. This result reflects our commitment to transparency and accountability.