Mr Christopher McKenzie
Director, Complaint and Program Coordination
Office of Fair Trading
Department of Justice
christopher.mckenzie@justice.qld.gov.au

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Office of Fair Trading Regulatory Priorities 2026 – 2027

Dear Mr McKenzie,

Thank you for the opportunity to provide feedback regarding the Office of Fair Trading's regulatory priorities for 2026 to 2027.

Council on the Ageing Queensland is the peak organisation representing older Queenslanders' rights, needs, interests and futures. Our insights are informed by the direct experiences of older Queenslanders navigating increasingly complex digital consumer platforms and online service environments.

A primary and growing concern for older consumers is the vulnerability created when consumer services, complaint pathways and account management systems are designed on a 'digital first' basis. While digital platforms offer convenience for some, many older Queenslanders report significant barriers when required to use online only systems, app based management or automated customer service pathways. These barriers can make older consumers more exposed to scams, misleading or unfair business practices, subscription traps, poor complaint handling and difficulties obtaining refunds, cancelling services, reporting unsafe products or challenging unfair conduct. For some older consumers, this can lead to frustration, increased reliance on others, loss of confidence and withdrawal from digital participation.

The intersection of digital exclusion with other vulnerabilities or risk factors, such as declining health or changing capacities, chronic health conditions, social isolation, cognitive decline and regional disadvantage, can transform what should be routine consumer interactions into major barriers to participation, resolution and safety.

Our community also remains particularly exposed to sophisticated digital harms and cybercrime. National data from Scamwatch and IDCARE confirms that older Australians continue to suffer disproportionate financial losses from increasingly complex scams, including investment fraud and impersonation scams. We are especially concerned by the emergence of AI enabled scams, including voice cloning and deepfake impersonation, which remove

traditional warning signs and exploit deep seated trust through tactics such as 'grandparent scams.'

These crimes cause not only severe financial harm, but also prolonged psychological distress, shame, loss of confidence and social isolation. We encourage the OFT to consider how its consumer education, marketplace monitoring and referral functions can help older consumers identify, report and respond to these harms, particularly where scams intersect with misleading conduct, online marketplaces or poor business practices.

These risks can be amplified for older Queenslanders living in regional and rural areas, where reduced access to in person support, lower digital confidence and service gaps can make it harder to identify scams, seek advice, resolve disputes or pursue complaints. We encourage the OFT to recognise how regional disadvantage can compound consumer vulnerability when setting enforcement, education and referral priorities.

We also see a critical need for greater regulatory attention to unfair digital practices, particularly dark patterns, meaning deceptive or manipulative user interface design on websites and apps, and subscription traps. Older consumers can be caught in misleading 'free trial' arrangements, hidden fees, confusing consent mechanisms, intentionally difficult cancellation processes, and difficult or non-existent complaint management processes that exploit varying levels of digital literacy. These practices not only cause financial harm but also erode consumer confidence and trust in engaging with digital services.

Further, the increasing complexity of the regulatory and dispute resolution landscape has become a significant source of consumer anxiety. Older Queenslanders have expressed frustration and confusion when navigating contexts where legal, jurisdictional or legislative responsibilities are unclear. Examples include retirement villages, residential aged care, the provision of assistive technology, or pathways for scam reimbursement. Many consumers report giving up on pursuing legitimate complaints because they simply do not know which agency is responsible or how to navigate increasingly fragmented complaints and referral systems.

The following case study illustrates how unclear accountability between providers, suppliers and transport companies can create practical consumer protection issues for older Queenslanders.

Assistive technology lost in transit

Jeff had been approved through My Aged Care to receive a wheelie walker to support his mobility, safety and independence. The walker was ordered by his aged care provider through a supplier and shipped via an external transport company. The transport company later advised that the item had been delivered. However, Jeff never received it.

When Jeff requested proof of delivery, the transport company could not provide evidence confirming the walker had been delivered to him. Despite this, the aged care provider advised there was little they could do without proof that the item had not been received. As a result, Jeff was left without the assistive technology he had been assessed as needing, while approximately $1,000 had already been deducted from his aged care package.

Jeff experienced significant frustration trying to communicate across the supplier, transport company and aged care provider, with accountability shifting between parties and no clear pathway for timely resolution. COTA Queensland provided information and referral points, including the Office of Fair Trading, for escalation through an appropriate consumer protection process.

This case highlights how fragmented systems, poor communication and unclear accountability can leave older consumers carrying both the financial and personal impacts when goods and services fail. For older people relying on assistive technology, delays or failures in delivery move beyond administrative matters and directly affect mobility, safety, independence and participation in everyday life.

We note that for some older adults, digital only complaint processes, automated referral systems and complex evidentiary requirements can become insurmountable barriers, particularly for people living with cognitive decline, chronic health conditions, lower digital literacy or social isolation. Strengthening cross agency coordination and ensuring accessible communication pathways, where there is interaction with another person and not only an automated system, are essential to ensuring potentially vulnerable consumers are not lost between regulatory systems when seeking assistance or advice. We also encourage increased awareness of basic consumer rights, particularly where an older consumer is navigating a process for a product or service that is not fit for purpose, faulty, broken or not delivered.

COTA Queensland supports regulatory priorities that protect at-risk consumers, strengthen safeguards against emerging digital harms, improve accountability across consumer facing systems and ensure accessible support pathways. We encourage the OFT to maintain non-digital communication options where possible, strengthen referral pathways across agencies and support greater production and distribution of hardcopy information to assist older consumers to understand their rights and seek help.

Thank you for considering the experiences, specific consumer contexts and consumer rights of older Queenslanders in the OFT's regulatory priorities for 2026 to 2027.

Yours sincerely,

Darren Young
Chief Executive
Council on the Ageing Queensland

policy@cotaqld.org.au

Appendix A. Evidence used to support COTA Queensland's response

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