



ROAD
TRAVEL
REWARDS

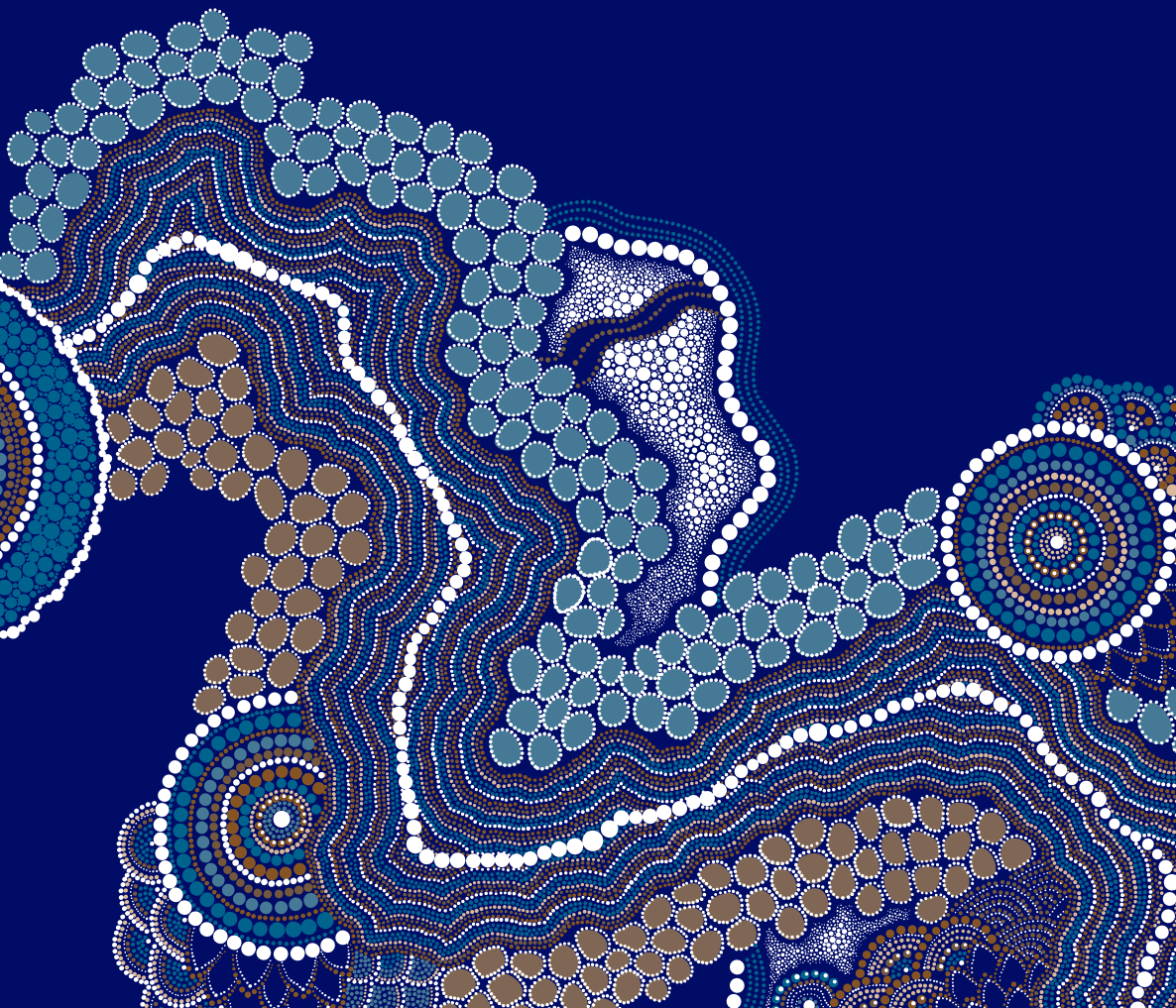
Buckle up right

5-point plan to address seatbelt misuse.

September 2026

Acknowledging our Traditional Owners

We acknowledge the land on which we gather, from places as widespread and diverse as the NRMA. In the presence of Elders past, present and future, we recognise all journeys and our mutual role in creating new paths together.



About the NRMA

We're Australia's largest member-owned organisation, with a 106-year history and more than 3.6 million members. We offer a world of road, travel and rewards that help members live more freely.

We're for members. We're independent.

The NRMA is a member owned organisation, independent and non partisan by design. We advocate for our members and their communities and engage constructively with governments, stakeholders and industry to help shape fair, practical outcomes that make life better for all Australians.

Our positions are shaped by member experience, research and consultation.

It's an approach we've taken for more than a century, guiding how we advocate for and contribute to practical change that improves safety, affordability and access. By working openly with others, we focus on outcomes that make a real difference for communities across Australia.



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Introduction

Seatbelts save lives, but only when they are worn, and worn correctly.

Despite decades of awareness and enforcement, failure to use a seatbelt remains a factor in crashes. In NSW, an average of 32 people are killed and 74 are seriously injured each year while not wearing an available seatbelt.¹

In 2024, seatbelt detection cameras were introduced to identify drivers and front seat passengers not wearing a seatbelt or wearing one correctly. For the first time, this technology provides large scale and real-world insight into how seatbelts are being used.

During the 2024-25 financial year, 126,728 seatbelt infringements were issued. Of these infringements, an alarming 88 per cent were for incorrect use. Also, nearly two-thirds (62%) of offences were committed by passengers rather than drivers.²

During the second year of operation, camera issued seatbelt fines decreased by 12.6 per cent from 126,728 to 110,738 during the 2025-26 financial year. Although passenger offences also decreased during the same period, they are still nearly twice as high as those recorded among drivers. These insights suggest that incorrect seatbelt use is not only a compliance issue, but also an education one.

To increase seatbelt compliance, NSW drivers should be allowed to nominate adult passengers for camera detected seatbelt offences. Public education campaigns are also needed to improve understanding of correct seatbelt use, including targeted campaigns for pregnant women and older vehicle occupants.

Without stronger accountability measures and improved public education, public confidence in the seatbelt detection program may erode.

While not wearing
an available seatbelt,
an average of

**32 people
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What's needed?

1

Allow drivers to nominate passengers for camera detected seatbelt offences. The driver remains responsible, if a passenger cannot be successfully nominated.

2

Deliver a large-scale public education campaign to improve awareness of correct seatbelt use.

3

Annual public reporting of camera detected seatbelt misuse by drivers and passengers to increase transparency and monitor behaviour change.

4

Public education campaigns on seatbelt misuse must be delivered prior to any potential expansion of the seatbelt detection camera program.

5

Develop tailored education and practical guidance to improve correct seatbelt use among high-risk cohorts, including pregnant women and older road users.

What NSW people are saying

We surveyed over 1,000 people in NSW to understand seatbelt wearing behaviours and attitudes.³

Top five situations for non-seatbelt use

1. On private property	(34%)	1. No seatbelts in the vehicle	(17%)
2. Short trips close to home	(31%)	2. Personal choice	(15%)
3. When seated with three or more people in the back	(20%)	3. Medical or other issues that make using a seatbelt difficult	(15%)
4. Frequently getting in and out of the vehicle	(18%)	4. Belief that seatbelts are generally unsafe	(15%)
5. When reversing/ manoeuvring	(18%)	5. Difficulty using seatbelts	(14%)

94% of drivers and passengers indicated they always wear their seatbelts.

96%

have not been fined for not wearing a seatbelt or wearing one correctly.

Almost
40%

of respondents incorrectly believed that both the driver and passenger would receive a penalty if a passenger detected by a camera was not wearing a seatbelt correctly. A further 7% thought only a passenger would receive a fine.

What NSW people are saying – continued

Correct use of seatbelts

16% of respondents indicated that they didn't always wear their seatbelt correctly.

Incorrect wearing included:

6%

Shoulder belt
under the arm

5%

Shoulder
belt off the
shoulder (e.g.
resting on the
upper arm)

5%

Seatbelt worn
twisted or
loose

3%

Shoulder belt
behind the
back

2%

Sharing one
seatbelt
between two
people



One third

33%

of respondents would still drive if a passenger over 16 years wasn't correctly wearing a seatbelt, but would ask them to fix it, remind them or say nothing.

11%

of drivers never check their passengers are wearing their seatbelts correctly.

21%

of respondents would still drive if a passenger over 16 years wasn't wearing a seatbelt, but would ask them to put it on, remind them or say nothing.

5%

of drivers never check their passengers are wearing seatbelts at all.

Unbuckled

- On average each year, around 32 drivers and passengers are killed and 74 are seriously injured while not wearing an available seatbelt (2020–2024).¹
- In 2025, 30 people were killed who were not wearing an available seatbelt — down 2 from the previous year.
- 110,738 seatbelt infringements issued in the 2025–2026 financial year, down 12.6%.²
- Seatbelt detection cameras issued 126,728 infringements during the 2024–2025 financial year.² Of these, 88 per cent were for incorrectly worn seatbelts.⁴
- From 1 July 2024 to 31 March 2026, 89% of fines issued from seatbelt detection cameras were for incorrect wearing.⁵
- Nearly two-thirds (66%) of seatbelt detection camera infringements were issued for a passenger not wearing a seatbelt properly adjusted or fastened during the 2025–2026 financial year.

Figure 1. Number of infringements detected by NSW seatbelt detection cameras by financial year.

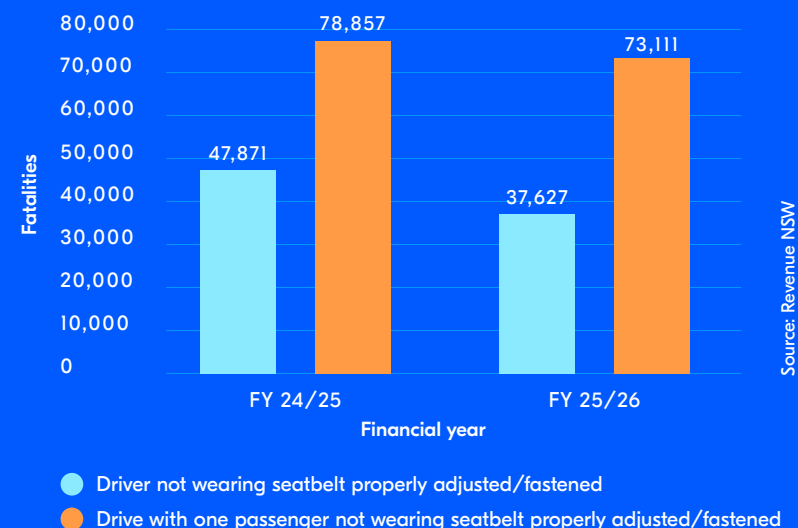
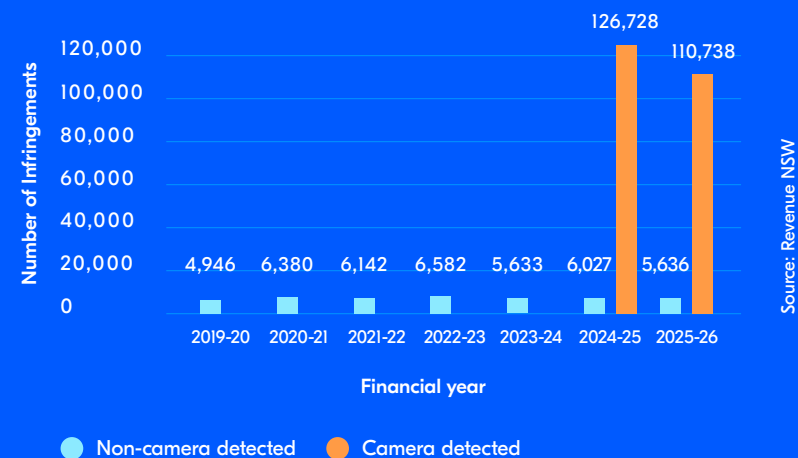


Figure 2. Number of seatbelt infringements detected by camera and non-camera enforcement in NSW by financial year.





Camera detected fines

Driver not wearing seatbelt
properly adjusted and fastened

**3 demerits
points
and a
\$423 fine**

This offence also attracts
double demerits.

Penalties apply to drivers
if their passengers are not
wearing seatbelts.

Seatbelts save lives

For more than 50 years, seatbelts have been saving lives across NSW. In a crash, they prevent ejection, spread impact forces across stronger parts of the body, and reduce the likelihood of hitting the vehicle's interior. However, an average of 32 drivers and passengers are killed and a further 74 are seriously injured each year while not wearing an available seatbelt.¹

Historically, road safety campaigns have focused on encouraging people to wear seatbelts, while largely overlooking the importance of wearing them correctly. This gap in awareness is reflected in recent infringement data.

In 2024, seatbelt detection cameras were introduced in NSW to detect drivers and front seat passengers who are not wearing a seatbelt or are wearing one incorrectly. This includes wearing the seatbelt under the arm, behind the back or off the shoulder.

On 1 March 2026, the program was expanded to its full capability, enabling cameras to capture traffic in both directions.⁶ The technology has provided valuable insights into seatbelt misuse that were previously difficult to capture at scale.

During the 2024-25 financial year, 88 per cent of the 126,728 seatbelt infringements were because they were worn incorrectly.⁴

The infringement data has driven some educational efforts by the NSW Government to educate people on seatbelt misuse. However, a significant gap remains in public understanding of correct seatbelt use. This is reflected in an NRMA survey, which found that approximately one in six respondents (16%) did not always wear their seatbelt correctly.³

A large-scale education campaign is needed to improve awareness of correct seatbelt use and ensure that people understand how a seatbelt should be worn. This should include practical guidance on adjusting both the seatbelt and the seating position to achieve a comfortable fit.

Public education campaigns on seatbelt misuse must be delivered prior to any potential expansion of the seatbelt detection camera program. Annual public reporting of camera detected seatbelt misuse by occupant type should also be introduced to increase transparency and monitor behaviour change.



Passenger accountability

In NSW, drivers are legally responsible for ensuring all passengers are properly restrained and can be penalised if a passenger is not wearing a seatbelt correctly.

Passengers aged 16 and over can also be fined by NSW Police for failing to wear a seatbelt properly. However, while seatbelt detection cameras can identify if a passenger is unrestrained or incorrectly restrained, camera issued penalties apply only to drivers. Notably, bus and taxi drivers are exempt from camera-detected seatbelt offences committed by their passengers, recognising that responsibility for seatbelt compliance rests with the passenger rather than the driver.

In practice, incorrect passenger seatbelt use can be difficult for drivers to detect and address, particularly once a journey is underway. This challenge is evident in seatbelt camera enforcement data.

In the 2024-25 financial year, nearly two-thirds (62%) of seatbelt offences detected by

enforcement cameras involved passengers rather than drivers.² Although seatbelt offences declined in 2025-26, passenger offences remain almost twice as high as those recorded among drivers.

Research from the NRMA suggests that many drivers do not actively enforce passenger seatbelt compliance. Our survey found one third (33%) of respondents would still drive if a passenger aged over 16 years was not correctly wearing a seatbelt, instead choosing to ask them to fix it, remind them or say nothing.³

Despite accounting for the majority of camera detected seatbelt offences, unrestrained passengers do not receive a penalty. Instead, responsibility for the offence rests solely with the driver, who incurs a fine and loss of demerit points.

With seatbelt offences also attracting double demerits during designated enforcement periods, drivers may also lose their licence because of passenger non-compliance. The consequences are particularly acute for probationary drivers, who have lower demerit point limits.

Recognising this issue, the Queensland Government has introduced legislation that will allow drivers to nominate adult passengers for camera detected seatbelt offences from 1 December 2026.⁷

To strengthen passenger accountability and improve correct seatbelt use, NSW drivers should be permitted to nominate adult passengers who commit a camera detected seatbelt offence. Where an adult passenger is successfully nominated, demerit points should not apply to the driver.

Pregnant women and seatbelt use

During pregnancy, correct seatbelt use is critical. In 2025, we surveyed more than 200 women who were currently pregnant or had been pregnant in the last 12 months. The survey found that one in four pregnant women reported that they do not always wear a seatbelt.⁸

Among those who had not worn a seatbelt correctly, the main reasons were that it was:

- Uncomfortable (35%)
- Unsafe for them (33%), or
- Unsafe for their baby (33%).



Two-thirds of all women had not received any information on correct seatbelt use during pregnancy. Those surveyed said they preferred to receive information from health professionals (32%), the internet (15%) and prenatal and parenting classes (11%).

These findings are supported by Australian research, which identified gaps in the correct seatbelt use among pregnant women, as well as the lack of information provided to them.⁹

It is clear that a targeted education campaign for pregnant women is needed that promotes correct seatbelt use during pregnancy. The campaign should provide practical guidance on proper seatbelt positioning and seat adjustments, address misconceptions about safety and comfort, and utilise healthcare settings and maternity services to reach women throughout their pregnancy.

Aftermarket accessories

The NRMA does not recommend the use of any aftermarket seatbelt accessories. This includes, but is not limited to, seatbelt accessories sold for use during pregnancy, with child restraints or to aid comfort.

Seatbelt accessories are not regulated and are not required to meet minimum safety standards. As a result, their performance in a crash is unknown.

Using cushions or padding with a seatbelt should also be avoided, as these products may interfere with how the seatbelt performs in the event of a crash.

Older drivers and passengers

Correct seatbelt use plays a critical role in reducing the risk of serious injury for older vehicle occupants. As people age, changes in mobility, posture and comfort may affect how they wear a seatbelt, potentially resulting in misuse. Seatbelt accessories such as cushions may also be used to aid comfort, which are not recommended.

While guidance exists to support health professionals advising older Australians on correct seatbelt use and comfort, there is limited education and information available directly to older drivers and passengers.¹⁰



Seatbelt wearing tips

Adjust the seatbelt height

The shoulder belt should sit comfortably across the middle of the shoulder. In most vehicles, the seatbelt is mounted to the 'B-pillar' (the post between the front and rear doors) and can be adjusted to achieve the correct fit.

Check the seat height

Raising or lowering the seat can help position the seatbelt properly across the shoulder and chest.

Set the seat position

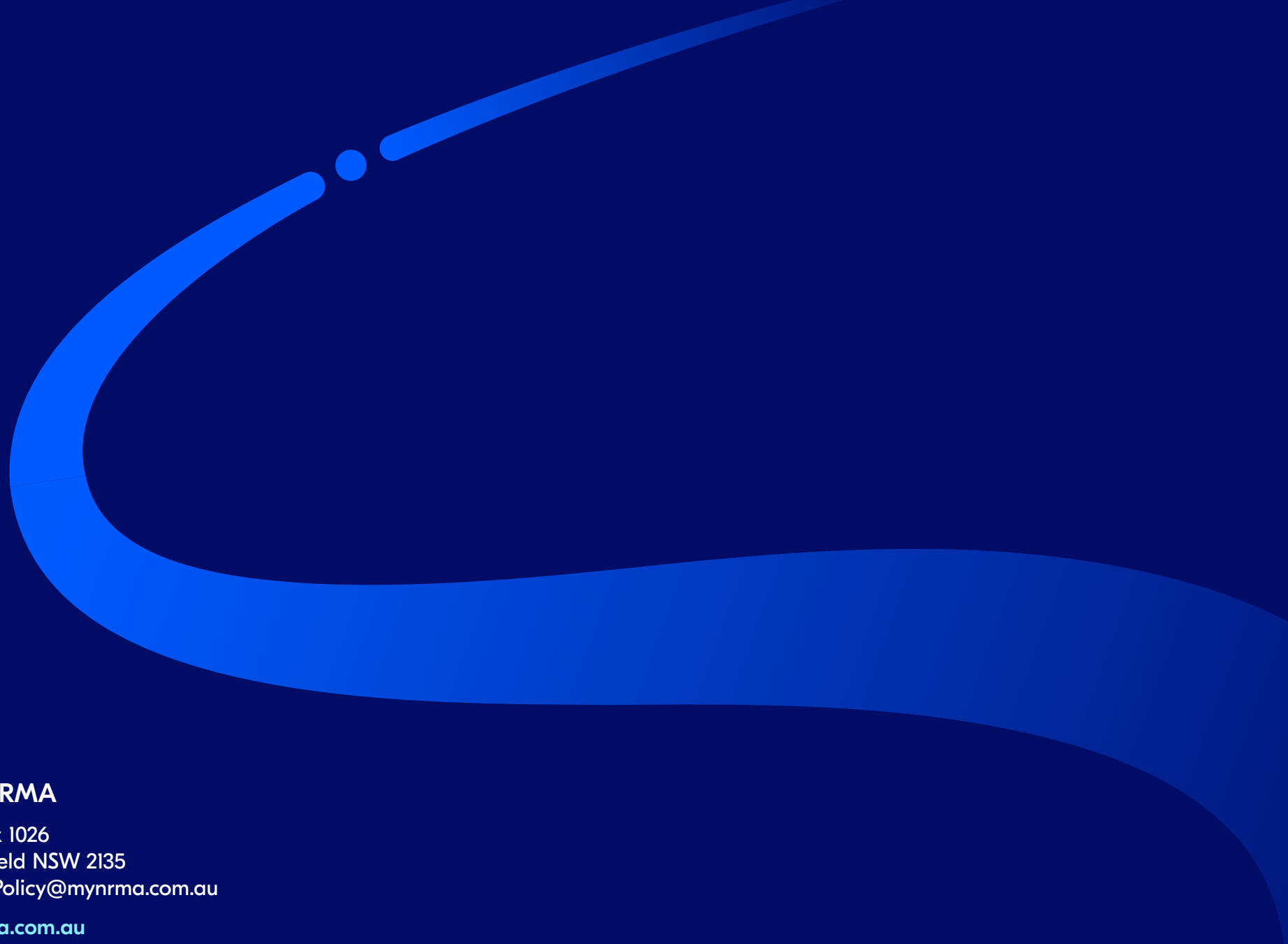
Slide the seat back to create extra space between your body and the steering wheel.

Adjust the steering wheel

Move the steering wheel closer or further away and tilt it up or down to maintain a comfortable driving position.

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