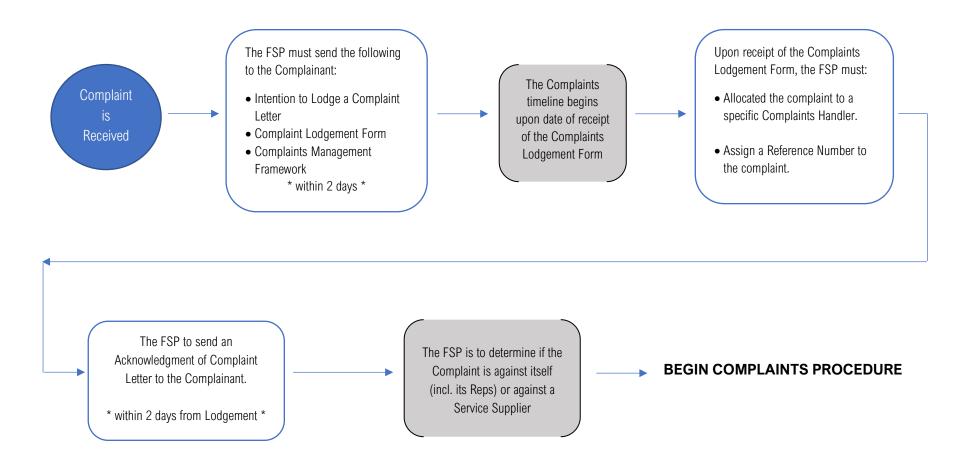
## **COMPLAINT REGISTRATION**



## **COMPLAINTS HANDLING PROCEDURE**

## Complaint is against our FSP

## Complaint is NOT against our FSP

Simple Complaint

Complaint Requires Investigation and Assessment

NB: If complex/unusual, Complaints Handler to transfer case to Complaints Manager. Complainant can escalate complaint to the Complaints Manager due to poor claims handling. Complaints Manager to send a Confirmation of Escalation Request letter within 2 days of the request to escalate.

Decision to uphold made immediately.

Decision Letter to be sent.

\* within 2 days from Lodgement \* Progress Report Letter to be sent.

\* within 10 days from Lodgement \*

Further
Progress
Report Letter
to be sent.

\* within 20 days from Lodgement \* Decision Letter to
be sent.
Complainant
informed of
escalation rights.
\* within 30 days.

\* within 30 days from Lodgement \*

If Complainant want to escalate internally

Complainant
given 5 days to
escalate to Head
if unhappy with
decision of the
Complaints
Handler/
Complaints
Manager

Confirmation of
Escalation
Request letter to
be sent from the
Head of the
FSP.

\* within 2 days from escalation request \* Final Decision
Letter to be sent
from the Head.
Inform client of
right to
approach the
Ombud.

\* within 10 days from escalation\*

Letter to
Complainant
informing that the
complaint will be
referred to the
relevant party.

\* within 5 days from Lodgement \* Letter to be sent to the relevant party and request their Complaints Management Framework.

\* within 10 days from Lodgement \* Letter to
Complainant
confirming
referral. Attach
relevant party's
Complaint
Management
Framework.

\* within 21 days from Lodgement \*

FSP to monitor the relevant party's complaints timelines and engage with the relevant party on behalf of the Complainant. Regular Feedback Reports to be sent to the Complainant.

Once the relevant party has made a decision, the FSP must inform the Complainant. Where the complaint was unsatisfactorily resolved, provide the Complainant with the details of the relevant Ombud together with applicable deadlines.

\* within 2 days of decision made by the relevant party \*