# Complaint form

## 1. Personal details: Complainant

☐ Please tick here if one or more of the complainants identifies as being of Aboriginal or Torres Strait Islander origin (optional)

By ticking this box you give AFCA permission to consider your complaint according to our policy on enhancing access for Aboriginal and Torres Strait Islander peoples.

| | Complainant 1 | Complainant 2 |
|---|---|---|
| **Title** | | |
| **First name** | | |
| **Family name** | | |
| **Date of birth** | | |
| **Postal address** | | |
| **State** | | |
| **Postcode** | | |
| **Mobile phone** | | |
| **Daytime phone** | | |
| **Email** | | |

Please complete the details of the Complainant(s).

The **complainant** is the person who has the complaint with the financial firm.

If the complainant is a company or association, the form must be completed by someone who is authorised to act on behalf of the company or association.

If you are working with a representative, record their personal details on page 2.

## 2. Business details

Are you lodging the complaint on behalf of a business?

☐ Yes ☐ No (go to question 3)

What is your relationship to the business? e.g. owner, employee

Business name: _____

ABN: _____

Number of employees the business had at the time of the event(s) giving rise to the complaint: _____

Is the business a primary producer?

☐ Yes ☐ No

AFCA can consider complaints on behalf of small businesses.

A **small business** is defined as having less than 100 employees.

To help us protect your privacy, please do not provide us with any reference number assigned to you by government agencies that can uniquely identify you. For example, do not provide your tax file number (TFN), Medicare or driver's licence number.

## 3. Personal details: Authorised representative

*Only complete this section if you choose someone to act on your behalf in dealing with us.*

| | | | |
|---|---|---|---|
| **First name** | | **Title** | |
| **Family name** | | | |
| **Organisation name** *(if applicable)* | | | |
| **Relationship to you** | | | |
| **Postal address** | | **Postcode** | |
| **State** | | | |
| **Daytime phone** | | | |
| **Email** | | | |

If you choose a **representative**, the representative and any organisation they work for will be our point of contact for you and we will send them all correspondence related to your complaint.

AFCA provides a **free service**. You do not need to be represented, but you can ask someone to help you. This might be someone from your family or a free financial counselling service. If your representative charges you a fee, you will usually have to pay this cost yourself.

## 4. Financial firm details

Name the financial firm you have a complaint with:

Have you made a complaint to this financial firm?

☐ Yes ☐ No (go to question 6)

If so, when* did you complain to the financial firm?

** If you do not know the exact date, please make an estimate*

If you have not previously complained to your financial firm, in most cases they will have 30 days to respond to you.

## 5. How did you make your complaint?

For example: I called and spoke to someone in the call centre.

Briefly state how you complained. Include how you made your complaint, who you spoke to, the phone number you rang, or the email address you used.

Since you made a complaint, have you received a final response in writing?

☐ Yes ☐ No

If you have received a final response in writing from your financial firm, attach a copy, if available.

## 6. Complaint details

What sort of product or service is the complaint about?

Describe the product type(s) (e.g. home loan, life or home insurance policy, investment product, superannuation account).

Financial firm reference number(s) if available:

This will help your financial firm to locate the correct policy / account / complaint etc. Provide only the last four digits of any credit card.

What is your complaint about?

If you need more space, enclose additional pages with this form.

When* did the events you are complaining about happen?

** If you do not know the exact date, please make an estimate*

## 7. How can we help?

What do you think is a fair and reasonable resolution to the complaint?

If you are seeking payment of a sum of money, provide any calculations of your claim(s).

## 8. Legal/court proceedings

Has your financial firm commenced legal proceedings against you in a court?

☐ Yes ☐ No

There are limits on a financial firm's ability to take enforcement action or any further steps in current legal proceedings where a complaint has been lodged with AFCA.

## 9. Extra support if you need it (optional)

Do you need any extra support to communicate with us or understand the process? (You can select more than one)

- ☐ Help understanding the process
- ☐ Help understanding complex information
- ☐ Interpreter or language support
- ☐ Relay or speech support
- ☐ Difficulty with phone calls
- ☐ Discreet or safe communication methods
- ☐ Limited or no digital access
- ☐ Prefer not to say

Are you currently experiencing any of the following? (You can select more than one)

- ☐ Unstable or insecure housing
- ☐ Impacted by a natural disaster
- ☐ In custody or recently released
- ☐ Controlled or afraid of another person
- ☐ Another person controlling my money
- ☐ Mistreatment of me as an older person
- ☐ Feeling overwhelmed or distressed
- ☐ Low energy or motivation
- ☐ Prefer not to say

Is there anything else you'd like us to know to help support you? (Optional)

Would you like someone from AFCA to contact you to discuss your additional support needs further?

☐ Yes ☐ No

You can let us know if you need any extra support to communicate with us or understand the process, so we can adjust how we work with you. Sharing this information is optional, will be handled sensitively, and won't affect the outcome of your complaint.

We use this information to support you during this process only. We'll ask you each time you raise a complaint if you need any extra support.

We don't automatically share this information with the organisation your complaint is about. We would only share it if it's necessary to support you and with your consent.

For more information about how we handle personal information, see our Privacy Policy available at afca.org.au/privacy

## 10. Authority to AFCA

AFCA collects personal information when investigating and determining a complaint. The type of personal information that AFCA may collect includes identity and contact information, financial information and sensitive information. AFCA requires this information to properly investigate a complaint about a financial firm.

By making a complaint to AFCA, you consent to AFCA considering your complaint against a financial firm/s in accordance with AFCA's Rules. You authorise AFCA to use and disclose your information, including relevant sensitive information:

- by exchanging it with the financial firm/s, other parties or external organisations where reasonably necessary for the purpose of dealing with the complaint, or as required or permitted by law
- by exchanging it with other financial firms where there are multiple complaints against different financial firms
- to another financial firm or dispute resolution service where AFCA decides it is appropriate they handle your complaint
- in connection to an industry code compliance investigation or monitoring activity
- if reasonably necessary, for this complaint to resolve another complaint that may or may not be related to this complaint
- to undertake service improvement activities, such as obtaining complaint feedback and through review mechanisms for AFCA approaches in determinations as set out in AFCA's Guidelines

You also authorise your representative (or that representative's organisation), other complaint parties, or the financial firm to exchange your information, including relevant sensitive information, to other parties for the purpose of dealing with the complaint, and as required or permitted by law.

You can view AFCA's Rules and Guidelines at www.afca.org.au/about-afca/rules-and-guidelines

Details about how we handle your personal information are set out in our Privacy Policy available at afca.org.au/privacy

Our Privacy Policy includes information on how you can access or correct your personal information that AFCA holds. It also sets out how you can make a complaint about how AFCA has handled your personal information.

You may withdraw your consent for us to handle your personal information by contacting us, however we will be unable to resolve your complaint and we will continue to keep information that has been collected.

If known at that time, we will also inform you of any other potential impact that withdrawing your consent may have. Withdrawing your consent will not impact how we comply with our legal and regulatory obligations.

If you have any questions about how AFCA handles privacy, you can speak to an AFCA staff member or contact AFCA Privacy by email to privacy@afca.org.au

## 11. Working together to resolve the complaint

☐ I understand and agree to follow the behaviour expectations set out in the Engagement Charter during AFCA's dispute resolution process.

Visit www.afca.org.au/engagement-charter for more information.

## 12. Signatures

| Signature Complainant 1 | Signature Complainant 2 | Signature Representative |
|---|---|---|
| Date | Date | Date |

## 13. How did you hear about AFCA?

- ☐ I already knew about AFCA
- ☐ Community organisation
- ☐ Family/friend
- ☐ Financial counsellor
- ☐ Financial firm
- ☐ Legal Aid/community legal centre
- ☐ Media/advertising
- ☐ Online/Social media

## 14. Survey - help us to improve our service

From time to time we (or someone on our behalf) might contact you for feedback (you do not have to give your name). If you do not want to be contacted, tick the box below.

Your **feedback** about our services will help us understand how we can improve as an organisation.

- ☐ Do not contact me for feedback

## 15. Supporting documents

Once complete send this complaint form, together with all relevant details, documents and correspondence to:

Australian Financial Complaints Authority
GPO Box 3, MELBOURNE VIC 3001
Email: info@afca.org.au

Please attach copies of all documents that are relevant to your complaint. If your financial firm has written to you about your complaint, please provide a copy of its response.

**Document Checklist – this list is provided as a guide***

- ☐ Completed and signed complaint form (including representative's signature, if applicable)
- ☐ Copy of Statement of Claim (where legal proceedings have commenced)
- ☐ Copy of written response from your financial firm (if applicable)
- ☐ Copy of any other documents relevant to your complaint

** For a full Document Checklist, visit www.afca.org.au/checklist*