

## Our commitment

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The Financial Ombudsman Service Australia (FOS), is committed to being accessible to all Australians and is particularly focussed on ensuring vulnerable and disadvantaged people can readily use the service. In line with the *Disability Discrimination Act 1992*, FOS is also committed to ensuring that its information and services are provided in a non-discriminatory way.

FOS has arrangements in place to help – we will work with you to make sure we adapt, where possible, to meet your needs.

## The FOS dispute form – letting us know how we can help

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The first step to lodging a dispute with FOS is filling out a [dispute form](#), either online or by hardcopy (that is returned to FOS by [email](#), [mail](#) or [fax](#)), or over the phone. This is an opportunity for you to tell us about how we can help you access FOS and/or any additional assistance you might need.

We welcome the opportunity to discuss the types of assistance we can provide or facilitate, to help you interact with us.

**A FOS staff member will contact you by phone if you have indicated on the FOS dispute form that you may need assistance.**

We will discuss with you how you would prefer to communicate with us and any other assistance we can provide.

## Communicating with us – understanding the options

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In addition to the accessibility services listed on page 2, we can also provide:

- A free translator, if English is not your first language (including Auslan).
- More flexibility with our process requirements.
- Referral to community support services.

The following information is a guide to help you communicate with us:

### Hearing and speech

You can contact us through the National Relay Service using:

- TTY/Voice Text Telephone
- Speak and Listen
- Internet Relay

You can also nominate email (or post) as your preferred method of communication.

### Mental Health

If you have a mental health issue, we would like to understand if you see this affecting your ability to engage with us to resolve your dispute.

You can choose to:

- Nominate email (or post) as your preferred method of communication.
- Lodge your dispute over the phone.

### Language

At your request:

- We can provide information about our services in different languages.
- You can write to us in your preferred language and we will have your correspondence translated.
- We can arrange for our correspondence to be translated into your preferred language.

### Vision

You can increase the font size on our website as needed.

At your request:

- We can mail a dispute form to you in a large font size, eg 16pt or larger.
- We can print our correspondence to you in a large font size, eg 16pt or larger.
- You can lodge your dispute over the phone.

Examples of our flexible approach are provided below.

#### Example 1

Sarah called FOS to inquire about a complaint against her insurer. She was advised to lodge a dispute. On the FOS dispute form Sarah noted that she may need assistance due to a mental health issue.

A FOS staff member called to ask what additional help we could offer Sarah to access our service.

From that discussion, the following measures were put in place:

- All correspondence would be sent by email, rather than post, so that Sarah could easily access the information and discuss it with her community health worker.
- Sarah nominated an [authorised representative](#) who could also discuss the dispute with FOS. Sarah elected to be the main contact for any information and would defer to her representative if she felt this was needed.
- FOS noted that Sarah may need more time to reply to submissions from her insurer and requests for information from FOS. Sarah agreed to contact FOS before each due date to talk about extending the date if needed.

**Example 2**

Peter emailed FOS and sought information about how to lodge a dispute. After Peter reviewed his options, he chose to lodge his dispute online via FOS's website. On the dispute form Peter indicated that while he had a hearing impairment, he was keen to communicate via email and speak to us directly about the dispute.

To assist Peter to interact with us the following was agreed and put in place:

- All correspondence would be sent to Peter by email.
- Peter and FOS would arrange to communicate via the National Relay Service.
- FOS would email a request to Peter to arrange a time to discuss the dispute as needed.
- Peter would contact the National Relay Service at his convenience when he wished to discuss his dispute other than by email.