

## Registration

We can only consider a complaint after the financial services provider (FSP) has had a chance to resolve it with you.  
Have you already complained to the FSP?

YES NO

We refer your complaint to the FSP. In most cases they have 45 days to resolve it with you. They have 21 days in financial difficulty cases.

Are you satisfied with the FSP's response?

NO YES

Complaint closed

## Acceptance

We assess whether we can help.  
Is your dispute in our jurisdiction?

YES NO

We are unable to handle your dispute. We will let you know if another organisation could help you.

## Case Management

We start considering your dispute. We give the FSP a set period of time to send us a formal response. The FSP may also resolve the dispute directly with you during this time.  
Has the FSP resolved the problem?

NO YES

Dispute closed

We review the information provided by you and the FSP and choose the most appropriate dispute resolution method.  
Do we think a collaborative approach will work?

NO YES

We try to resolve the dispute using conciliation, negotiation or an initial assessment.  
Can an agreement be reached?

NO YES

Dispute closed

## Outcome

We complete a detailed investigation of the dispute and make an assessment called a Recommendation.  
Do you and the FSP both accept the Recommendation?

NO YES

Dispute closed

An Ombudsman or Panel reviews the dispute and makes a formal decision called a Determination, which the FSP is bound by, if you accept it.  
Do you accept the Determination?

NO YES

Dispute closed

You are free to pursue your dispute through other avenues, but we cannot help you any further.