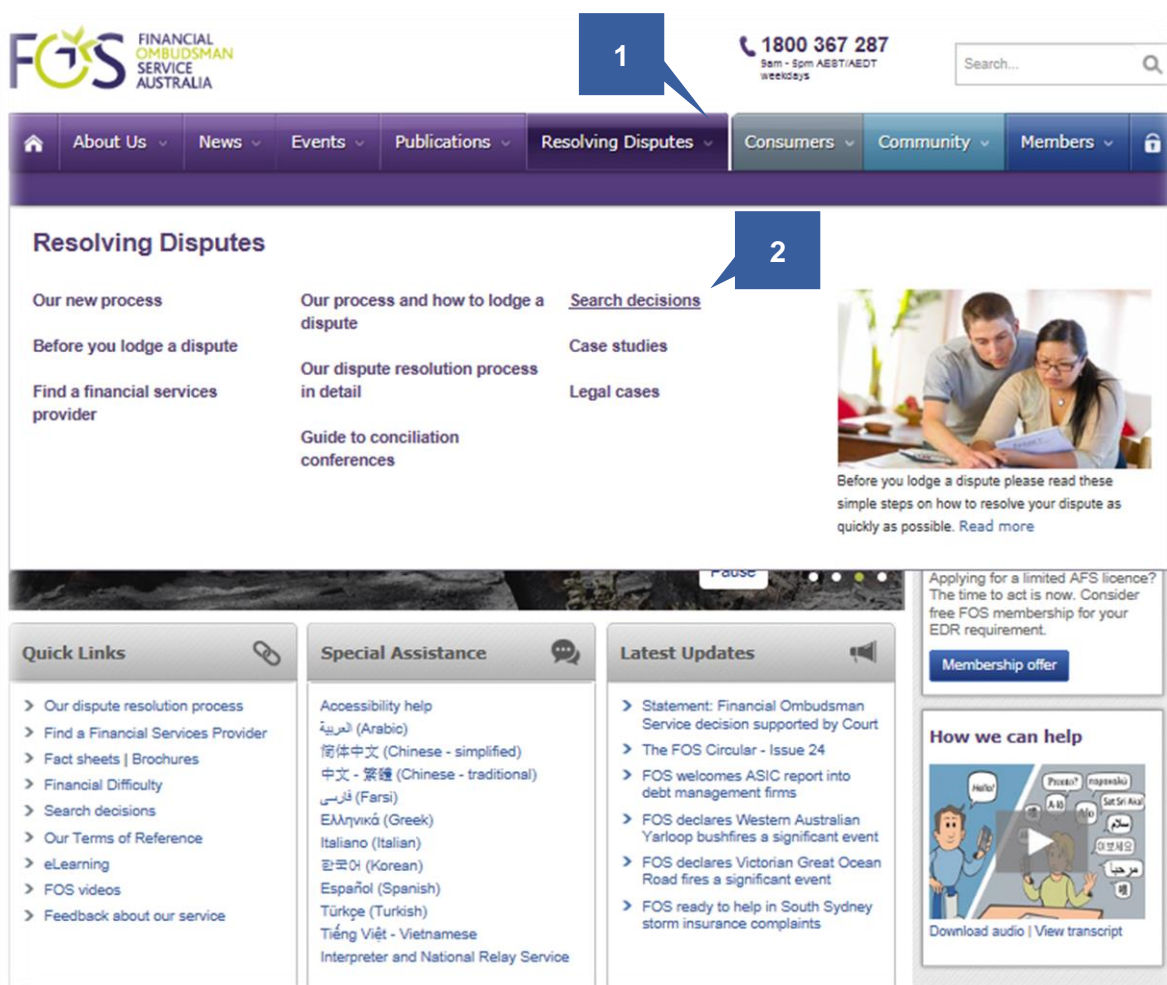


# How to search for decisions

This guide explains how to search for decisions published on the FOS website.

## Locating the Decisions Search

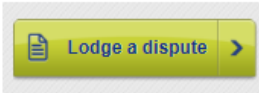
If you haven't already located the Decisions search form, begin by navigating to the FOS website at [www.fos.org.au](http://www.fos.org.au). Select the 'Resolving Disputes' item in the main menu and then '[Search decisions](#)' as shown below.



The screenshot shows the FOS website interface. At the top left is the FOS logo and contact information: 1800 367 287, 9am - 5pm AEST/AEDT weekdays. A search bar is located at the top right. The main navigation menu includes: Home, About Us, News, Events, Publications, Resolving Disputes (highlighted with a blue callout box labeled '1'), Consumers, Community, and Members. Below the navigation menu, the 'Resolving Disputes' section is displayed. It contains several links: 'Our new process', 'Before you lodge a dispute', 'Find a financial services provider', 'Our process and how to lodge a dispute', 'Our dispute resolution process in detail', 'Guide to conciliation conferences', 'Search decisions' (highlighted with a blue callout box labeled '2'), 'Case studies', and 'Legal cases'. To the right of these links is an image of a man and a woman looking at a document, with a caption: 'Before you lodge a dispute please read these simple steps on how to resolve your dispute as quickly as possible. Read more'. Below the main content area, there are three columns: 'Quick Links' (listing various resources like 'Our dispute resolution process', 'Find a Financial Services Provider', etc.), 'Special Assistance' (listing accessibility help in various languages like Arabic, Chinese, Greek, Italian, Korean, Spanish, Turkish, Vietnamese), and 'Latest Updates' (listing recent news items like 'Statement: Financial Ombudsman Service decision supported by Court', 'The FOS Circular - Issue 24', etc.). To the right of these columns is a 'Membership offer' section with a 'Membership offer' button, and a 'How we can help' section with a cartoon illustration and a 'Download audio | View transcript' link.

# Getting to know the search form

## Decisions



Search decisions by completing at least one field. If you require help please [contact us](#).

In April 2014 we introduced a new way of writing Determinations, which sets out the dispute information and our decision in a different way. Your search may bring up both old and new-style Determinations. Both styles reflect the same level of issue investigation and analysis, even though they look different.

Include decisions made under earlier Terms of Reference

Keyword search

**Keyword and advanced keyword search fields**

Advanced keyword search

Case number

**Case number field**

Date of decision

Days  back from now

OR

to

**Date range fields**

### Advanced search

Product line

**Advanced search filters**

Product category

Product name

Issue type

Issue

**Search submit button**

### Search results

**Results appear here**

## Performing a search

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To search for decisions, you must enter at least one:

- keyword;
- case number; or
- date range

Using a combination of these will further narrow your search.

We recommend starting with a broad search and then narrowing it as needed.

**Tip:** Looking for a specific decision and know the case number? A search using the case number field is the quickest way to find it.

There's no need to complete every field in the form – doing so may restrict the pool of results further than you intend. In most cases, entering 1-3 parameters will generate relevant results.

When specifying a date range, you can either select the number for days / weeks / months / years back from the current date or enter a specific date range in the fields labelled 'Date of decision'.

*Please note: The date of decision is always at least 30 days prior to web publication.*

Searches can also be made or refined using product line, product name, issue type or issue filters. More about this under 'Advanced search' section below.

After clicking the 'Search' submit button, **allow up to 1 minute** for results to be retrieved.

**Tip:** No results? Start with a broad date range (ie 3 years back from now).

**Tip:** No results? Try leaving the keyword field blank to search for all decisions during a specific date range.

**Tip:** Searching for decisions made prior to January 2010? Be sure to tick the checkbox labelled 'Include decisions made under earlier Terms of Reference' at the top of the search form.

## Using keywords effectively

### ***Combining and excluding key words***

By default, the 'Keyword search' looks for decisions containing any of the words entered. To search for exact phrases, combine in other ways or exclude keywords, click the 'Advanced keyword search' link below 'Keyword search' and use the appropriate fields.

*Please note: The 'Keyword search' field itself is not designed to accept operators such as AND, OR, NOT etc. or inverted commas to designate a complete phrase.*

Keyword search

[Advanced keyword search](#)

Click this link to reveal advanced keyword search options below

### **Advanced keyword search**

#### **Find decisions that have...**

all these words

this exact wording or phrase

one or more of these words

 OR OR

#### **But don't show decisions that have...**

any of these unwanted words

[Back to simple keyword search](#)

### ***Names***

Applicant or FSP names entered as key words won't generate relevant results, as published decisions are de-identified.

## Advanced search

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Advanced search filters allow you to refine results according to product line, category or name, as well as issue type and issue. We recommend using advanced search filters as a second step in your search, to refine a large number of results.

Only one option per filter may be selected for each search.

**Product line** – The broad product line the decisions you’re looking for fall under (i.e. credit, general insurance, investments, etc).

**Product category** – The product category the decisions you’re looking for fall under (i.e. margin loans, savings accounts, superannuation, etc).

**Product name** – The product name the decisions you’re looking for concern (i.e. credit, motor vehicles, payment systems, etc).

*Please note: You may need to scroll down to access all product name options. Some options are repeated due to legacy decisions that remain in our database. If you wish to refine to a repeated product name, select the first instance.*

**Issue type** – The broad type of decision you’re looking for as determined by FOS (i.e. advice, financial difficulty, etc).

**Issue** – The issue the decision was made about as determined by FOS (i.e. denial of claim, incorrect advice, maladministration in lending etc).

As with general searches, **allow up to 1 minute** after clicking the ‘Search’ submit button for results to be retrieved.

**Tip:** When searching for decisions relating to a product or issue, it often helps to narrow results by entering a time period for the date of decisions you’re interested in.

**Tip:** Leave the keyword field blank to search for all results during a specific period and / or under a specific filter.

## Example – Searching for insurance decisions relating to fraud made during the 2014-15 financial year

Cameron is searching for insurance decisions relating to fraud made during the 2014-2015 financial year.

Cameron enters the word 'fraud' into the 'Keyword search' field.

Cameron selects the second radio button under 'Date of decision' and uses the calendar buttons to enter the dates from 01/07/2014 to 30/06/2015.

Cameron then looks at the options under the 'Product line' advanced search filter. He selects 'General Insurance'.


Keyword search

[Advanced keyword search](#)

Case number

Date of decision  
  Days  back from now

OR

**Advanced search** 

Product line

Cameron scrolls down and clicks the light blue button labelled 'Search'.

After 25 seconds, around 150 results are returned.

Cameron knows that any decisions made in the past 30 days won't be included in the results because they have not been published on FOS's website yet.

## Navigating and sharing results

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When more than 10 results are returned, use the linked page numbers below them to navigate through results.

*Please note: A maximum of 500 results will be returned for any search and results may take up to 1 minute to retrieve.*

You can email a summary of one or more search results (including case number and date of decision) to yourself or a contact by checking the 'Email to...' box for each result you'd like to share and then clicking the 'Email to a friend' button at the bottom of the results page as shown below.

### Search results

Your search found **5** results. A maximum of 500 results is returned (displayed as **10** results per page).

Email to ..   [391920.pdf](#)

Determination Case No: 391920 Determination Page 1 of 3 Case number: 391920 29 January 2016 1  
Overview 1.1 Dispute This matter involves a claim by the Applicant under her Comprehensive Car Insurance Policy, held with the Financial Service Provider (FSP), following damage to the ins...  
Feb 26, 2016 File size: 83 kB

Email to ..   [403350.pdf](#)

Determination Case No: 403350 Determination Page 1 of 7 Case number: 403350 19 February 2016 1  
Overview 1.1 Dispute This matter involves a claim by the Applicant under her Comprehensive Motor Insurance Policy, held with the Financial Service Provider (FSP), following damage to the ...  
Feb 19, 2016 File size: 150 kB

Email to ..   [410297.pdf](#)

Determination Case No: 410297 Determination Page 1 of 4 Case number: 410297 11 February 2016 1  
Overview 1.1 Dispute This matter involves a claim by the Applicant under his Comprehensive Car Insurance Policy, held with the Financial Service Provider (FSP), following damage to the in...  
Feb 12, 2016 File size: 127 kB

Email to ..   [417447.pdf](#)

Determination Case No: 417447 Determination Page 1 of 3 Case number: 417447 18 February 2016 1  
Overview 1.1 Dispute The Applicant lodged a claim for an accident under his third party fire and theft policy underwritten by the Financial Services Provider (FSP). The FSP settled the th...  
Feb 18, 2016 File size: 87 kB

Email to ..   [421215.pdf](#)

Determination Case No: 421215 Determination Page 1 of 2 Case number: 421215 16 February 2016 1  
Overview 1.1 Dispute The Applicant's claim for motor vehicle damage was accepted by her insurer, the Financial Services Provider (FSP). During repairs, the FSP arranged a hire car pursuan...  
Feb 16, 2016 File size: 62 kB

Email to a friend

 [Get Adobe Reader](#)

1

2

## SUPPORTED WEB BROWSERS

All services on the FOS website have been designed and tested to be compatible with the following browsers:

- Internet Explorer versions 10 and 11 (most features also supported in IE9)
- All recent releases of Chrome, Firefox and Safari

We recommend using the latest version of whichever browser you are using. If you are not using one of the supported browsers listed above, features of some services may not display or function properly.

## ACCESSIBILITY

Decisions are published in Adobe Acrobat PDF format. Most browsers and devices are able to display this format. A link to download the software required is also provided at the bottom of the search form. If you're experiencing difficulty opening or reading decisions, [contact us](#) outlining your issue and the decision(s) requested so we can provide the information you need in an alternative format.