



How to make a complaint

Australian Financial Complaints Authority



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

and

- we write what the hard word means.

You can get help with this book



You can get someone to help you

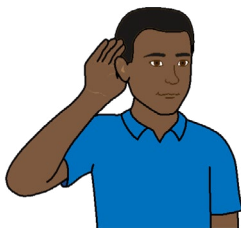
- read this book
- know what this book is about
- find more information.





About this book

This book is from the Australian Financial Complaints Authority or AFCA.



We are a free and **independent** service. Independent means we listen to everyone and do **not** take sides.

This book is about making a **complaint** to AFCA.



A complaint means

- you are **not** happy with a product or service

and



- you tell us about it.

We help with complaints about **financial firms**.

A financial firm might be



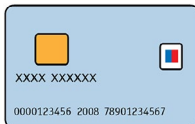
- a bank



- a business that loans money



- someone who gives advice about money



- a credit card company

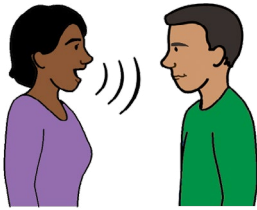


- an **insurance** provider
 - insurance is money you pay to protect things you own



- a **superannuation** provider
 - superannuation is money you save for when you retire.

Who can make a complaint?



You can make a complaint to AFCA

- after you talk to the financial firm

and



- if you are **not** happy with what the financial firm said.



You can make a complaint for

- yourself

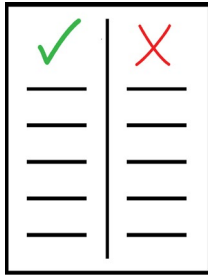


- a small business



- a club.

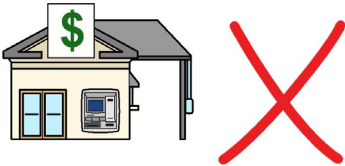
What sort of complaints can we help with?



We have rules about the complaints we can help with.

We can help with different types of complaints.

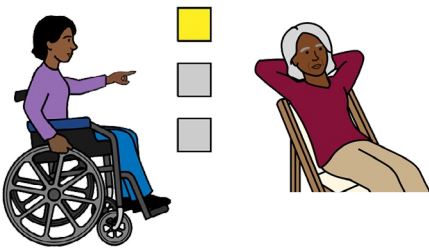
For example



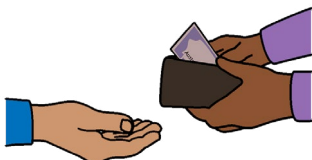
- mistakes made by banks



- problems with insurance claims



- decisions made about superannuation

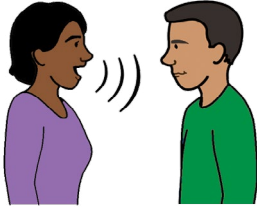


- problems with **loan repayments**

Loan repayments mean you pay back money that you borrowed.

How do you make a complaint?

Step 1



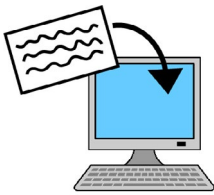
Talk to the financial firm.

Many problems can be fixed by contacting the financial firm first.



You can contact the financial firm by

- phone



- email



- mail.



The financial firm **must** contact you about your complaint.

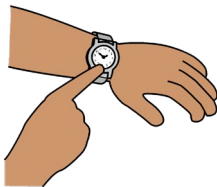


You can contact us

- if your complaint is **not** fixed by the financial firm



- if the financial firm do **not** reply



- if your complaint is urgent and **cannot** wait.

Step 2

Make a complaint to us.



You can only complain about financial firms that are AFCA members.



You can check if the financial firm is an AFCA member on our website

afca.org.au/find-a-financial-firm

You can make a complaint about the financial firm by



- phone



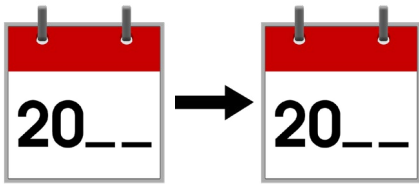
- email



- filling in our online form



- fax.



We can help with complaints about things that happened in the last 2 to 6 years.



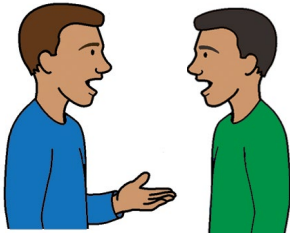
If you have an older complaint, you can check with us to see if we can help.

Step 3

We will try to fix the problem.



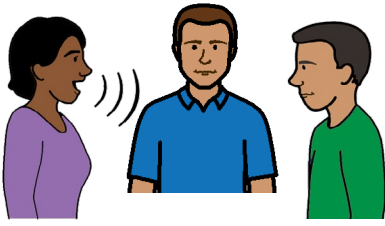
We will ask you for information about your complaint.



We will ask the financial firm to contact you to fix the problem.



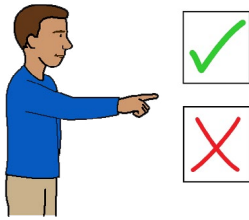
You can tell us if you are **not** happy with how the financial firm manages your complaint.



If you are **not** happy we will

- help you and the financial firm to fix the problem together

or



- make a decision.



When we make a decision

- we will use the information we were given



- we will follow the law



- we will be fair.

What happens if we decide the financial firm was wrong?

If we decide the financial firm was wrong, they must fix the problem.



To fix the problem, the financial firm might

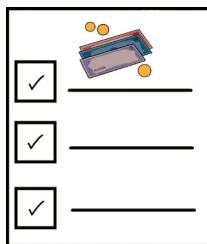
- say sorry



- pay back money because they made a mistake



- explain what they did wrong



- make a plan to help you pay your loan.

What if we cannot help with your complaint?



We will tell you about other services that might be able to help

More information



For more information contact
Australian Financial Complaints Authority.



Call 1800 931 678



Website afca.org.au



Email info@afca.org.au



If you need help to speak or listen use the
National Relay Service.

Call 1800 555 660



Website
communications.gov.au/accesshub/nrs

Give the relay officer the phone number you
want to call.

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