

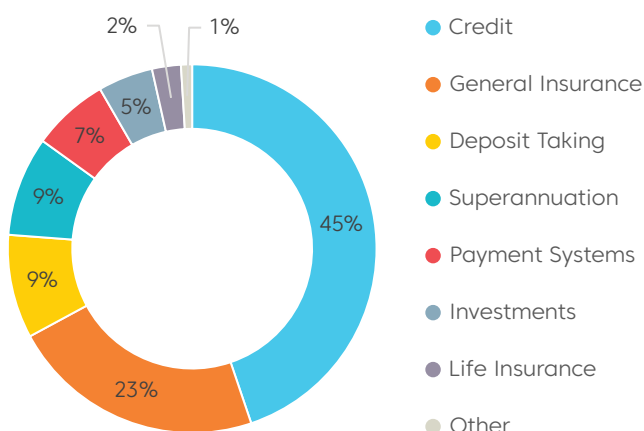
1 Nov 2018 to
30 Apr 2019

35,263 complaints received

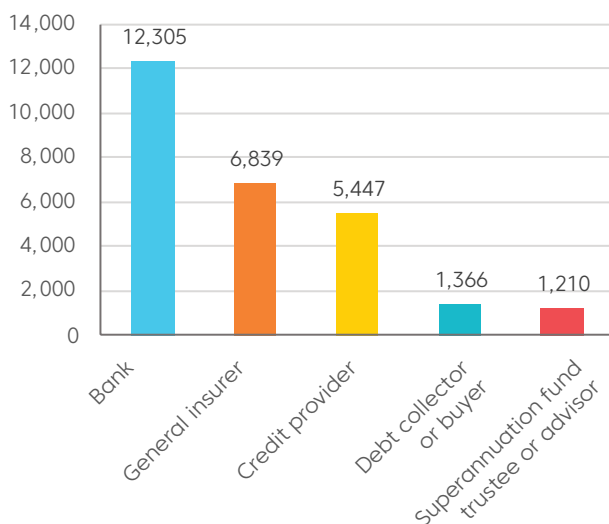
As at 30 April 60% have been closed

\$83 million in compensation¹

Complaints received by product type²



Complaints received by top 5 financial firm type



12.3% of licensee members had a complaint lodged against them in the first six months

Small business

We received **2,133** complaints from small businesses.



Most complaints were about misleading product/service information.

Systemic issues

Definite systemic issues currently under investigation **85**

Total potential serious contraventions and other breaches identified since November **16**

Events and meetings held/attended

We attended/held **177** events and meetings.

We visited the ACT, NSW, QLD, SA, VIC and WA



Calls to consumer line

We received more than **73,473** calls so far, with an average of **607** per day.



Visits to our website

We received **664,234** visits to our website.

Social media followers

 **Twitter** **1,706**  **LinkedIn** **3,002**  **Facebook** **2,285**

Complaints received by main product issues

The following tables show all complaints received by the top 5 issues.



Credit

Issue	Total
Credit reporting	2,272
Responsible lending	1,472
Misleading product/service information	1,201
Financial firm failure to respond to request for assistance	1,088
Incorrect fees/costs	867



General Insurance

Issue	Total
Delay in claim handling	1,476
Claim amount	1,327
Denial of claim - exclusion/condition	1,227
Denial of claim	1,011
Service quality	422



Deposit Taking

Issue	Total
Unauthorised transactions	825
Service quality	274
Mistaken internet payment	202
Incorrect fees/costs	162
Failure to follow instructions/agreement	132



Superannuation

Issue	Total
Incorrect fees/costs	416
Delay in claim handling	332
Account administration error	229
Death benefit distribution	200
Denial of claim	198



Payment Systems

Issue	Total
Unauthorised transactions	400
Denial of claim	393
Mistaken Internet Payment	243
Service quality	144
Incorrect fees/costs	100



Investments

Issue	Total
Failure to follow instructions/agreement	350
Inappropriate advice	229
Failure to act in client's best interests	141
Incorrect fees/costs	133
Service quality	93



Life Insurance

Issue	Total
Denial of claim	113
Incorrect premiums	101
Delay in claim handling	73
Claim amount	68
Cancellation of policy	54