

# How to apply for AFCA membership (ACR and licensee)

The Australian Financial Complaints Authority (AFCA) is an external dispute resolution scheme that considers and resolves complaints from consumers and small businesses about financial products or services.

Relevant Australian financial firms have an obligation to be a member of AFCA as part of their licensing conditions. Being a member of AFCA ensures you meet your licensing requirement to be a member of an external dispute resolution scheme when you are operating your business and providing a financial product or service to consumers and/or small businesses. This includes if you hold, or you are applying for an:

- Australian Financial Services Licence;
- Australian Credit Licence;
- Australian Limited Financial Services Licence; or
- Authorised Credit Representative

AFCA membership is also open to other industry participants in the financial services and superannuation industries (and related industries), who are legally required or wish to become an AFCA member, for the purpose of providing their clients with access to AFCA's independent external dispute resolution services.

Eligibility for AFCA membership is subject to certain requirements outlined in [AFCA's Constitution](#). Before applying for AFCA membership, please read the Constitution carefully.

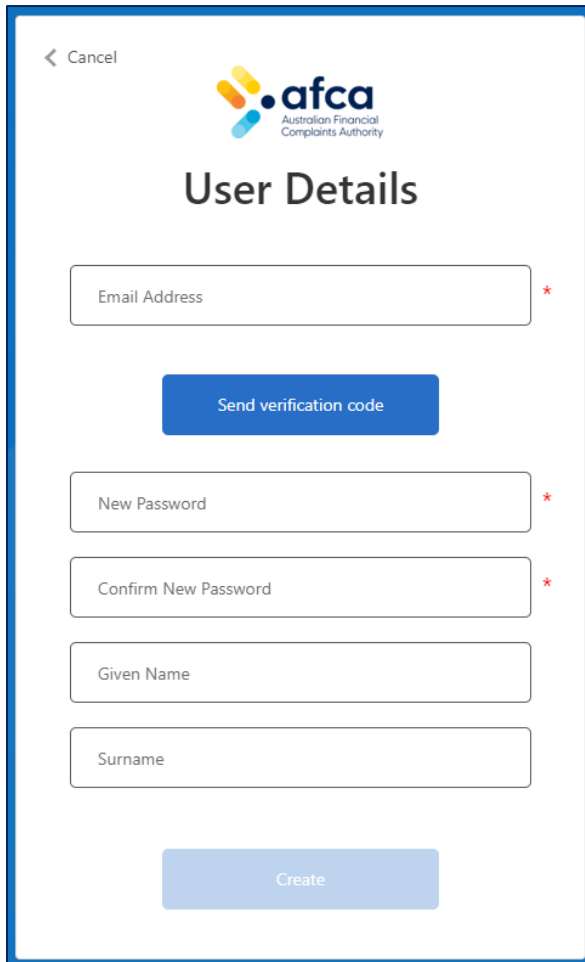
Financial firms applying for an AFCA membership as a requirement of their CDR Accreditation should apply as a licensee and select 'Consumer Data Right Jurisdiction' as their main business activity.

Membership applications are reviewed and approved on a weekly basis. This is every Friday, or the following business day if the Friday falls on a public holiday.

For more information about membership with AFCA, please contact our membership team by emailing [membership@afca.org.au](mailto:membership@afca.org.au) or phone 1300 56 55 62.

## Registering for the member portal

1. Before you can submit your application, you will be required to register for the member portal.



The screenshot shows a mobile application interface for the Australian Financial Complaints Authority (AFCA). At the top left is a back arrow and the text 'Cancel'. The AFCA logo is centered at the top, featuring three stylized human figures in orange, yellow, and blue, followed by the text 'afca Australian Financial Complaints Authority'. Below the logo is the title 'User Details'. The form contains five input fields: 'Email Address', 'New Password', 'Confirm New Password', 'Given Name', and 'Surname'. Each of the first three fields has a red asterisk to its right. A blue button labeled 'Send verification code' is positioned below the 'Email Address' field. A light blue button labeled 'Create' is at the bottom of the form.

2. Once you have entered your email address and clicked **Send Verification Code**, a code will be sent directly to your email address.
3. Enter the verification code and click **Verify Code**.
4. Continue to fill in your New Password, Given Name and Surname.
5. Click **Create**.
6. You will then be able to sign in using the email and password used when registering.

7. If you forget your password and need to reset this, please refer to our guide to changing or resetting your portal password and email address.
8. Once you have logged in, you can submit a new membership application by clicking on the **plus (+) sign**.

Lodge another application



## Applying for an Authorised Credit Representative Membership (ACR)

An authorised credit representative (ACR) or authorised representative (AR) is an individual or company that trade under another organisation's ACL or AFSL. To apply for this membership with AFCA, you must provide your licensee's AFCA membership details. You cannot apply for membership without confirming this information.

There are two options you can select for the membership type as an ACR/AR:

1. Individual (personal name)
2. Company (business name)

You may be required to hold both a company and individual membership based on how you are registered with ASIC or what your licensee's internal requirements are. How you are required to register is not something AFCA can confirm – this is something you must confirm with ASIC or your licensee before applying. If you require both membership types, you will need to submit two separate applications in the member portal.

If you hold two memberships, please note they are not linked. If you require cancellation of both memberships, you will be required to request cancellation of each membership. Applying for a new membership does not automatically cancel your existing membership as they are handled separately.

Please speak with your licensee before applying. If you are utilising a trust, it may not be required on your AFCA membership. AFCA memberships are to be in the same name you are registered on the ASIC professional register.

An individual ACR membership will be registered in your personal name. It is not a required field, but you can provide your ABN/ACN if required.

If applying under a company name, your membership name must match the entity name registered with ASIC. If the business name changes, but the ABN remains the same, you can submit a **Business Name Change request**.

ACR AFCA memberships can only have one administrator contact and one billing contact listed. You cannot add further contacts inside the portal as no further contacts are required other than the owner of the listed membership.

If you are applying for a company ACR membership, you will need to confirm with your licensee any other ACR/AR's compliance requirements, including if they need to hold an additional individual AFCA membership. If they are an employee under the body corporate, AFCA does not keep a schedule of representatives and we have no facility to add this information.

After registering for the portal and selecting **Lodge another application**, follow the steps below:

1. Click **No** and then **Next**.

### Member Application

Do you hold or are you applying for an Australian credit licence or financial services licence?

If you are applying for, or hold, an AFSL (Australian financial services licence) or an ACL (Australian credit licence). Membership with AFCA may be required as part of your licensing obligations. For more information, please contact ASIC or refer to ASIC's website.

No  Yes

[Next](#)

2. Click **Yes** and then **Continue**.

### Member Application

Are you trading or currently applying to trade as a credit representative of another organisation's credit licence?

No  Yes

[Previous](#) [Continue](#)

3. Search your licensee by their AFCA Membership Number or Membership Name. Tick the box and click **Next**.

### Member Name

Financial Firm Member Required

I confirm that I have selected the correct licensee above Required

4. You can apply for either an ACR as an **Individual** or **Company**. You can hold memberships both as an Individual and a Company, but you must apply separately for each.
5. If you are unsure which membership type you require, you will need to confirm this directly with your licensee or ASIC. Click **Save and continue**

1 Applicant Details > 2 Admin Contact > 3 Billing Contact > 4 Declaration > 5 Review >

## Applicant Details

Are you an  
 Individual  Company

ABN

ACN

ASIC credit representative number (if known)

Address line 1 Required

Address line 2

6. Add an administrator contact. Click **Save and continue**
7. Add a billing contact. This is generally the account owner. However, if you choose to list another person as the billing contact, you will need to ensure this person's contact details are up to date to avoid missing any renewal invoices issued. You can select the administrator contact by clicking on **drop-down menu** or add a different contact by filling in their details. Click **Save and continue**

✔ Applicant Details > ✔ Admin Contact > 3 Billing Contact > 4 Declaration > 5 Review >

## Billing Contact

Select from the drop-down list to copy a contact from a previous section (if applicable)

8. To submit your application, you will need to agree to the terms and conditions outlined in the Declaration and tick the box to continue to review your application.

Applicant Details > 
  Admin Contact > 
  Billing Contact > 
 **4 Declaration** > 
 5 Review >

## Declaration

I acknowledge and agree that: Required

1. I apply for membership of Australian Financial Complaints Authority Limited ABN 38 620 494 340 (AFCA), a company limited by guarantee, and participation in the dispute resolution scheme operated by AFCA in accordance with the applicable Terms of Reference for the scheme operated by AFCA from time to time.
2. I authorise AFCA to disclose my information to the licensee who appointed me and
3. While disputes about me will be sent to my licensee in the first instance, I must co-operate with AFCA and may be liable to pay case costs in certain circumstances.
4. I consent to my membership details being entered in to the AFCA register of members.
5. I have read and understood the AFCA Constitution and agree to be bound by the Constitution and any applicable Terms of Reference or Rules.
6. AFCA may notify ASIC, any other regulator, any code monitor or any professional body to which I belong of complaints received against my organisation.
7. My membership of AFCA will commence on the date to be determined by AFCA.
8. The relevant website will show my name, phone number and email address and identify all licensees for which I am a representative; and
9. I may be contacted for membership surveys.

9. If you are happy with your application, click **Pay**. You can edit previous pages by clicking **Back a step**.
10. You will be taken to the payment screen where you must pay the application fee to submit your application.
11. Once you have clicked submit, your application number will be generated on the page.
12. A copy of the terms and conditions and your application summary will be emailed to the administrator contact on file.
13. Once your application has been approved, you will receive email confirmation and your new membership will appear on the portal home page.

## Applying for a Licensee Membership

Entities that can apply for a licensee membership include:

- AFSL Holders
- ACL Holders
- Unlicensed product issuers and unlicensed secondary sellers
- Superannuation Trustees

- Voluntary members that operate in the financial services industry

If you are unsure whether you require an AFCA membership, please contact ASIC directly to confirm.

When you submit your membership application at first, you will only be able to provide one person per key contact type (administrator contact, billing contact, systemic issues contact, EDR Manager contact). Once your application has been approved, you can add further contacts in the member portal

1. Once you have logged in, submit a new membership application by clicking on the **plus (+) sign**.
2. Click **Yes** to applying for an Australian Financial Services License, then click **Next**.
3. Fill in the required details and click **Next**.
4. The next few steps will involve adding your **Key Contacts**. Key contacts include the administrator contact, billing contact, EDR Manager and the systemic issues contact. Once your application has been approved, you can add further contacts in the **Contacts** tab within the portal. For detailed instructions, refer to our [guide to adding, removing or amending a contact on a membership](#).
  - a. You can select the administrator contact as the **billing contact** by clicking the drop-down menu or fill in the details of a different contact.
  - b. Select an existing contact or add a new **EDR Manager** contact.
  - c. Select either an existing contact or add a new **systemic issues** contact
5. Select your **Business Activity** and tick the box to confirm the correct option has been selected. Click **Save and continue**. (You can also include a secondary business activity if required)
6. Add **Industry Association Membership** if applicable. Click **Save and continue**.
7. Add **Industry Code Subscribers** if applicable. Click **Save and continue**.
8. Read the Declaration and tick the box to accept. Click **Save and continue**.
9. Review your application before submitting. If there are any details you need to amend, click **Back a step**. If you are happy with everything, click **Pay**.



10. You will then be taken to the payment screen where you will be required to pay the application fee to submit your application.
11. Click **Submit**.
12. Once you have clicked submit, your application number will be generated on the screen.
13. Once the application has been approved, all contacts from the application will receive an invitation to register for the member portal via email.