

How to manage and provide a final response

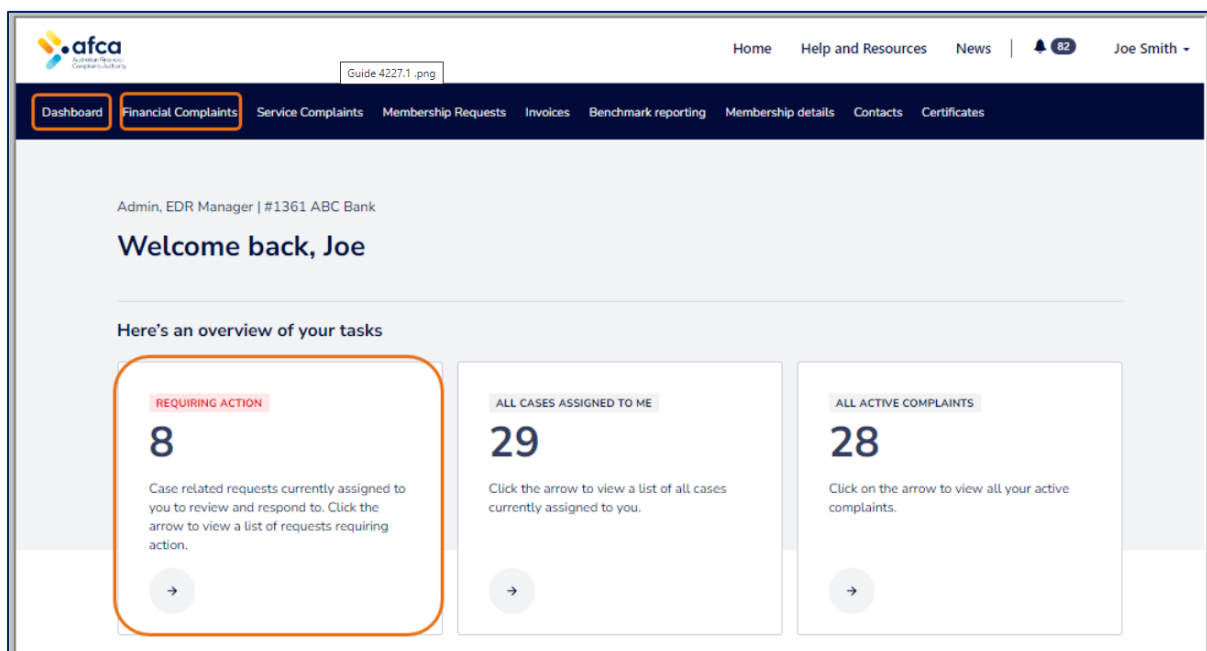
This is a guide to responding to a Final Response request from AFCA in the member portal.

The Final Response request is automatically created by our system when a complaint has been registered and moves on to our Referral stage.

Within the request, you are required to provide a copy of your EDR response explaining your position on whether the complaint has been resolved or not.

Reviewing the Final Response request

1. Log in to the member portal.
2. There are two ways to access and view the Final Response request on a complaint:
 - a) Click on the **Requiring Action** tile to see requests which require your action.



- b) Click on the **Financial Complaints** tab. Click on the complaint the Final Response request is for (or search by case number). Click **Requests** on

the left to jump to **Requests on this Complaint**. You will see the Final Response request here, with the status **New Request – Action Required**.

#1361 ABC Bank / Case Requests

Case Requests

Received Sent

Filter by Request Type Filter by Request Status Clear filters

10 Entries per page 3337

Requestor	Request Type	Member	Case	Details	Due Date	Status
AFCA	Final Response	ABC Bank	12-24-3337 - J Smith about ABC Bank		15-05-2024	New Request - Action Required

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3. Click on the request to view it. Read the description and check if there are any attachments to view.
 - a) On this page, you will also see the Response due by date. This is automatically set to the Referral End Date and you are required to submit a response before that date. If you do not respond by the due date, the complaint will automatically progress to our Case Management stage.
 - b) If the complaint has been referred as an IDR Referral, the due date falls on a weekend or public holiday, and you do not believe you will be able to respond by the due date, you can request AFCA amends the due date to the next business day. To do this, within the **Final Response Request** raise a new request, **Referral Due Date Change**, at “Please advise if a prior complaint was raised with the financial firm”, click **No**. In the message box, note the due date is a weekend or public holiday and ask for it to be changed to the next business day. Click **Submit**. You will be able to view AFCA’s response, when provided, in the Requests section of the complaint. Requests for a due date change should be submitted no later than five working days prior to the due date, to ensure AFCA has time to respond. Please note, it is not possible to request this type of due date change for Post-IDR Referral complaints.
4. Click **Respond** when you are ready to action the request.

Respond to the request

1. The **Respond to Final Response Request** page requires you to provide your final response to the complaint in the IDR refer back period.
2. Enter your IDR response unique identifier in the field provided.
3. In the next field, you will be asked to either provide the complainant with a response or progress the complaint to our Case Management stage. If you wish to offer a resolution to the complainant, please select **provide the complainant with a response**. If you have been unable to resolve the complaint with the complainant directly and believe your response will not resolve the complaint, select **progress the complaint to case management**.
 - a) If you select **progress the complaint to case management**, the complaint will automatically progress to our Case Management stage immediately.
 - i. Please attach any relevant documents.
 - ii. Please provide details on why you wish to end the referral period and progress the complaint to our Case Management stage.
 - b) If you select **provide the complainant with a response**, the complainant will receive an accept or decline final response request.
 - i. Select this option if you want to make an offer to resolve the complaint.
 - ii. Attach any supporting documents. Upload a copy of the response – please include a copy of the signed agreement or written acceptance if available.
 - iii. Review the product and issue displayed on the screen.
4. Check the **products and issues** listed are correct. If these are incorrect, complete the fields to say they are incorrect and select the most appropriate products/issues.
5. Select the type of outcome that applies to the response you provided. You can select more than one if they apply.
6. Enter the compensation amounts that apply to the resolution you are offering.
7. Click **Submit**.

#1361 ABC Bank / Complaints / #12-24-3337 / Final Response request sent to Joe Smith

Respond to Final Response Request

IDR Response Unique Identifier Required

Please advise if you would like to provide the complainant with a proposed resolution to attempt to resolve the complaint with them during referral or if you would like to progress the complaint to case management Required

Products and issues on this complaint

Product Line	Product Category	Product Item	Issue Type	Issue
General Insurance	Domestic Insurance	Home Contents	Disclosure	Incorrect product/service information

Upload a copy of the response - please include a copy of the signed agreement or written acceptance if available

[Add Documents](#)

File Name	Document Category	Provided by Party	Sensitive	AFCA Only	Created On ↓
There are no records to display.					

[Submit](#) [Cancel](#)

Please use the Jurisdiction Review request if you think AFCA does not have the power to consider the complaint. You can refer to our [process guide to creating a “Jurisdiction Review request”](#). If you believe the complaint should be merits assessed by AFCA, select **progress the complaint to case management** and provide your supporting information in the Final Response.