

# User Manual

## Submitting a complaint

Within this tutorial, we will take a look at how you can...



File a complaint with FIDReC

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Processes | About Us | Resources | Register ▾ | Submit Enquiry | **Sign in**

\* Username

\* Password

An OTP (One Time Password) will be sent to your registered email address. Please enter the OTP to sign in to your account. If you don't find the OTP email in your primary inbox, please check your spam folder.

Please note that OTP will expire in 5 minutes.

**Sign in**

**Forgot password?**      **Forgot username?**

1

To file a complaint against a Financial Institution with us, visit our website at [www.fidrec.com.sg](http://www.fidrec.com.sg). Select the **Sign in** option on the top menu, and log in to your account.



**Some helpful tips:**

You need an account to file a complaint. You can register with us using our online **Registration Form**.



2

Upon clicking 'Sign In' you will be prompted to input an OTP that will be sent to the email that you used to register. Input the OTP and click on 'Verify'. You will then be redirected to your dashboard.

The screenshot shows the FIDReC website's verification page. At the top left is the FIDReC logo. To the right of the logo is a navigation menu with links for 'About Us', 'Processes', 'Resources', 'Register', 'Submit Enquiry', and 'Sign in'. Below the navigation is a heading 'Enter your OTP' followed by a horizontal line. Underneath the line is a text label 'Code' next to a text input field. Below the input field is a note: 'Please check your registered email for OTP. If you need new OTP please click [here](#)'. At the bottom of the form is a blue button labeled 'Verify'.



The screenshot shows the FIDReC dashboard for user FRANKIE JK CHAN. The 'My Cases' section is active, displaying a table with one case: 'FRANKIE JK CHAN v ABC' with case number 2021/1671. A blue button labeled 'File a new Complaint' is highlighted with a red box in the top right corner of the 'My Cases' section.

Case Name ↑	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On
FRANKIE JK CHAN v ABC	2021/1671	ABC	Service User01	Pending Hearing Completion		18/10/2021 10:40 AM

3

Once you have successfully logged in, you will be directed to the **Dashboard** that will display all your **cases, tasks and appointments**.

To start the complaint submission process, click on the **File a new Complaint** button found on the top right corner of the **My Cases** section. You will then be asked to complete a short questionnaire about your eligibility to file a complaint.

The screenshot shows the 'Evaluate My Eligibility' questionnaire. The progress bar is at 0%. The first question is 'Are you an individual or a sole proprietor? \*' with radio buttons for 'Yes' (selected) and 'No'. A 'Next' button is at the bottom left.

Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

0%

Are you an individual or a sole proprietor? \*

Yes

No

Next



**FIDReC** My Dashboard | Resources | My Family | My Enquiries | | Komme Plane ▾

Home > Evaluate My Eligibility > **Evaluation submitted**

You are eligible to file your complaint with FIDReC.  
You will be redirected to the complainant filing page.  
Please wait to be redirected, or click the "Proceed to file your complaint" button.

Please note that your eligibility to file your complaint does not mean that your complaint can be handled by FIDReC. It also does not mean that your complaint is valid or will be successful. Once you submit your complaint, our team will look through the details and advise you on the next steps.

[Proceed to file your complaint](#)

4

After completing the evaluation, you can lodge a claim with us. Click [Proceed to file your complaint](#) to fill in the Dispute Resolution Form.



**Some helpful tips:**  
Refer to the **User Manual for Evaluating Eligibility of a Complainant** for a full guide on the conditions you need to meet before submitting a claim with FIDReC.

In order to submit the complaint, you need to fill up the following sections ...



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5	<u>Upload Documents</u>	14



### Section 1 - Submission Details

I am filing a dispute on behalf of: ⓘ

Myself  Me & My Family

Please select all family members that are bringing this complaint. You can add the details of more family members by clicking "Add New Family Members" below.

### Section 1.1 - Nominee

Would you like to add a Nominee? ⓘ

You can also choose to add a nominee later.

No  Yes

Please add your Nominee's details by clicking on "Add Nominee". You can only add one Nominee. If you wish to add more Nominees, please contact us.

Your Nominee must sign the Nominee Appointment Form and Nominee Confidentiality Agreement. You will need to upload the signed Nominee Appointment Form and Nominee Confidentiality Agreement when submitting your claim. Please download the Nominee Appointment Form and Nominee Confidentiality Agreement [here](#).

1

You will be directed to the Case Detail page where you are required to fill in the **details of your complaint**. You can submit for yourself or on behalf of your family members.

2

You may also add a nominee to assist you if you are not fluent with English or otherwise need help with the FIDReC process. To learn how to add a nominee, please proceed to page 9.





**Section 1 - Submission Details**

I am filing a dispute on behalf of:

Myself  Me & My Family

Please select all family members that are bringing this complaint. You can add the details of more family members by clicking "Add New Family Members" below.

[Add New Family Member](#) [Select Existing Family Member](#)

**Add New Family Member**

**Relationship \***  
Son

**Name \***  
TEST SON  
Please enter the name in capital letters. For example, JOHN LEE

**NRIC / FIN / Passport No \***  
S0000001R

**Gender \***  
Male

**Related to \***  
ONG KOK CHEN UAT

**Date of Birth \***  
01/01/2020  
Please enter date in DD/MM/YYYY format.

**Nationality \***  
SINGAPORE CITIZEN  
Please click on the search icon to select

**Residential Status \***  
C - Citizen

[Submit](#)

Primary Name ↑	Relationship	Age	Created On
TEST SON	Son	1	14/10/2021 8:35 AM

3

Click on the [Add New Family Member](#) button to **add a new family member**. You will be asked to fill in a form. Provide all details and click [Submit](#) .

4

Your family member should now be displayed under the Family member row with their **name, relationship to you and age**.



**Some helpful tips:** Family members can also be added via the **My Family** page that is available to you. To access this page, click [My Family](#) at the top of the page.



**Section 1.1 - Nominee**

Would you like to add a Nominee? ⓘ

You can also choose to add a nominee later.

No  Yes

Please add your Nominee's details by clicking on "Add Nominee". You can only add one Nominee. If you wish to add more Nominees, please contact us.

Your Nominee must sign the Nominee Appointment Form and Nominee Confidentiality Agreement. You will need to upload the signed Nominee Appointment Form and Nominee Confidentiality Agreement when submitting your claim. Please download the Nominee Appointment Form and Nominee Confidentiality Agreement [here](#).

[Add Nominee](#)

**Name \***

Please enter the name in capital letters. For example, JOHN LEE

**NRIC/ FIN/ Passport \***

**Phone Number \***

**Email \***

**Correspondence Address \***

**Occupation \***

**Is your nominee a lawyer? \***

No  Yes

Please click this box if you want your Nominee to receive notices about your case.

Please acknowledge that you have read, understood and accept all terms and conditions stated in the [Terms & Conditions for Nominee Appointment](#).

I acknowledge and accept the Terms and Conditions for Nominee Appointment. \*

Your nominee must sign the Nominee confidentiality agreement. You will need to upload the signed Nominee Confidentiality Agreement when submitting your claim. Please download the Nominee Confidentiality Agreement [here](#).

I have uploaded the Nominee confidentiality agreement, signed by my nominee. \*

If you haven't, please click to [download the form](#).

Full Name ↑	Created On
NOMINEE TEST	14/10/2021 9:20 AM

5

Select **Yes** & click the [Add Nominee](#) button to **add a nominee**. A form will appear, fill in all details and click [Submit](#) to complete the process.

6

Your Nominee should now be displayed under the **Nominee** row.



**Some helpful tips:**

Nominees are individuals who will assist you in communicating with FIDReC and are allowed to participate in mediation and adjudication sessions. Please click the box to allow your Nominee to receive notices about your case so they can keep up to date with its progress.

**Section 2 - Financial Institution**

My Complaint is against : ⓘ

Please select the financial institution that you want to submit a complaint against: ⓘ

Financial Institution

TEST FI

Please click on the search icon to select.

My Complaint is against : ⓘ


A Bank

My Insurer

Another / Third party Insurer

Other Financial Institution

- 7** In Section 2, click on the **My Complaint is against** field to choose what kind of FI you're raising a complaint against. You may raise complaints against:
- 1. Your Bank**
  - 2. Your insurer**
  - 3. Another/Third party Insurer**
  - 4. Other Financial Institutions**

 **Some helpful tips:**  
You can still make changes to the FI that you would like to raise a complaint against in this section

**Section 3 - Policy & Product Information**

Policy & Product Details [Add a Policy/Product](#)

Policy/Product ↑	Claim Type	Claim Value (\$\$)	Claim Description	Case
There are no records to display.				

Please key in details of the Policies/ Products that relate to your Complaint

Type of Policy / Product \*  
Investments

Policy / Product \*  
(IM2) Fixed Income

Policy / Account Holder Name \*  
Test CM

Policy / Product Number \*  
IM20000001

Claim Type \*  
Monetary

Claim Value (\$\$) \*  
3000

Claim Type \*  
Monetary

Claim Value (\$\$) \*  
3000

Claim Description  
This is a claim description

Coverage Type  
Test

Name of Policy / Product  
Test Policy/product

Salesperson  
Test Salesperson

[Submit Claim](#)

Policy & Product Details [Add a Policy/Product](#)

Policy/Product ↑	Claim Type	Claim Value (\$\$)	Claim Description	Case
(IM2) Fixed Income	Monetary	\$3,000.00	This is a claim description	ONG KOK CHEN UAT v TEST FI

[View details](#)

**8** Section 3 requires you to indicate what policies/products you are raising a complaint about. To begin adding one, click [Add a Policy/Product](#).

**9** You will be asked to provide certain information in fields marked by a \*. When you have provided the information click [Submit Claim](#) to save your claim.

**Some helpful tips:**  
The details of your policy/product are still editable before submission. Click the button beside the product & click **View details**.



**Section 4 - Case Description**

Please tell us about your complaint. State all the details that you remember and the documents or evidence that you have to support what you say.

**Upload Documents - Please upload all your documents**

[Add Document](#)

Document Name ↑	Document Type	Case	Created On
There are no records to display.			

10

In this section, please **describe your case** and complaint with as many details as possible. The more information we have, the better our case managers can understand your case.

11

You are encouraged to **upload documents** that will support your case. Simply click on the [Add Document](#) button. You can still proceed to file a complaint without additional documents.



**Some helpful tips:**

You can add more than one document by repeating the process. Documents include spreadsheets and audio-visual files. They may be in common formats such as .doc, .xls, .ppt, .pdf, .mp4, .wmv, etc.

Document Name \*

Type of document \*

Please choose the file you want to upload. You should check that it matches the type of document you selected. \*  
 Sample document.docx

**Upload Documents - Please upload all your documents** ⓘ

Document Name ↑	Document Type	Case	Created On
Sample Document 1	Correspondences between FI & Complainant	ONG KOK CHEN UAT v TEST FI	22/10/2021 1:32 PM


**Mandatory Documents**

Have you uploaded all your mandatory documents?  
Based on the details provided in this form, you are required to upload the following documents as part of your submission. Please upload the documents in the section above and confirm that these documents have been uploaded.

- I have uploaded a signed parental consent from for all family members that are below 18 years old. If you haven't, please click to [download the form.](#) \*
- I have uploaded the copy of NRIC/Passport for my nominee. \*
- I have uploaded the confidentiality agreement, signed by my nominee. If you haven't, please click to [download the form.](#) \*

**12** After clicking on  , this window should appear. Enter your document name and select the appropriate type of document from the **Type of document** dropdown list. Then, to choose a file from your computer, click  .

**13** Your chosen file should now be displayed under the **Upload Document** row.

 **Some helpful tips:**  
If you have a family member under the age of 18 or a nominee, you will need to submit additional documents under the **Mandatory documents** section.



**Accept T&Cs**

- I have referred my complaint to the insurance company/bank/financial institution ("FI") concerned and have not obtained a resolution to my satisfaction. \*
- I understand that FIDReC's Adjudication awards are limited to S\$100,000, but that I can refer a claim of a larger sum to FIDReC, provided I agree to reduce my claim to S\$100,000. \*
- I agree and authorise FIDReC to provide copies of the Dispute Resolution Form and all supporting documents to the FI for their investigation. I also authorise the FI to release such information as may be required by FIDReC to process this complaint. \*
- I agree and consent that in the event that my claim proceeds to adjudication, this Dispute Resolution Form, together with the supporting documents which I submitted to FIDReC will be given to the FI as part of the first exchange of documents. \*
- I confirm that I have read, understood and agree to ALL the [Terms of Use and the Obligation of Confidentiality](#) relating to the use of this Dispute Resolution Form. \*

**SU** **Email from Service User01** ↶ ↷ → 🗨

Your Complaint REF#2021/1666 ONG KOK CHEN UAT v TEST FI has been accepted CRM:0027334

Hello,

Thank you for submitting your complaint.

Please be informed that your case has been accepted by FIDReC. Your case manager will now review your submission and contact the financial institution for their response. Your case manager will contact you regarding next steps within 2 weeks.

In general, it takes about 3 to 6 months for FIDReC to complete handling a complaint. This depends on the complexity of the case, the availability of relevant evidence, whether additional evidence is required, the schedules of the parties and their witnesses etc.

We seek your understanding and patience in this regard.

If there are, however, any time sensitive issues which require our immediate attention, please inform us so that we can assist accordingly.

Should you have any queries, please do not hesitate to [contact us](#) for clarification.

Thank you.

Yours Faithfully,  
Financial Industry Disputes Resolution Centre Ltd (FIDReC)

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Read our terms and conditions and **click on each box to** acknowledge that you accept the terms. At this point, you can click on **Save As Draft** to save a draft and come back to it later. Once done, click on **Submit**.

15

You will also receive a confirmation email from us with your case number. Please check your Junk or Spam folder if you do not see the email.



**FIDReC** My Dashboard Resources My Family My Enquiries Invoices 1 ONG KOK CHEN UAT ▾

Home > 2021/1666

Thank you for filling your dispute with us.  
Our FIDReC Contact Centre Team will now review the Dispute Resolution Form to check that key information has been provided. We will contact you shortly if we need any clarification. X

My Cases

Open Cases ▾

Case Name	Case Number ↓	FI	Case Manager	Sub Status	Due Date [CM]	Created On
ONG KOK CHEN UAT v TEST FI	2021/1666	TEST FI		Pending Review		14/10/2021 8:27 AM

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After your complaint has been submitted, you will be shown this success message on the portal.

17

You have successfully submitted your dispute! This case should now be visible on your user dashboard & our case managers will contact you shortly.







# Thank you!