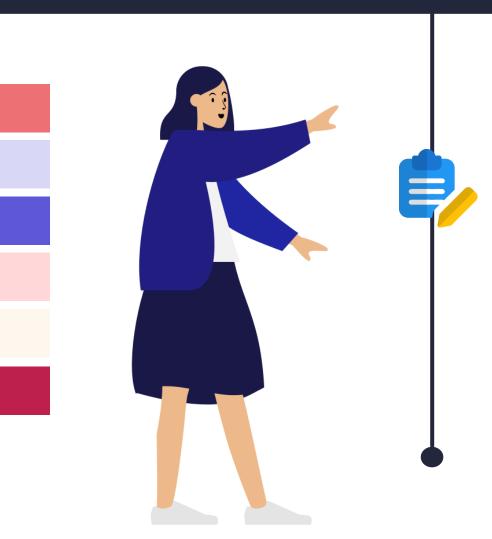


# User Manual Submitting a complaint



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



File a complaint with FIDReC

3





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?

To file a complaint against a Financial Institution with us, visit our website at <a href="www.fidrec.com.sg">www.fidrec.com.sg</a>. Select the **Sign in** option on the top menu, and log in to your account.



#### Some helpful tips:

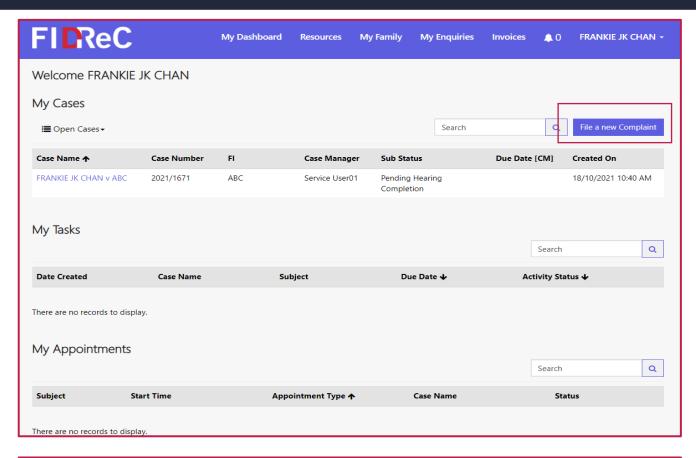
You need an account to file a complaint. You can register with us using our online **Registration Form**.



FIDReC	About Us	Processes	Resources	Register +	Submit Enquiry	Sign in
Enter your OTP						
Code	Please check your registered email for OTP. If you need new OTP please click here  Verify					

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.







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.





My Dashboard

My Family

Resources

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

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

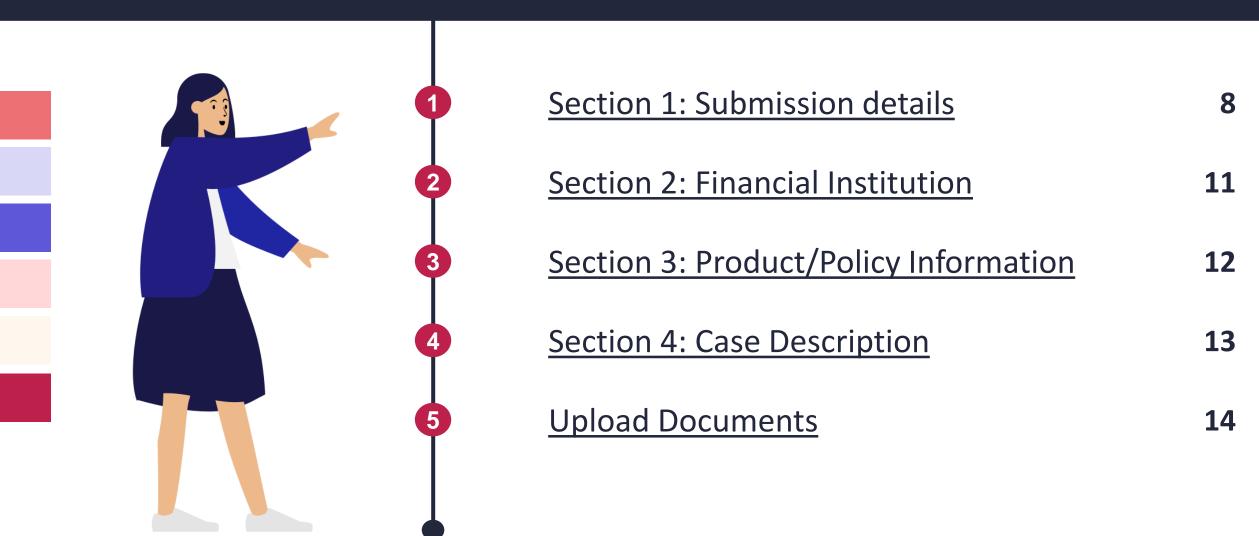


#### Some helpful tips:

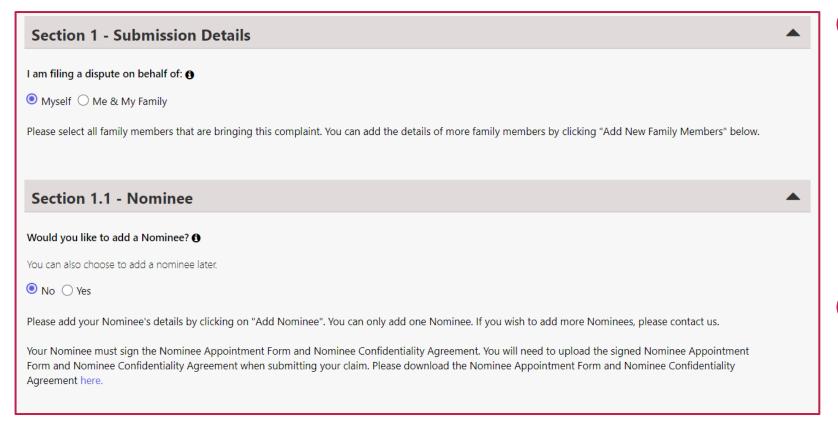
Refer to the **User Manual** for **Evaluating Eligibility of a** Complainant for a full guide on the conditions you need to meet before submitting a claim with FIDReC.



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





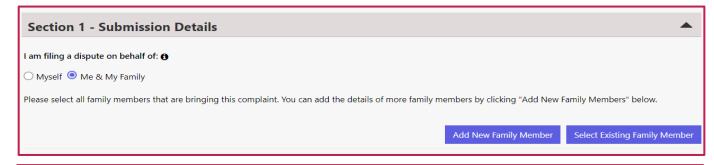


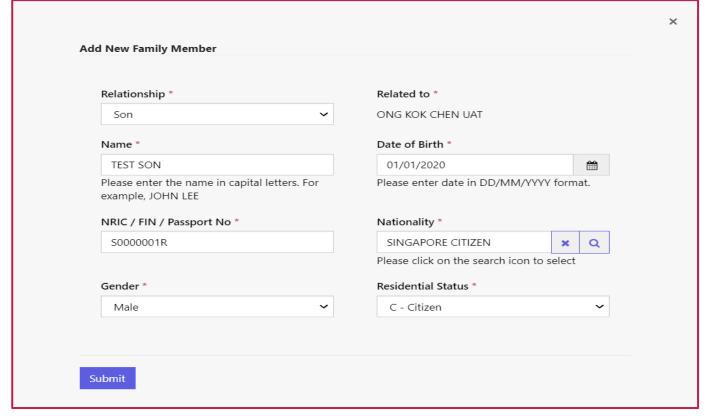
You will be directed to the Case Detail page where you are required to fill in the details of your complaint. You can submit for yourself or on behalf of your family members.

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.









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

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



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.







Would you like to add a Nominee? 

You can also choose to add a nominee later.

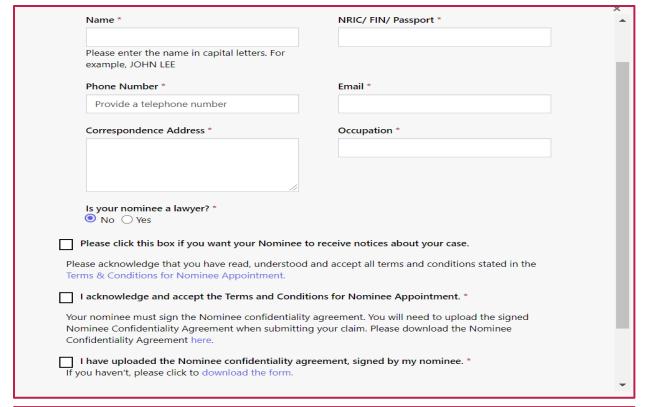
No 

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



Full Name <b>↑</b>	Created On	
NOMINEE TEST	14/10/2021 9:20 AM	0

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



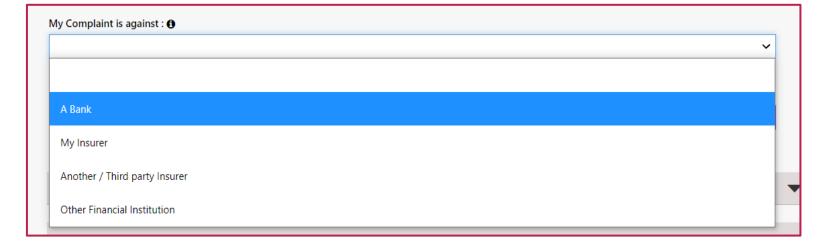
#### Some helpful tips:

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.









- 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:
  - **Your Bank**
  - **Your insurer**
  - **Another/Third party Insurer**
  - Other Financial Institutions

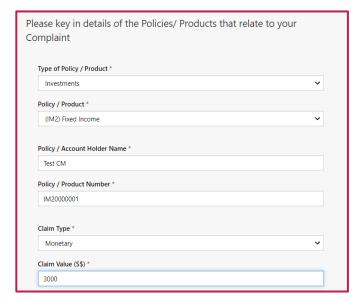


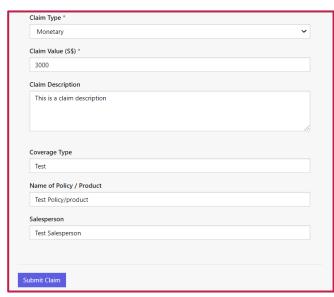
You can still make changes to the FI that you would like to raise a complaint against in this section

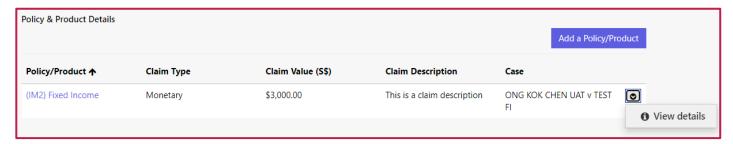












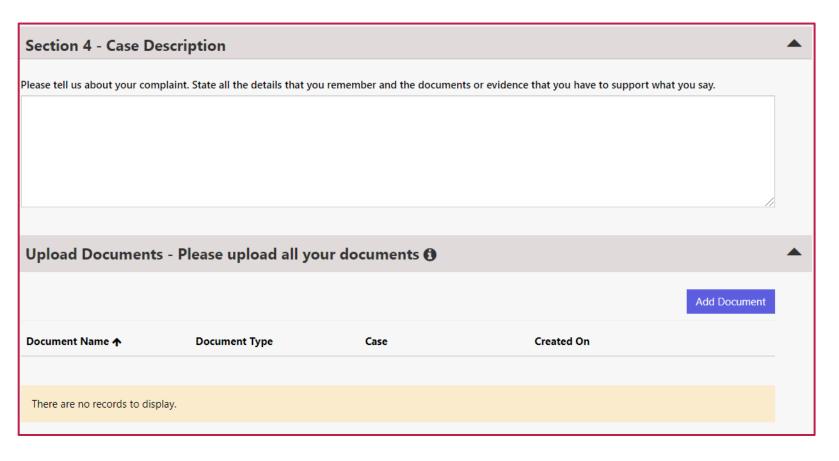
- Section 3 requires you to indicate what policies/products you are raising a complaint about. To begin adding one, click Add a Policy/Product.
- You will be asked to provide certain information in fields marked by a \*. When you have provided the information click

  Submit Claim to save your claim.



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





- 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.
- 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.

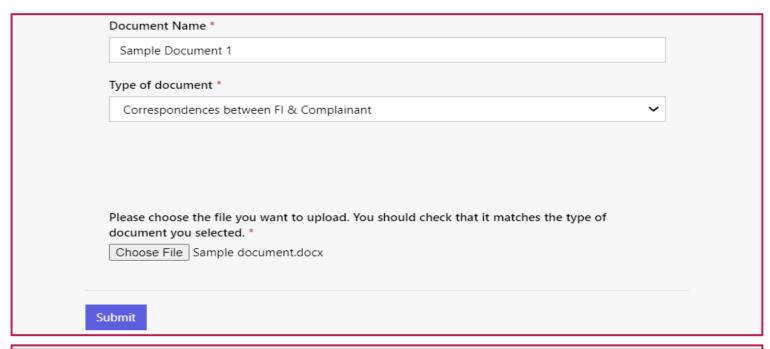


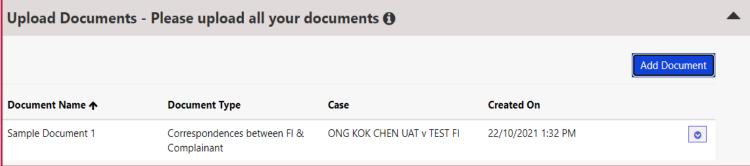
You can add more than one document by repeating the process. Documents include spreadsheets and audio-visual files. They may be in common formats such as .doc, .xls, .ppt, .pdf, .mp4, .wmv, etc.

Filing a complaint with FIDReC | 13









#### 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 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. \*

- After clicking on Add Document , 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 Choose File computer, click
- 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.

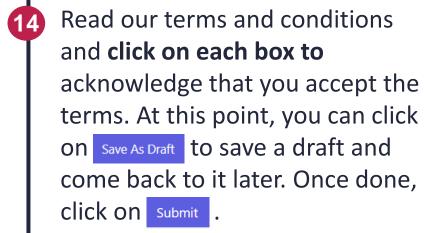
If there are, however, any time sensitive issues which require our immediate attention, please inform us so that we can assist accordingly.

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)

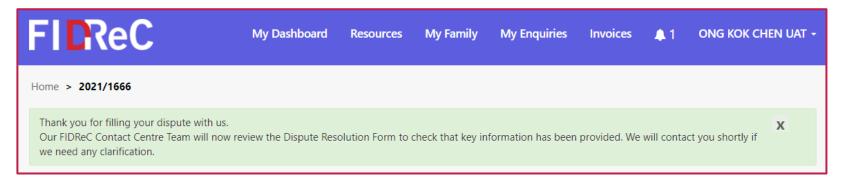


You will also receive a confirmation email from us with your case number. Please check your Junk or Spam folder if you do not see the email.

5 % → 国







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

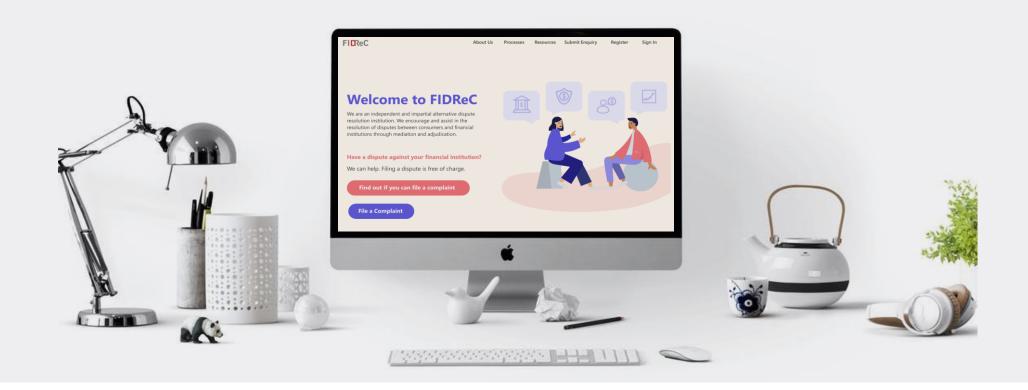


You have successfully submitted your dispute! This case should now be visible on your user dashboard & our case managers will contact you shortly.









# Thank you!