

# User Manual

## Evaluating eligibility of a complaint

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



CHECK IF YOU ARE ELIGIBLE TO FILE A COMPLAINT  
WITH FIDREC

3



## Welcome to FIDReC

We are an independent and impartial alternative dispute resolution institution. We encourage and assist in the resolution of disputes between consumers and financial institutions through [mediation](#) and [adjudication](#).

### Have a dispute with your financial institution?

We can help. Filing a dispute is free of charge.

[Find out if you can file a complaint](#)

[File a Complaint](#)



1

You do not need to log in or create an account to **check the eligibility of your complaint**. You can simply click on the

[Find out if you can file a complaint](#)

button on

the home page to be directed to the form that will get you started on your process.



### Some helpful tips:

However, after you have checked that you are eligible and wish to file a complaint, you will need to create an account.



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Home > **Evaluate My Eligibility**

Evaluate my eligibility to file a complaint

0%

Are you an individual or a sole proprietor? \*

Yes

No

Next

2

We will now be asking you a series of questions to evaluate if you are eligible to file a complaint with us.

3

Select **Yes** to this first question as only individuals or a sole proprietor are eligible to file a complaint with us. Click **Next** to proceed to the next question.



**Some helpful tips:**

If you were to select **No**, this message will appear instead as our services are only available to individuals or sole proprietors. You may still submit an enquiry if you require further assistance.

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FIDReC is unable to handle your complaint. At present, FIDReC's services are only available to all consumers who are individuals or sole proprietors. Please feel free to submit an enquiry with us should you need any further assistance.



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Home > **Evaluate My Eligibility**

Evaluate my eligibility to file a complaint

20%

Please specify the Financial Institution that you want to submit a complaint against:

Please click on the search icon to select

Can't find your Financial Institution?

- 4 Next, we need to verify if the **Financial Institution (FI)** you want to lodge a complaint against is registered with FIDReC.
- 5 Click on the  button to bring up the **FI Search window**.



6

Type in the name of the FI you wish to search for and click the  button to initiate the search.

Financial Institution ↑	Category	Category Name (Category)
<input checked="" type="checkbox"/> ABC	C	General & Composite Insurers

7

If the FI you have searched is a registered member in our database, it should appear as a search result.  Tick to select the FI and then click the **Select** button to select the FI.

Financial Institution ↑	Category	Category Name (Category)
<input checked="" type="checkbox"/> NEW INGRID & ASSOCIATES UAT	A	Bank & Finance Companies
<input type="checkbox"/> UAT COMAPNY 019	A	Bank & Finance Companies
<input type="checkbox"/> UAT COMPANY 001	B	Life & Composite Insurers
<input type="checkbox"/> UAT COMPANY 011	A	Bank & Finance Companies
<input type="checkbox"/> UAT COMPANY 015	E	Licensed Financial Advisers & Insurance Intermediaries
<input type="checkbox"/> UAT COMPANY 016	D	Capital Markets Services Licensees
<input type="checkbox"/> UAT COMPANY 021	Elective	

**Select** **Cancel** **Deselect**



**Some helpful tips:**

Adding an \* in front or behind of the search text will display a wider range of searches related to the keywords in your search



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Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

20%

Please specify the Financial Institution that you want to submit a complaint against:

ABC

Please click on the search icon to select

Can't find your Financial Institution?

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Please ensure that your selected FI appears in the **Financial Institution Complained Against** field. Click  to proceed.

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If you are unable to find the Financial Institution you are complaining against, the Institution may not be subscribed with FIDReC.

FIDReC will not be able to handle your complaint without the Institution's agreement. Please obtain the Institution's agreement and then submit an enquiry so we can assist you further.



**Some helpful tips:**

If you select  Can't find your Financial Institution?, this message will appear instead as we are only able to process complaints against FIs who are registered with us. You may still submit an enquiry if you require further assistance.



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Home > **Evaluate My Eligibility**

Evaluate my eligibility to file a complaint

40%

Have you contacted your Financial Institution about your complaint? \*

Yes

No

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Select **Yes** to this question only if you have contacted your FI regarding the complaint. Click **Next** to proceed to the next question.



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FIDReC is unable to accept your complaint at this time. You must first contact your financial institution to give the institution a chance to address your complaint.

FIDReC can accept your complaint after the institution does not respond to you within four weeks or when you are not satisfied with the response of the institution, whichever is earlier.

You may look for the contact details of your institution using the information below. If you need any help, please submit an enquiry with us.

FI Details  
ABC

**Telephone**  
78246782343

**Email**  
text@gmail.com



**Some helpful tips:**

If you were to select **No**, this message would appear instead. The details of the **FI** you wish to log a complaint against will be provided, and you can reach out to them via those methods. You may still submit an enquiry if you require further assistance.



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Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

60%

Has it been 4 weeks since you contacted your Financial Institution about your complaint or has your Financial Institution already responded to you and there is no resolution to your satisfaction? \*

Yes

No

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**10** Select **Yes** to this question if it has been 4 weeks since you contacted your FI about your complaint, or if your FI has replied with an unsatisfactory offer. Click **Next** to proceed to the next question.

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FIDReC is unable to accept your complaint at this time. FIDReC can only handle complaints if the Financial Institution has failed to resolve the complaint to your satisfaction within 4 weeks of receiving the complaint from you. If you need any help, please submit an enquiry with us.

 **Some helpful tips:**  
If you were to select **No**, this message will appear instead. You may still submit an enquiry if you require further assistance.



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Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

80%

Has it been more than 6 months since the Financial Institution's final reply to you? \*

A final reply is a letter or some other document from the Financial Institution to you that says that it is the Financial Institution's "final reply" and informs you that if you disagree, you can contact FIDReC for assistance within 6 months.

Yes

No

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Select **No** to this question only if it has been less than 6 months since your FI's **Final Reply**. Click **Next** to proceed to the next question.

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FIDReC is unable to accept your complaint. Under our Terms of Reference, complaints that are more than 6 months old after the Financial Institution's final reply cannot be brought to FIDReC.

If you need any help, please submit an enquiry with us.



**Some helpful tips:**

If you were to select **Yes**, this message will appear instead. You may still submit an enquiry if you require further assistance.



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You are eligible to file your complaint with FIDReC. Please click 'Register' above to submit your complaint.

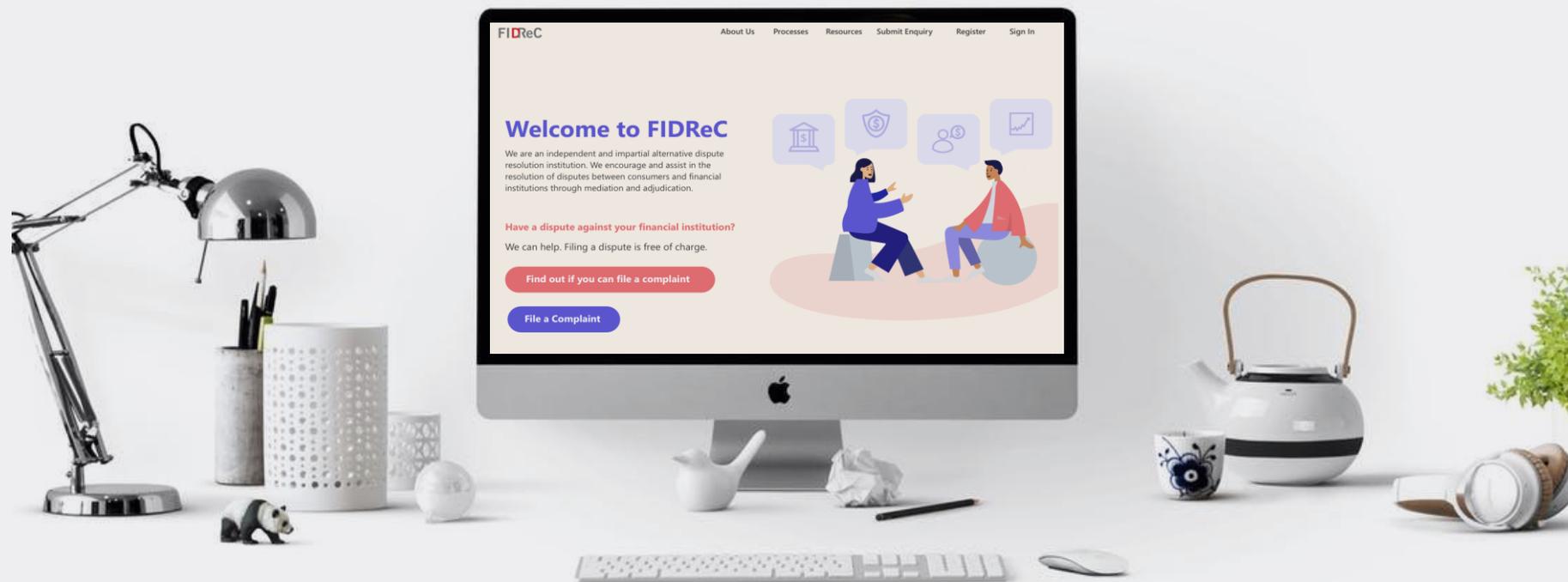
Please note that your eligibility to file your complaint does not mean that your complaint can be handled by FIDReC. It also does not mean that your complaint is valid or will be successful.

Once you submit your complaint, our team will look through the details and advise you on the next steps.

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After answering all the previous questions, **you are eligible to lodge a complaint with us** and will be shown this message if you are not already logged in. If you have already registered an account with FIDReC, click **Sign in** to proceed to the next step: **Filling in the complaint form.** Otherwise, click **Register ▾**, followed by **Register as Complainant** to proceed to : **Registering as a complainant**





# Thank you!