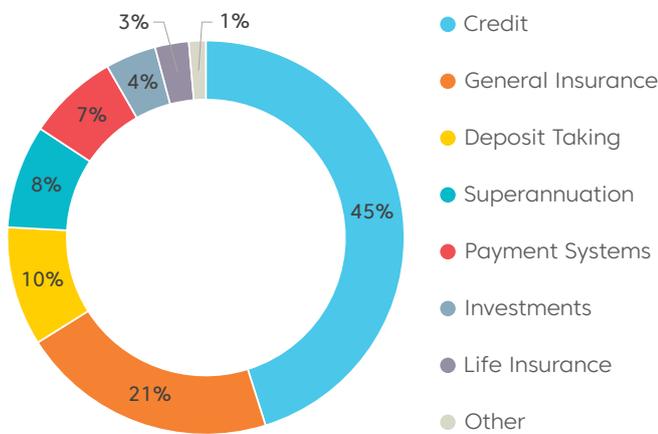


AFCA snapshot

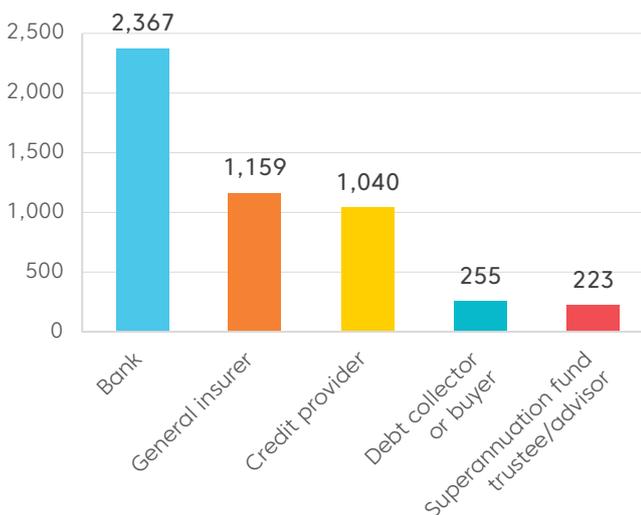
Complaints received

We received **6,522** complaints.

Complaints received by product line*



Complaints received by provider type



Less than **6%** of licensee members had a complaint lodged against them in November

Small business

We received **460** complaints from small businesses.



Most complaints were about misleading product/service information.

Systemic issues

Definite systemic issues currently under investigation **84**

Total potential serious contraventions and other breaches identified in November **4**

Events and meetings held/attended

We attended/held **35** events and meetings.

We visited Sydney, Brisbane, Adelaide, Port Douglas, Bega and Seymour.



Calls to consumer line

We received more than **13,135** calls so far, with an average of 437 per day.



Visits to our website

We received **143,380** visits to our website.

Social media followers

 Twitter **1,414**
 LinkedIn **1,095**
 Facebook **1,307**

Complaints received by main product issues

The following tables show all complaints received by the top 5 issue types.



Credit

Issue	Total
Credit reporting	406
Responsible lending	240
Misleading product/service information	167
Unauthorised transactions	156
Service quality	149



General Insurance

Issue	Total
Denial of claim - Exclusion/condition	209
Claim amount	181
Delay in claim handling	179
Denial of claim	159
Service quality	53



Deposit taking

Issue	Total
Unauthorised transactions	161
Mistaken Internet Payment	37
Service quality	32
Incorrect fees/costs	27
Failure to follow instructions/agreement	19



Superannuation

Issue	Total
Incorrect fees/costs	78
Account administration error	38
Death benefit distribution	32
Delay in claim handling	30
Claim amount	20



Payment systems

Issue	Total
Unauthorised transactions	69
Denial of claim	63
Mistaken Internet Payment	54
Service quality	20
Dishonoured transactions	9



Investments

Issue	Total
Inappropriate advice	24
Incorrect fees/costs	17
Service quality	16
Failure to act in client's best interests	13
Failure to follow instructions/agreement	11



Life insurance

Issue	Total
Denial of claim	22
Cancellation of policy	10
Delay in claim handling	10
Claim amount	9
Incorrect premiums	8