Financial difficulty process map If not resolved: To Rules Assessment Allocated to caseworker ----> To Decision **Initial** case management Day contact 1-3 Follow up parties 7 Investigate and provide Determination SOFP call if financial **Further information** verbal preliminary issued information not held request (if required) assessment Close **Resolution strategy** 35 7-14 days discussion days Information **Draft determination** Set timeframes / expectations exchange to ombudman **Decision** Follow up parties Is dispute still likely to resolve? Confirm Finalise negotiation **Issue Rules** conciliation date Progress if no clear offer 7-14 days Assessment Financial firm has 7 days which will resolve dispute days to resolve prior to decision Pre-conciliation TOC returned discussions Substantive by complainant objection? Conduct 7-14 Close conciliation days **37** days **Further** Prepare terms of negotiation agreement if resolved Close Rules assessment Conciliation

Close