**AFCA complaint resolution process**

1. **Automatic Registration and Referral**
   - Is the complaint appropriate to automatically refer back to the financial firm for IDR / EDR?
     - Yes
       - We refer the complaint to the financial firm. They have a set timeframe to work directly with the complainant to reach a resolution: up to 21 days (financial difficulty), up to 90 days (superannuation or traditional trustees) and up to 45 days for all other complaints. If the complaint is not resolved, the financial firm provides an IDR response to AFCA.
     - No
       - Is IDR been completed?
         - No
           - We cannot proceed with the complaint.
         - Yes
           - We refer the complaint to the financial firm. They have 21 days to work directly with the complainant to reach a resolution. If the complaint is not resolved, the financial firm provides an EDR response to AFCA.

2. **Assisted Registration and Referral**
   - We will contact the complainant to clarify the issue(s), discuss our process and identify the most appropriate communication method. We will also notify the financial firm to advise them of the process that will be followed. This may involve direct referral to case management, or referral back for a further response in a reduced time.

3. **Case Management**
   - Initial contact within 3 days of allocation.
     - Yes
       - This is a tailored process, and we will work with the complainant and the financial firm to reach an agreement.
     - No
       - We cannot proceed with the complaint.

**Fast Track**
- Initial contact within 3 days of allocation.
- Early input by an adjudicator to confirm our approach and likely outcome.
- We also identify any extra information we need. We ask for this information to be provided within 7 days.
- Fast Track complaints are mostly resolved by negotiation. Fast Track complaints are not conciliated.
- Once we have enough information, and if the matter has not been resolved by negotiation, we will provide a preliminary assessment over the phone or in writing.
- 4 weeks
  - If either party rejects our preliminary assessment, the matter is referred to an adjudicator for decision.

**Standard & Complex**
- Initial contact within 7 days of allocation.
- Depending on the complexity of the complaint, we ask for information to be provided within 7-21 days.
- We decide if the complaint could be resolved by negotiation or telephone conciliation.
- Once we have enough information, and if the matter has not been resolved, we will provide a preliminary assessment over the phone or in writing. In most cases it will be in writing.
- 4-8 weeks
  - If either party rejects our preliminary assessment, the matter is referred to a panel or an ombudsman for decision.

**Financial Difficulty**
- Initial contact within 3 days of allocation.
- This is a tailored process, and we will work with the complainant and the financial firm to reach an agreement.
- We ask for information to be provided within 7-14 days.
- Telephone conciliation is the most common resolution method for financial difficulty complaints.
- If the complaint cannot be resolved by conciliation or negotiation, we will provide a preliminary assessment over the phone.
- 3-6 weeks
  - If either party rejects our preliminary assessment, the matter is referred to an ombudsman for decision.
- If the financial firm accepts our preliminary assessment but the complainant does not respond, we will also refer the complaint for decision.

1. Most complaints will progress through the automatic Registration and Referral process.
2. Some complaints may not be appropriate to automatically refer back to the financial firm because of the subject matter, urgency or the accessibility needs of the complainant.
3. These are average expected timeframes.