

# How to request a transfer of liability

This is a guide to requesting a transfer of liability in the member portal.

Transfer of liability occurs when a receiving member takes liability of any new and/or existing complaints from a member. The transferring member may choose to continue their membership or request to cancel their membership.

The transfer of liability occurs when a membership remains active and must be retained, yet the complaints need to be redirected to the head organisation's EDR.

After AFCA has reviewed and completed the request, all new complaints are then directed to the organisation's head membership.

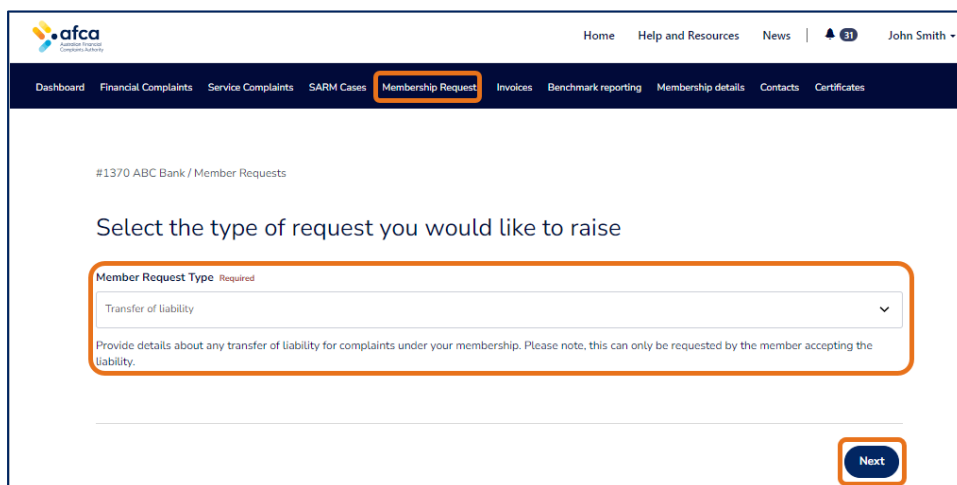
Should there be a need to transfer active complaints as well, this should be communicated to AFCA within the request.

Only the member receiving the liability can initiate the transfer request.

## Raising a Transfer of liability request

The receiving member who is accepting ownership can raise the request by following these steps:

1. Log in to the member portal.
2. Click on the **Membership Requests** tab.
3. Select **Transfer of liability** from the drop-down menu.



The screenshot shows the AFCA member portal interface. At the top, there is a navigation bar with the AFCA logo and the text 'afca Australian Financial Complaints Authority'. To the right of the logo, there are links for 'Home', 'Help and Resources', 'News', and a user profile for 'John Smith'. Below the navigation bar is a dark blue menu with several tabs: 'Dashboard', 'Financial Complaints', 'Service Complaints', 'SARM Cases', 'Membership Request' (highlighted with an orange box), 'Invoices', 'Benchmark reporting', 'Membership details', 'Contacts', and 'Certificates'. The main content area shows the breadcrumb '#1370 ABC Bank / Member Requests' and the heading 'Select the type of request you would like to raise'. Below this is a form with a dropdown menu labeled 'Member Request Type Required' and the selected option 'Transfer of liability'. A note below the dropdown reads: 'Provide details about any transfer of liability for complaints under your membership. Please note, this can only be requested by the member accepting the liability.' At the bottom right of the form is a blue 'Next' button.

4. Enter the transfer date.
5. Select the financial firm the liability is being transferred from.
6. Answer whether all open complaints will be transferred.
7. Enter details of the request.
8. Provide formal legal documents (if any) to confirm the transfer. Otherwise, accept and return the Terms and Conditions issued by AFCA after the request is received.
9. Click **Submit**.

Transfer of liability

Please select the financial firm the liability is being transferred from Required

Enter the date the transfer will be effective from Required

DDMM/YYYY

Note AFCA will complete your request in line with the effective date entered. AFCA will be in touch if they required additional information.

Will all open complaints be transferred? Required

Do not transfer any open or paused complaints  Transfer all open and paused complaints

Please type your message or details of your request here Required

Please attach any documents relevant to your request

Add Documents

File Name Created On ↓

There are no records to display.

Previous **Submit** Cancel

10. You will receive confirmation that your request has been submitted.

Thank you for submitting your Member Request

11. Once approved by AFCA, the member liability will be transferred to the receiving member and complaints will be redirected. If existing complaints have also been requested to transfer, this will be completed within 3 business days.
12. You will receive a notification when the request has been completed.

You can read more about raising requests in the member guide “How to create, allocate and complete a request.”