

Australian Financial Complaints Authority (AFCA)

The purpose of this fact sheet is to give general introductory information about the complaints process. It does not contain legal advice.

WARNING: Alternative legal action should be considered before making a complaint. What is included in a complaint may be relevant to any current or future legal proceedings. If you are involved in legal action you should immediately see a lawyer and not proceed with a complaint.

If you (or the complainant, if you are complaining on their behalf) want financial compensation, support or money you should consider seeing a lawyer before making a complaint.

General complaint information

Complaints are rarely about just one thing. When you have a problem, it may be that a number of things have gone wrong. Below are some of the common areas where issues may arise that could lead to a complaint.

Discrimination	Disability and NDIS services	Policing, Custody and Detention
Seniors and Aged Care supports and services	Consumer and Business disputes	Phone and Internet services
Banking, Insurance and Superannuation	Energy and Water services	Housing and Real Estate
Health Care services	Employment issues	Education and Training providers
Government Agencies and Departments	Child Safety and Protection	State Fines and Debts
Corruption	Privacy and Access to Information	Media and Publications

There are different complaint bodies to handle different types of complaints. You should consider the different pathways available to decide the most appropriate pathway for your circumstances. One event could lead to multiple complaints. That means you may need to lodge more than one complaint to have all of your concerns addressed.

The online triage tool on this website can help you to identify the different complaint bodies that may be able to assist you.

It is usually quickest and easiest to try to resolve a complaint directly with the person or body you are having a problem with. Many complaint handling bodies will not act on a complaint unless you have tried to resolve your complaint directly. If you do not feel it is safe or appropriate to complain directly, you should contact the relevant complaint body to discuss your situation.

Complaints involving discrimination

There are state and federal complaints bodies that handle complaints that about discrimination. If your situation involves discrimination, you should consider making a discrimination complaint in addition to any other complaints. Discrimination may occur when someone is treated less favourably on the basis of: race; sex; gender; disability; age; sexuality; relationship status; pregnancy; caring responsibilities; or having or being thought to have an infectious disease.

WARNING: The state and federal bodies that handle discrimination complaints have different rules, including time limits. You can make a complaint to both the state and federal complaint bodies, but they may decide not to address your concerns if you have already complained elsewhere. For example, if you have already lodged a discrimination complaint to anti-discrimination NSW, it is likely that Australian Human Rights Commission will decide not to act on your complaint. Please carefully review the discrimination factsheets for information about your options before making a discrimination complaint.

Australian Financial Complaints Authority

In this fact sheet, we introduce the **Australian Financial Complaints Authority (AFCA)** and outline how complaints can be made by people to AFCA.

AFCA is an independent body that helps resolve disputes between consumers, small businesses, and financial firms, such as banks and insurance companies. It offers a fair and fast way to solve problems without going to court, making financial services more trustworthy for everyone.

Legislation and Key Terms

Relevant Legislation: Below are links to legislation that is relevant to AFCA's complaint handling work.

- [Treasury Laws Amendment \(Putting Consumers First—Establishment of the Australian Financial Complaints Authority\) Act 2018 \(Cth\)](#)

Key terms:

Binding: Something that must be followed. If you accept an AFCA determination, the financial firm usually has to comply with it.

Complaint: An expression of dissatisfaction where a response or resolution is wanted, expected or required.

Complainant: A person who has made a complaint.

Determination: AFCA's final written decision about the complaint.

Direct financial loss: Money lost directly because of the problem.

Discretionary exclusion: A complaint AFCA may decide not to deal with.

Eligible person: A person or organisation allowed to complain to AFCA under its Rules.

Excluded complaint: A complaint AFCA cannot deal with, or may decide not to deal with, under its Rules.

Financial firm: The business you are complaining about, such as a bank, lender, insurer, super fund, or financial advice firm.

Independent Assessor: An independent person who can look at whether AFCA handled the complaint properly, but cannot re-decide the complaint.

Indirect financial loss: Money lost indirectly because of the problem.

Internal dispute resolution (IDR): The financial firm's own complaints process. You usually need to complain to the firm first before AFCA will deal with the complaint.

Mandatory exclusion: A complaint AFCA must exclude.

Non-financial loss: Harm that is not just about money, such as distress, inconvenience, or humiliation.

Preliminary assessment: AFCA's early view about how the complaint should be resolved.

Remedy: What AFCA can require the financial firm to do to fix the problem.

Representative: A person acting for someone else in the complaint process, such as a friend, family member, advocate, lawyer, or support worker.

Step 1: What type of Complaints can be made to this body?

Complaints about a financial firm’s product, service, decision or conduct	
Complaints can be made about a product, service, decision or conduct of a financial firm that is a member of AFCA.	
AFCA’s current public complaint streams are banking deposits and payments, credit, finance and loans, insurance, investments and financial advice, and superannuation.	
AFCA also now has expanded jurisdiction, from 12 March 2026, for certain complaints involving receiving banks and unauthorised opening of accounts or credit facilities.	
Sub-category	Example
Superannuation complaints <i>Corporations Act 2001 (Cth) s1053</i>	<p>You should make a complaint if your issue is about a superannuation decision or conduct that AFCA can review under its superannuation jurisdiction. AFCA’s current public material identifies complaints such as death benefit decisions, unreasonable delay in paying a benefit, failure to follow instructions, miscalculation of a benefit, errors in insurance cover through the fund, and errors in deducting fees or insurance premiums.</p> <p><i>Examples:</i></p> <ul style="list-style-type: none"> • <i>Maria’s super fund refused her TPD claim and she says the decision was unfair or unreasonable.</i> • <i>Jacob objects to a proposed death benefit payment because he says he should have been recognised as having an interest in the benefit.</i> • <i>Hannah says her super fund unreasonably delayed paying her benefit after she had already provided the documents it asked for.</i> • <i>Ben says his super fund miscalculated the amount of his benefit when he left the fund.</i> • <i>Chloe says the insurance cover recorded through her super fund was wrong and that error affected her claim.</i> • <i>Robert says fees or insurance premiums were deducted from his super account incorrectly.</i>
Banking deposits and payments complaints	<p>You should make a complaint if your issue is about a bank account or banking payment service that AFCA can consider, including current accounts, business transaction accounts, savings accounts, bank bills, internet or telephone banking, mistaken internet payments, ATM transactions, cheques, direct debits, and merchant facilities.</p> <p><i>Examples:</i></p> <ul style="list-style-type: none"> • <i>Jane noticed that her bank charged the same monthly account fee twice and refused to reverse it after she pointed it out.</i> • <i>Marcus entered the wrong account details when sending a transfer, told the bank immediately, and says the bank did not take reasonable steps to help recover the funds.</i>

	<ul style="list-style-type: none"> • <i>Aisha reported unauthorised card transactions, but says the bank allowed more transactions to continue before blocking the card.</i> • <i>Daniel says an ATM deposit or withdrawal was processed incorrectly and the bank did not fix it.</i> • <i>Priya says a direct debit kept being taken after she had cancelled it.</i> • <i>A café owner says the bank unfairly suspended its merchant facility for card payments.</i>
<p>Credit, finance and loan complaints</p>	<p>You should make a complaint if your issue is about a credit, finance or loan product that AFCA can consider, including things such as credit cards, personal loans, home loans, guarantees, finance arrangements, responsible lending issues, and fees and charges on a credit account or loan. AFCA also has a current dedicated pathway for financial hardship complaints. Since 10 June 2025, Buy Now Pay Later products regulated as low cost credit contracts also fall within AFCA’s credit jurisdiction.</p> <p><i>Examples:</i></p> <ul style="list-style-type: none"> • <i>Sofia asked her lender for hardship help after losing work, but says the lender did not properly assess her request.</i> • <i>Ben says his lender applied default interest and fees that were not calculated correctly under his loan contract.</i> • <i>Nadia says a lender approved her loan without properly considering whether she could repay it.</i> • <i>Marcus says the bank is enforcing a guarantee against him in circumstances he says were unfair.</i> • <i>Olivia says a default was wrongly listed or continued against her in connection with her credit account.</i> • <i>Ethan says debt collection action connected to his loan continued even though the amount owing was disputed.</i> • <i>Chloe says a Buy Now Pay Later provider handled her regulated BNPL account unfairly.</i>
<p>Insurance complaints</p>	<p>You should make a complaint if your issue is about an insurance policy, claim, cancellation, premium, settlement amount, or another insurance decision that AFCA can consider. AFCA’s current insurance categories include general and personal insurance, extended warranties, professional indemnity insurance, small business insurance, and life insurance. AFCA also identifies decisions such as cancelling a policy, denying all or part of a claim, or refusing a request to increase cover.</p> <p><i>Examples:</i></p> <ul style="list-style-type: none"> • <i>Olivia’s insurer rejected her storm damage claim and she says the loss should have been covered under the policy.</i> • <i>Ethan says his insurer cancelled his policy even though he had complied with the policy requirements.</i>

	<ul style="list-style-type: none"> • <i>Chloe says her insurer accepted her claim but underpaid the amount needed to repair the damage.</i> • <i>James says his income protection claim was wrongly declined.</i> • <i>A small business says its insurer wrongly declined a claim under its business policy.</i> • <i>Daniel says an extended warranty provider refused a repair that should have been covered.</i> • <i>A professional practice says its professional indemnity insurer denied indemnity unfairly.</i>
<p>Investment and financial advice complaints</p>	<p>You should make a complaint if your issue is about financial advice or an investment product that AFCA can consider, including financial product advice and services, derivatives, managed investment schemes, securities, and advice or services provided to a self-managed superannuation fund. AFCA’s current investments and financial advice material identifies those complaint types.</p> <p><i>Example:</i></p> <ul style="list-style-type: none"> • <i>Greg received financial advice to invest in a high-risk product without the adviser properly considering his financial circumstances or explaining the risks.</i> • <i>Mei told her broker not to buy additional shares, but the trade was made anyway.</i> • <i>Aaron was charged ongoing advice fees after the adviser had stopped providing the agreed service.</i> • <i>Priya says important risks or features of an investment product were not properly disclosed before she invested.</i> • <i>Marcus says losses were caused by the way a derivatives or foreign exchange trading account was handled.</i> • <i>Rebecca says she was given unsuitable advice to establish an SMSF and roll her super into it.</i>
<p>Receiving bank / unauthorised account or credit facility opening complaints</p>	<p>You should make a complaint if your issue is about a receiving bank’s role in a scam matter, or about a bank account or credit facility being opened in your name without your authority, where AFCA’s current jurisdiction allows that complaint. This expanded jurisdiction applies from 12 March 2026 and covers scam-related complaints involving receiving banks and unauthorised opening of accounts or credit facilities in a consumer’s name.</p> <p><i>Examples:</i></p> <ul style="list-style-type: none"> • <i>Daniel was tricked by a scammer into sending money to an account at another bank and wants AFCA to consider the receiving bank’s handling of the scam funds.</i> • <i>Priya discovered a bank account had been opened in her name without her permission and used in scam activity.</i>

- *Leo found out a credit facility had been opened in his name without his authority and wants the financial firm’s conduct reviewed.*
- *Hannah says a receiving bank failed to act appropriately after scam funds moved into accounts it operated.*

Step 2: What is the Jurisdiction of the complaints body?

Jurisdiction	Description
Federal Jurisdiction	AFCA is Australia’s external dispute resolution scheme for eligible financial complaints. It is the single dispute resolution scheme for financial services and can resolve complaints that a financial firm could not resolve through internal dispute resolution (IDR).
Geographical Scope	AFCA handles eligible complaints from across Australia about financial firms that are members of AFCA, and some complaints may still be covered even where the events happened overseas.
Time Limitations	<p>General complaints:</p> <p>AFCA does not have one single time limit for every complaint. The time limit depends on the type of complaint. For most complaints, the time limit is 6 years from when the person actually became aware, or should reasonably have become aware, of the loss, or 2 years from the financial firm’s final response or the end of a regulated loan.</p> <p>Superannuation – TPD complaints:</p> <p>If the complaint is about a TPD benefit claim, different time limits apply depending on the circumstances. If the person was working at the date of disablement, the TPD claim must be lodged with the fund trustee within 2 years of permanently ceasing employment, and any complaint to AFCA must then be made within 4 years of the trustee’s decision to decline the claim. If the person stopped work for reasons not related to disability, the complaint to AFCA must be made within 6 years of the trustee’s decision to decline the TPD claim.</p> <p>Superannuation – ATO contribution statements:</p> <p>If the complaint is about an ATO contribution statement, it must be made within 12 months of receiving written notice from the fund trustee that it gave a contribution statement to the ATO.</p> <p>Superannuation – other complaints:</p> <p>For other superannuation complaints, the complaint must usually be made within 2 years of the fund trustee’s IDR response.</p> <p>Death benefit complaints:</p> <p>Death benefit complaints have very short time limits. A person usually has 28 days to object to the fund trustee about the proposed distribution of a death benefit, and then 28 days to make a complaint to AFCA after being notified of the fund trustee’s final decision.</p>

<p>Exclusions</p> <p><i>AFCA Rules, rules C.1.1–C.1.6</i></p>	<p>AFCA must exclude some complaints. Your complaint is more likely to be excluded if it is:</p> <ol style="list-style-type: none"> 1. only about price (for example, a fee, premium or interest rate being “too high”), rather than about it being wrongly applied or not properly disclosed; 2. about who should get a benefit as between competing beneficiaries, unless it is a super or traditional trustee company service matter; 3. the same complaint already dealt with by AFCA and there is no meaningful new information; 4. already dealt with by a court, tribunal or predecessor scheme, subject to limited exceptions; 5. worth more than \$1 million, unless it is one of the listed exceptions such as super, some small business credit complaints, or a guarantee over a primary residence; 6. brought by a large related corporate group with 100 or more employees; 7. asking AFCA to re-do a trustee discretion decision, unless the complaint is really about bad faith, unfair consideration, misuse of discretion, or is a super complaint; 8. about general accounting work not tied to financial services, credit or tax (financial) advice; 9. a privacy or CDR complaint that is not actually about a Privacy Act or CDR right or duty; 10. about a lender’s commercial credit risk or security decision, unless the real issue is maladministration or hardship; 11. about a small business credit facility over \$5 million; 12. about an insurance product or insurance decision AFCA does not cover under the Rules; 13. only about poor investment performance, rather than misleading conduct or non-disclosure; 14. about overall management of a fund, scheme, RSA provider or insurer, rather than the complainant’s own position; 15. against the trustee of an SMSF acting as trustee; 16. or a traditional trustee company service complaint in one of the specifically excluded categories. <p>AFCA can only deal with complaints that fit within its Rules, so even a genuine grievance may still be outside AFCA’s jurisdiction.</p>
<p>Exercise of discretion</p> <p><i>Section C of the AFCA</i></p>	<p>AFCA may also decide not to consider some complaints, even if they are not automatically excluded. The Rules say AFCA will only do this where there are compelling reasons. Your complaint is more likely to be refused on discretion grounds if:</p> <ol style="list-style-type: none"> 1. another forum is more appropriate;

<i>Rules & Guidelines</i>	<ol style="list-style-type: none"> 2. AFCA or a predecessor scheme has already adequately dealt with it; 3. it is really only a complaint about a firm’s policy or practice in the abstract, without maladministration or inappropriate application; 4. it is frivolous, vexatious, misconceived or lacking substance; 5. you have already started court proceedings about the same issue and do not fall within the listed exceptions; 6. AFCA agrees to let the firm run the matter as a test case and the Rules’ protections are met; 7. you already entered a full and final settlement, unless you can show unfair conduct in obtaining it; 8. it is substantively the same as an earlier complaint AFCA discontinued; 9. another complainant’s consent is needed and has not been given; 10. or it is an investment-related complaint by a wholesale client who is not a small business. <p style="margin-top: 20px;">In short: AFCA may step back where the issue has already been dealt with, belongs somewhere else, has become a court matter, has already been settled, is too weak to justify the process, or sits outside AFCA’s intended role.</p>
-------------------------------	---

Step 3: Who can you make a complaint against?

Complaints about AFCA members	
<p>You can make a complaint about any financial firm that is a member of AFCA. Below are the main types of respondents AFCA may be able to deal with.</p> <p>To determine whether the ‘financial firm’ is a member of AFCA, you can search for them here</p>	
Respondent	Description
AFCA member financial firm	The financial business itself, such as a bank, lender, insurer, financial advice firm, mortgage broker business, stockbroking firm, managed investment operator, or superannuation fund (other than an SMSF).
Superannuation decision-maker	A person or entity making a decision or taking action in relation to a superannuation benefit, RSA, annuity, insurance connected to super or an RSA, or a death benefit.
Traditional trustee company co-trustee	A trustee acting jointly with another trustee in an eligible trustee company service arrangement.

Person acting for the financial firm	A person acting on behalf of the financial firm in relation to the financial service, such as an employee, agent, contractor, representative, broker, or other authorised person.
Bank involved in an unauthorised account, unauthorised credit facility, or relevant funds movement	A bank that is the account provider, credit provider, receiving bank, or bank handling funds in the specific situations covered by the Rules.
Exclusions	<ul style="list-style-type: none"> • A respondent is usually out of scope if it is not an AFCA member and does not fall within one of the special respondent types above. • An SMSF trustee acting as trustee of that SMSF should not be treated as a general in-scope respondent type under AFCA's Rules. • Ordinary government bodies and organisations that are not the provider of the relevant financial service are usually outside AFCA's scope, because AFCA is for disputes with financial firms.

Step 4: Are you eligible to make a complaint?

Eligibility	Description
Who can make a complaint to AFCA?	You can complain to AFCA if you are a person or organisation that falls within AFCA's Rules. This usually includes consumers, small businesses, and registered charities. It can consider complaints from small businesses with fewer than 100 employees, and from registered charities regardless of the number of employees.
Have you tried to resolve your complaint directly with the financial firm?	AFCA usually expects you to complain to the financial firm first through the firm's IDR process. A complainant must first make the complaint directly to the financial firm so the firm has an opportunity to resolve it. If you have not done that, AFCA may refer the complaint back to the firm before AFCA deals with it.
Can complaints be made on behalf of someone?	Yes. A complaint can be made on behalf of another person by someone such as a friend, family member, advocate, lawyer, support worker, Member of Parliament, or paid representative. AFCA allows complaints to be made through a representative, but AFCA will usually require authority showing that the person has permission to act on the complainant's behalf. AFCA has an Agent Authority Form for this purpose.
Additional information you need to know	AFCA's service is free for complainants. AFCA also says you can complain with or without a lawyer, and you do not need legal representation to use the process. However, you can still get legal advice or support at any stage if you want to.

Step 5: What remedies are available at this body?

Outcomes AFCA can provide:	
Power	Description
General approach to remedies	AFCA’s aim is usually to put the complainant as close as possible to the position they would have been in if the problem had not happened, or otherwise provide a practical outcome allowed by its Rules and the law.
Superannuation complaints	
Power	Description
Confirm, change, or replace a decision <i>Corporations Act 2001 (Cth) s1055</i>	For a superannuation complaint, AFCA can leave the original decision in place, change it, or replace it with a different decision.
Send the matter back for reconsideration	AFCA can send the matter back to the trustee or insurer and require it to reconsider the issue properly.
Require payment or another practical outcome	In a superannuation complaint, the outcome may involve requiring payment of a benefit, correcting the effect of an unfair or unreasonable decision, or otherwise making the practical outcome that follows from AFCA’s substituted or varied decision. AFCA’s superannuation guides explain that the determination focuses on whether the decision was fair and reasonable in its operation for the complainant.
Written reasons must be given <i>Corporations Act 2001 (Cth), s 1055A</i>	AFCA must give written reasons for its determination of a superannuation complaint. This is important because it means the complainant should receive a formal explanation of the outcome.
No cap on superannuation claims or remedies <i>Corporations Act 2001 (Cth) s 1051(4)(f)</i>	For superannuation complaints, the legislation says there are no limits on the value of claims or the value of remedies that may be determined under the AFCA scheme.
Non-superannuation complaints	
Monetary Compensation	AFCA can award monetary compensation for direct financial loss and, where appropriate, indirect financial loss. AFCA must at least

	compensate direct loss caused by a financial firm’s breach of an obligation owed in providing the financial or credit product or service.
Debt or repayment changes	AFCA can require changes to a debt or repayment arrangement. ASIC gives examples such as cancelling a loan or working out a payment plan for debts owed.
Release of security	ASIC’s guidance says AFCA may make non-monetary orders requiring a financial firm to take or not take a particular action, and RG 267 includes examples such as changing contractual arrangements and other practical remedies. A release of security can fall within that kind of practical outcome where AFCA’s Rules allow it.
Fee, charge or interest adjustments	AFCA can require a firm to refund, waive, or adjust fees, charges or interest where that is the proper way to resolve the complaint. ASIC expressly gives refunding a fee and correcting an interest rate calculation error as examples of AFCA outcomes.
Contractual remedies	AFCA may make non-monetary orders such as releasing a complainant from a contract and refunding money paid plus interest, or varying the terms of a contract where third-party rights are not affected. In practical terms, AFCA can sometimes change or unwind part of a contract to fix the problem.
Insurance claim outcomes	AFCA can require an insurer to meet a valid claim. ASIC gives examples such as paying an insurance claim in part or in full, and AFCA’s outcomes material explains that outcomes can include repairing, reinstating, or replacing property where appropriate.
Privacy remedies	AFCA’s outcomes material says that, for privacy complaints, outcomes can include requiring the firm to stop certain conduct or correct, add to, or delete personal information, where appropriate.
Stop enforcement of a default judgment in limited circumstances	AFCA can sometimes consider complaints asking for a pause on enforcing a default judgment, but only in limited cases involving financial hardship and only if the Rule requirements are met. It does not have a general power to stop enforcement in all default judgment cases.
Apology	AFCA’s outcomes material says an outcome can include an apology. This is a non-financial remedy, not compensation.
Additional information you need to know	<p>Compensation details:</p> <ul style="list-style-type: none"> • Direct Financial Loss: This usually means money lost directly because of the problem, such as an overcharge, a wrongly applied fee, or a denied claim amount that should have been paid. AFCA must at least compensate direct loss caused by a firm’s breach of obligation. • Indirect Financial Loss: This means a financial loss that is a step removed from the original problem, but still caused by it. AFCA may award this where appropriate, subject to the Rules and the circumstances of the complaint.

	<ul style="list-style-type: none"> • Non-Financial Loss: AFCA may consider claims for non-financial loss where appropriate. This can include things like distress, humiliation, inconvenience, or loss of peace of mind, but it should be stated cautiously because it is not available in every case and depends on the Rules and the type of complaint. <p>AFCA cannot award punitive or exemplary damages. Its role is to resolve the complaint and compensate loss or require a practical remedy where appropriate, not to punish the financial firm.</p>
--	---

Step 6: Preparing your complaint. What should it include?

Requirement	Description
Format	Complaints can be made online or via phone, post, email and hard-copy form options.
Personal Details	<p>If you are making a complaint, you need to provide details of your:</p> <ul style="list-style-type: none"> • Full name • Date of birth • Contact information, such as an email or postal address and phone number. <p>If you are lodging a complaint on someone’s behalf you will need to provide their personal details.</p>
Financial Firms Details	<p>You will need to provide the name of the financial firm that you are complaining about, and if possible, the firms reference number. You will also need to identify if you have made a complaint to them, and if so, when you complained.</p> <p>If you cannot find the financial firm that you are looking for, please contact AFCA through their ‘live chat’ function on their website or call 1800 931 678.</p>
Relevant Facts	<p>You will need to also provide the following:</p> <ul style="list-style-type: none"> • the type of product or service you are complaining about (i.e., home loan, life or home insurance policy, investment product, superannuation account); • what has happened that you want to complaint about and when it happened • how you would like AFCA to help. What you think a fair and reasonable outcome to the complaint is. • Whether the financial firm has commenced legal proceedings against you in court. <p>You should provide AFCA with copies of any documents that support you complaint, including any correspondence you exchanged with the financial firm about your complaint.</p>

What to keep in mind	Give AFCA accurate information and include documents that are relevant to your complaint. It is best to focus on the key facts, what happened, and what outcome you want.
----------------------	---

Step 7: Lodging your complaint and next steps.

Step	Description
Where to lodge your complaint	<p>You can lodge your complaint by:</p> <ul style="list-style-type: none"> • Online: https://www.afca.org.au/make-a-complaint; or • Post: GPO Box 3, Melbourne, VIC 3001 • Email: info@afca.org.au • Phone: 1800 931 678 Monday to Friday between 9am and 5pm <p>You can contact AFCA if you need assistance with lodging your complaint.</p>
Notice	After you lodge your complaint, AFCA will usually notify the financial firm and decide on the best way to deal with the complaint. Once AFCA begins to consider a complaint, it may ask for further information from you or the financial firm and may also help you try to resolve the complaint through negotiation or conciliation.
If you have not first complained to the financial firm	AFCA usually expects you to complain to the financial firm first through its internal dispute resolution (IDR) process. The complainant must first make the complaint directly to the financial firm so the firm has an opportunity to resolve it. If you have not done that, AFCA may refer the complaint back to the financial firm before AFCA considers it further.
Refer-back timeframes	If AFCA refers the complaint back to the financial firm, the firm will usually be given a timeframe to try to resolve it, and that timeframe may vary depending on the type of complaint.
Informal methods	AFCA will generally try to resolve complaints through informal methods first. This may include AFCA helping you and the financial firm resolve the complaint, often through negotiation or conciliation. In practical terms, this means AFCA may try to help both sides reach an agreement without needing a final decision.
Formal methods: Preliminary assessment	If the complaint is not resolved informally, AFCA may issue a preliminary assessment. This is AFCA’s initial view about the facts, issues, and how the complaint should be resolved. It gives both you and the financial firm a chance to consider AFCA’s view before the matter moves to a final determination. This is consistent with AFCA’s published process materials describing a preliminary assessment stage before a determination in some matters.

Formal methods: Determination	If the complaint is not resolved after AFCA’s preliminary view, AFCA may make a determination. AFCA may decide that the financial firm either does not need to take any further steps, or does need to take certain steps to resolve the complaint. If you accept AFCA’s determination, it is binding on the financial firm for most non-superannuation complaints.
Written reasons	AFCA should give its determination in writing. For superannuation complaints, the legislation specifically requires AFCA to give written reasons for its determination.
Withdrawing a complaint	You can withdraw your complaint at any time by telling AFCA that you no longer want it to continue. AFCA may stop progressing a complaint if the complainant does not engage with the process.
Closing a complaint	AFCA may close or stop considering a complaint in some circumstances. This can happen, for example, if the complaint is outside AFCA’s jurisdiction or excluded under the Rules, or if AFCA decides the financial firm has already dealt with the complaint appropriately and does not need to take further steps. ASIC’s guidance says AFCA may decide that the financial firm has dealt with the complaint appropriately and does not need to award compensation or take further action.
If AFCA closes the complaint	If AFCA closes or otherwise ends the complaint process, AFCA should explain the outcome. For superannuation complaints, written reasons are specifically required for determinations by legislation. For other complaints, AFCA’s process materials indicate that AFCA communicates its decision and reasons as part of its complaint handling process.

Step 8: Post-complaint – what if you are not happy with the outcome of your complaint?

Avenue	Description
Complaint about AFCA’s service	If you are unhappy with how AFCA handled your complaint, you can complain about AFCA’s service. AFCA’s Independent Assessor can review whether AFCA handled the complaint appropriately. However, the Independent Assessor cannot reopen the complaint, reconsider its merits, or change the outcome.
Court options	If you do not accept AFCA’s determination, you may decide to pursue your claim through the courts instead. Court proceedings can take time and may be expensive, so it is sensible to get legal advice first. If your complaint is a superannuation complaint, a party may also appeal AFCA’s determination to the Federal Court on a question of law.

Step 9: Other bodies that handle complaints about financial firms

Complaint body	Description
<p>Australian Human Rights Commission</p>	<p>The Australian Human Rights Commission (AHRC) can handle complaints about discrimination that occurs in employment, education, the provision of goods and services, accommodation, sport or the administration of Commonwealth laws and services. If you have experienced discrimination, bullying or harassment on the basis of you ex, disability, race, age or sexual preference the AHRC may be able to help.</p> <p>There are also State Government discrimination complaint bodies who may also be able to assist.</p>
<p>Office of the Australian Information Commissioner</p>	<p>The Office of the Australian Information Commissioner (OAIC) can handle complaints about the way personal information has been handled by Australian Government agencies and some private organisations. The OAIC can also review freedom of information decisions that are made by Australian Government agencies and ministers.</p> <p>There are also State Government privacy and information complaint bodies who may also be able to assist.</p>
<p>National Anti-Corruption Commission</p>	<p>The National Anti-Corruption Commission (NACC) handles complaints about serious or systemic corruption in the Australian Government public sector.</p> <p>There are also a State Government corruption complaint bodies who may also be able to assist.</p>
<p>Australian Securities and Investments Commission</p>	<p>The Australian Securities and Investments Commission (ASIC) is the Australian financial services regulator.</p> <p>ASIC can hear complaints about financial services, particularly where the complaint is about dishonesty, fraud, unfairness, or incompetence by people selling, or advising on, investments, superannuation, insurance and banking.</p> <p>ASIC will take action to prevent and address significant harm to the financial system and consumers on issues that align with their strategic priorities. If your complaint aligns with one of these priorities ASIC can take action to prevent the issue but cannot provide individual redress.</p> <p>If you have a complaint that you believe is a systemic issue that affects a lot of customers, you can bring it to the attention of ASIC for widespread review, however they cannot redress your individual situation.</p>
<p>Commonwealth Ombudsman</p>	<p>The Commonwealth Ombudsman reviews complaints about the administrative actions of Australian Government agencies, including issues with services and programs they provide. Specifically, it handles complaints related to areas such as immigration, law enforcement, and postal services, as well as overseeing complaints against private health insurers, distinguishing it from AFCA, which deals with disputes related to</p>

	financial services, including banking, insurance (except private health), superannuation, and investment.
Australian Consumer and Competition Commission	If your complaint is regarding anti-competitive or harmful conduct to consumers, the Australian Consumer and Competition Commission (ACCC) can act to ensure the proper functioning of Australian markets.

Need help to preparing or pursuing your complaint?

Below are organisations that may be able to help you to make your complaint, provide support or advocacy during the complaint process or give you more information.

Organisation	Contact Details	How they can help
Financial Rights Legal Centre	<p>Website: https://financialrights.org.au/</p> <p>Online Inquiry Form: https://financialrights.org.au/about-us/contact-form-financial-rights/</p> <p>Telephone: 1800 844 949 (Legal Advice Line) (10 am – 1 pm Monday to Friday)</p>	A community legal centre specialising in financial services. Free telephone legal advice to NSW consumers on credit, debt, banking, and insurance matters. Advice can include how to lodge complaints with AFCA.
Legal Aid	<p>Website: https://www.legalaid.nsw.gov.au/</p> <p>Office Locations: There are many different offices. For the closest one to you please refer to: https://www.legalaid.nsw.gov.au/contact-us/legal-aid-nsw-offices</p>	Legal Aid can provide advice in-person or over the phone relating to consumer law such as credit, debt and mortgage matters.
LawAccess NSW	<p>Website: https://www.lawaccess.nsw.gov.au/</p> <p>Telephone: 1300 888 529</p>	<p>LawAccess NSW is the best place to start to resolve a legal problem in NSW. It is a free government telephone service that provides legal information, advice and referrals for people who have a legal problem in NSW.</p> <p>LawAccess NSW can refer you to the community legal centre that is most appropriate for your legal issue.</p>
Insurance Law Service	<p>Website: https://insurancelaw.org.au/</p> <p>Online Inquiry Form: https://insurancelaw.org.au/about-us/contact-form-insurance-law-service/</p> <p>Telephone: 1300 663 464</p>	For any queries on insurance services, Insurance Law Service provide advice over telephone or through their online enquiry form.
Translating and Interpreter Service	<p>Website: www.tisnational.gov.au</p> <p>Telephone: 131 450</p>	Provide support to people if English is not their first language.

National Relay Service	Website: www.accesshub.gov.au	Provides a range of services to support people who are deaf or have a hearing or speech impairment to communicate.
------------------------	---	--

Self-help tools and additional resources

Resource	How this helps
ASIC Money Smart	Provides online financial guidance, including tips on managing your money, borrowing and credit, insurance, superannuation, and retirement, investing and scams.
Where to make a complaint	A list of complaint services depending on your complaint type from the NSW Ombudsman.
Call It Out	Online register for racism/discrimination experienced or witnessed towards First Nations Australians. Not an official complaints body.
How to make a complaint	Guidance on how to make a complaint
Law Society: Know Your Rights	Guidance for individuals who are uncertain about where to start when seeking legal advice.