



ASIC
Australian Securities &
Investments Commission

Internal dispute resolution data dictionary

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About this dictionary

This data dictionary is for financial firms that must report their internal dispute resolution (IDR) data to ASIC.

It sets out:

- the IDR data dictionary
- the codes reference tables for the data dictionary.

IDR data dictionary

Financial firm identifying information

Table 1: Object class: Financial firm identifying information

Number	Data element name	Description	Permissible values	Guide for use	Codes
1	Financial firm name	Name of the financial firm providing the data	Text and numeric	Mandatory field	Not applicable
2	Financial firm Australian Business Number (ABN)	ABN of the entity lodging the IDR data	Numeric only	Mandatory field	Not applicable
3	Ultimate holding company (UHC) name	Name of the financial firm's UHC where applicable	Text and numeric	Mandatory field Where there is no UHC, input 'Not applicable'	Not applicable
4	UHC's ABN	ABN of the firm's UHC lodging the IDR data	Numeric only	Mandatory field Where there is no UHC, input 'Not applicable'	Not applicable
5	Start of reporting period	Start of the six-month period for which the IDR data are being reported	Date	Mandatory field Date must be presented in the format DD/MM/YYYY Start of reporting period must be: <ul style="list-style-type: none"> • 01/01/YYYY or • 01/07/YYYY 	Not applicable

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Number	Data element name	Description	Permissible values	Guide for use	Codes
6	End of reporting period	End of the six-month period for which the IDR data are being reported	Date	Mandatory field Date must be presented in the format DD/MM/YYYY End of reporting period must be: <ul style="list-style-type: none"> • 30/06/YYYY or • 31/12/YYYY 	Not applicable
7	Financial firm's primary business sector	The sector of the primary business of the financial firm reporting IDR data	Text only (see Codes)	Mandatory field	1 = Deposit taking and credit 2 = Investment management, superannuation and related services 3 = Market infrastructure and intermediaries 4 = Financial advice 5 = Insurance 6 = Other
8	Financial firm's primary business subsector	The subsector of the primary business of the financial firm reporting IDR data	Text only (see Codes)	Mandatory field Response is dependent on input for data element 7 'Entity primary business sector'	See Table 5.

Complaint identifying information

Table 2: Object class: Complaint identifying information

Number	Data element name	Description	Permissible values	Guide for use	Codes
9	Financial firm's complaint unique identifier	Financial firm's unique identifier for each complaint	Text and numeric	Mandatory field The unique identifier must be unique to each complaint reported and never re-used by the financial entity	Not applicable

Complainant demographics

Table 3: Object class: Complainant demographics

Number	Data element name	Description	Permissible values	Guide for use	Codes
10	Complainant type	Who made the complaint	Text only (see Codes)	Mandatory field	1 = Individual 2 = Small business 9 = Not stated/unknown
11	Complainant gender	Gender of the person raising the complaint	Text only (see Codes)	Mandatory field A response is required if data element 10 'Complainant type' equals 1 (Individual)	1 = Male 2 = Female 3 = Other 8 = Not applicable (small business) 9 = Not stated/unknown

Number	Data element name	Description	Permissible values	Guide for use	Codes
12	Complainant age	The complainant's age at their last birthday	Text only (see Codes)	Mandatory field A response is required if data element 10 'Complainant type' equals 1 (Individual)	1 = Less than 18 years 2 = 18–24 years 3 = 25–34 years 4 = 35–44 years 5 = 45–54 years 6 = 55–64 years 7 = Greater than 65 years
13	Aboriginal or Torres Strait Islander descent	Is the complainant of Aboriginal or Torres Strait Islander descent?	Text only (see Codes)	Mandatory field A response is required if data element 10 'Complainant type' equals 1 (Individual)	1 = No 2 = Yes, Aboriginal 3 = Yes, Torres Strait Islander 9 = Not stated/unknown
14	Complainant geographic state	State in which the complainant is a resident	Text only (see Codes)	Mandatory field	1 = NSW 2 = Vic. 3 = Qld 4 = SA 5 = WA 6 = Tas. 7 = NT 8 = ACT 9 = Other territories 10 = Overseas

Complaint information

Table 4: Object class: Complaint information

Number	Data element name	Description	Permissible values	Guide for use	Codes
15	Licence or registration type	Confirm the licence or registration type the complaint relates to	Text only (see codes)	<p>Mandatory field</p> <p>See the ASIC website for further details on:</p> <ul style="list-style-type: none"> Australian financial services (AFS) licence Australian credit licence registrable superannuation entity (RSE) licence 	<p>1 = AFS licence</p> <p>2 = Credit licence</p> <p>3 = RSE licence</p> <p>8 = Not applicable</p>
16	Licence number	Detail the licence number the complaint relates to	Text and numeric	<p>Conditional field</p> <p>A response is required if data element 15 'Licence or registration type' equals 1 (AFS licence), 2 (Credit licence), or 3 (RSE licence)</p>	Not applicable
17	Does the complaint relate to the authorised representative of an AFS licensee or an authorised credit representative?	Confirm whether the complaint relates to an authorised representative or a credit representative.	Text only (see Codes)	<p>Mandatory field</p> <p>See the ASIC website for further details on 'Who can be an authorised representative of an AFS licensee' and 'Credit representatives'</p>	<p>1 = Yes</p> <p>2 = No</p>
18	Authorised representative or credit representative identifier number	The unique identifier ASIC issued for an authorised representative or a credit representative	Numeric only	<p>Conditional field</p> <p>A response is required if data element 17 'Does the complaint relate to an AFS or credit representative?' equals 1 (Yes).</p>	Not applicable

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Number	Data element name	Description	Permissible values	Guide for use	Codes
19	Complaint status	The status of the complaint at the time of reporting	Text only (see Codes)	<p>Mandatory field</p> <p>Use 1 (Open) if the complaint has been opened for the first time and its resolution is in progress</p> <p>Use 2 (Re-opened) if the complaint has been re-opened (e.g. if a complaint has been referred back from the Australian Financial Complaints Authority (AFCA) or additional information has become available). If 2 (Re-opened) is used, record the reason for re-opening the complaint in data element 24 'Reason for re-opening'.</p> <p>Use 3 (Withdrawn) if the complaint was withdrawn by the complainant or contact with the complainant has been lost.</p> <p>Use 4 (Closed) if the complaint has been resolved or firm has provided a final response to complainant</p>	<p>1 = Open</p> <p>2 = Re-opened</p> <p>3 = Withdrawn</p> <p>4 = Closed</p>
20	Date received	The date the financial firm first received the complaint	Date	<p>Mandatory field</p> <p>Date must be presented in the format DD/MM/YYYY</p>	Not applicable
21	Complainant's desired outcome	Provide details of the complainant's desired outcome	Text and numeric	<p>Mandatory field</p> <p>Maximum 4,000 characters</p>	Not applicable

Number	Data element name	Description	Permissible values	Guide for use	Codes
22	Date closed	Date the complaint was closed or withdrawn	Date	Conditional field A response is required if the answer to data element 19 'Complaint status' is 3 (Withdrawn) or 4 (Closed) Date must be presented in the format DD/MM/YYYY	Not applicable
23	Date re-opened	Date the complaint was re-opened	Date	Conditional field A response is required if the answer to data element 19 'Complaint status' is 2 (Re-opened) Date must be presented in the format DD/MM/YYYY	Not applicable
24	Reason for re-opening	The reason for re-opening the complaint	Text only (see Codes)	Conditional field A response is required if the answer to data element 19 'Complaint status' is 2 (Re-opened)	1 = Referred back from AFCA 2 = Additional information received/known 3 = Other
25	Date closed after re-opening	Date the complaint was closed after re-opening	Date	Conditional field A response is required if the answer to data element 19 'Complaint status' is 2 (Re-opened) Date must be presented in the format DD/MM/YYYY	Not applicable
26	AFCA status	Is the complaint currently undergoing or previously at any stage gone through to AFCA?	Text only (see Codes)	Mandatory field	1 = Yes 2 = No

Number	Data element name	Description	Permissible values	Guide for use	Codes
27	AFCA reference number or case unique identifier	AFCA reference number or case unique identifier, where known	Text and numeric	Conditional field A response is required if the answer to data element 26 'AFCA status' is 1 (Yes) Where the AFCA reference number or case unique identifier is not known or unavailable, state 'Unknown'	Not applicable
28	AFCA date	Date the complaint was received by AFCA	DD/MM/YYYY	Conditional field A response is required if the answer to data element 26 'AFCA status' is 1 (Yes)	Not applicable
29	Product or service line	The financial sector for the product or service category	Text only (see Codes)	Mandatory field This data element is consistent with those used by the AFCA in reporting complaints lodged with them	See Table 6–Table 12
30	Product or service category	The broad category of product or service that the complaint is about	Text only (see Codes)	Mandatory field This data element is consistent with those used by AFCA in reporting complaints lodged with them.	See Table 6–Table 12
31	Product or service type	The individual product or service that the complaint is about	Text only (see Codes)	Mandatory field This data element is consistent with those used by AFCA in reporting complaints lodged with them.	See Table 6–Table 12

Number	Data element name	Description	Permissible values	Guide for use	Codes
32	Complaint issue	Issue raised by complaint	Text only (see Codes)	Mandatory field Where there is more than one issue, elect the primary issue raised by the complainant	1 = Advice 2 = Charges 3 = Disclosure 4 = Financial difficulty 5 = Financial service provider decision 6 = Instructions 7 = Insurance claims 8 = Privacy and confidentiality 9 = Service and/or administration 10 = Transactions 11 = Other
33	Description of complaint issue	Detail any further details on the complaint issue	Text and numeric	Mandatory field Maximum 4,000 characters	Not applicable
34	Complaint outcome	The outcome of the complaint	Text only (see Codes)	Mandatory field on closure	1 = In favour of complainant in full 2 = In favour of complainant in part 3 = In favour of entity
35	Complaint remedy	Detail if the complaint remedy included any financial component	Text only (see Codes)	Mandatory field on closure	1 = Financial remedy 2 = Non-financial remedy

Number	Data element name	Description	Permissible values	Guide for use	Codes
36	Financial compensation	Amount of financial compensation that was paid	Numeric only (see Codes)	Conditional field A response is required if the answer to data element 35 'Complaint remedy' is 1 (Financial remedy)	1 = 1–49 2 = 50–99 3 = 100–499 4 = 500–999 5 = 1,000–4,999 6 = 5,000–9,999 7 = 10,000–49,999 8 = 50,000–99,999 9 = 100,000–249,999 10 = 250,000–499,999 11 = More than 500,000
37	Description of outcome and/or remedies	Detail any additional comments on the outcome and/or remedies	Text and numeric	Mandatory field on closure Maximum 4,000 characters	Not applicable

Appendix: Codes reference tables

Financial firm's primary business subsector

Table 5: Financial firm's primary business subsector

Sector number	Financial firm business sector	Financial firm primary business subsector number and name
1	Deposit taking and credit	1 Credit provider
		2 Small account credit provider
		3 Credit intermediaries
		4 Deposit product providers
		5 Payment product providers
		6 Margin lenders
2	Investment management, superannuation and related services	7 Superannuation trustees
		8 Responsible entities
		9 Wholesale trustees
		10 Custodians
		11 Investor directed portfolio service (IDPS) operators
		12 Managed discretionary account (MDA) providers
		13 Traditional trustee company service providers
3	Market infrastructure and intermediaries	14 Securities exchange operators
		15 Derivatives market operators
		16 Overseas market operators
		17 Clearing and settlement (CS) facility operators
		18 Australian derivative trade repository operators
		19 Futures exchange participants
		20 Securities dealers
		21 Corporate advisers
		22 Over-the-counter (OTC) traders
		23 Retail OTC derivative issuers
		24 Wholesale electricity dealers
		25 Credit rating agencies
		4
27 Licensees that provide general advice only		
5	Insurance	28 Insurance product providers
		29 Insurance product distributors
		30 Risk management product providers

Sector number	Financial firm business sector	Financial firm primary business subsector number and name
6	Other	31 Business relying on fintech licensing exemption
		32 Other

Business rule

If the financial firm business sector = 1, then the financial firm primary business subsector must = 1–6

If the financial firm business sector = 2, then the financial firm primary business subsector must = 7–13

If the financial firm business sector = 3, then the financial firm primary business subsector must = 14–25

If the financial firm business sector = 4, then the financial firm primary business subsector must = 26–27

If the financial firm business sector = 5, then the financial firm primary business subsector must = 28–30

If the financial firm business sector = 6, then the financial firm primary business subsector must = 31–32

Product and service line, category and type

Table 6: Credit (product and service line number 1)

Category number	Product and service category	Product and service number and type
1	Business finance	1 Business credit card
		2 Business Loans
		3 Commercial bills
		4 Hire purchase/lease
		5 Letter of credit
		6 Line of credit/overdraft
		7 Non-financial services provider debt
2	Consumer credit	8 Construction loans
		9 Credit cards
		10 Debt management/ credit repair
		11 Equity release
		12 Hire purchase/lease
		13 Home loans'
		14 Interest free finance
		15 Investment property loans
		16 Line of credit/ overdraft
		17 Non-financial firm debt
		18 Personal loans
		19 Short-term finance
3	Guarantees	20 Bank guarantee

Category number	Product and service category	Product and service number and type
4	Margin loans	21 Business guarantee
		22 Consumer guarantee
		23 Margin loans

Table 7: Deposit taking (product and service line number 2)

Category number	Product and service category	Product and service number and type
5	Current accounts	24 Business transaction accounts
		25 Foreign currency accounts
		26 Mortgage offset accounts
		27 Passbook accounts
		28 Personal transaction accounts
6	Safe custody	29 Safe custody
7	Savings account	30 Bank bills
		31 Cash management accounts
		32 First home buyer accounts
		33 Online accounts
		34 Term deposits

Table 8: General insurance (product and service line number 3)

Category number	Product and service category	Product and service number and type
8	Domestic insurance	35 Consumer credit
		36 Home building
		37 Home contents
		38 Motor vehicle – Comprehensive
		39 Motor vehicle – Third-party fire and theft
		40 Motor vehicle – Third-party theft
		41 Motor vehicle – Uninsured third-party
		42 Personal and domestic property – Caravan
		43 Personal and domestic property – Domestic pet
		44 Personal and domestic property – Horse
		45 Personal and domestic property – Mobile phone
		46 Personal and domestic property – Moveables
		47 Personal and domestic property – Pleasure craft
		48 Personal and domestic property – Trailer
		49 Personal and domestic property – Valuables
		50 Residential strata title
		51 Sickness and accident
		52 Ticket
		53 Travel
		54 Trust bond
9	Extended warranty	55 Brown goods
		56 Motor vehicles
		57 Whitegoods
10	Professional indemnity	58 Medical indemnity
		59 Other professional indemnity

Category number	Product and service category	Product and service number and type
11	Small business and farm insurance	60 Commercial property
		61 Commercial vehicles
		62 Computer and electronic breakdown
		63 Contractors (all risk)
		64 Fire or accidental damage
		65 Glass
		66 Industrial (special risk)
		67 Land transit
		68 Livestock
		69 Loss of profits and/or business interruption
		70 Machinery breakdowns
		71 Money
		72 Public liability
		73 Theft

Table 9: Investments (product and service line number 4)

Category number	Product and service category	Product and service number and type
12	Derivatives and hedging	74 Contracts for difference
		75 Cryptocurrency
		76 Foreign exchange
		77 Forwards
		78 Futures
		79 Options
		80 Swaps

Category number	Product and service category	Product and service number and type
13	Managed investments	81 Australian equity funds
		82 Cash management accounts
		83 Charitable and/or educational schemes
		84 Crowd-sourced equity funding
		85 Film schemes
		86 Horse schemes
		87 International equity funds
		88 Investor directed portfolio services
		89 Managed discretionary accounts
		90 Managed strata title schemes
		91 Mixed asset funds
		92 Mortgage schemes
		93 Primary production schemes
		94 Property funds
		95 Time-sharing schemes
		96 Trustee common funds
14	Real property	97 Real property
15	Securities	98 Bills of exchange
		99 Bonds
		100 Debentures
		101 Exchange traded funds
		102 Promissory notes
		103 Shares
		104 Warrants
		16
106 Approved deposit funds		
107 Corporate funds		
108 Industry funds		
109 Life policy fund		
110 Pension		
111 Pooled superannuation trust		
112 Public sector fund		
113 Retail fund		
114 Retirement savings accounts		
115 Self-managed superannuation fund		
116 Small Australian Prudential Regulation Authority (APRA) fund		

Table 10: Life insurance (product and service line number 5)

Category number	Product and service category	Product and service number and type
17	Income stream risk	117 Consumer credit
		118 Income protection
18	Non-income stream risk	119 Annuities
		120 Endowments
		121 Funeral plans
		122 Scholarship funds
		123 Term life
		124 Total and permanent disability
		125 Trauma
		126 Whole of life

Table 11: Payment systems (product and service line number 6)

Category number	Product and service category	Product and service number and type
19	Direct transfer	127 Automatic teller machines (ATM)
		128 Bank drafts
		129 Cheques
		130 Counter transactions
		131 Direct debits
		132 Electronic funds transfer at point of sale (EFTPOS)
		133 Electronic banking
		134 Foreign currency transfers
		135 Merchant facilities
		136 Telegraphic transfers
20	Non-cash	137 Loyalty programs
		138 Non-cash systems
		139 Stored value cards
		140 Travellers' cheques

Table 12: Traditional trustee services (product and service line number 7)

Category number	Product and service category	Product and service number and type
21	Estate management and planning	141 Enduring power of attorney
		142 Wills
		143 Beneficiary
		144 Specific purpose

Table 13: Superannuation (product and service line number 8)

Category number	Product and service category	Product and service number and type
22	Annuity policy	145 Death benefit
		146 Pension
23	Approved deposit fund	147 Death benefit
		148 Superannuation account
		149 Terminal illness
		150 Total and permanent disability
		151 Total and temporary disability
24	Corporate fund	152 Death benefit
		153 Pension
		154 Superannuation account
		155 Terminal illness
		156 Total and permanent disability
		157 Total and temporary disability
25	Industry fund	158 Death benefit
		159 Pension
		160 Superannuation account
		161 Terminal illness
		162 Total and permanent disability
		163 Total and temporary disability
26	Life policy fund	164 Death benefit
		165 Pension
		166 Superannuation account
		167 Terminal illness
		168 Total and permanent disability
		169 Total and temporary disability

Category number	Product and service category	Product and service number and type
27	Public sector fund	170 Death benefit 171 Pension 172 Superannuation account 173 Terminal illness 174 Total and permanent disability 175 Total and temporary disability
28	Retail fund	176 Death benefit 177 Pension 178 Superannuation account 179 Terminal illness 180 Total and permanent disability 181 Total and temporary disability
29	Retirement savings account	182 Death benefit 183 Pension 184 Superannuation account 185 Terminal illness 186 Total and permanent disability 187 Total and temporary disability
30	Small APRA fund	188 Death benefit 189 Pension 190 Superannuation account 191 Terminal illness 192 Total and permanent disability 193 Total and temporary disability

Table 14: Financial advice (product and services line number 9)

Category number	Product and service category	Product and service number and type
31	General advice	194 General advice
32	Personal advice	195 Personal advice
33	Digital financial product advice	196 Digital financial product advice
34	Other	197 Other

Business rule

- If Product service line = 1 **AND** Product service category = 1, then product service type = 1–7
- If Product service line = 1 **AND** Product service category = 2, then product service type = 8–19
- If Product service line = 1 **AND** Product service category = 3, then product service type = 20
- If Product service line = 1 **AND** Product service category = 4, then product service type = 21–23
- If Product service line = 2 **AND** Product service category = 5, then product service type = 24–28
- If Product service line = 2 **AND** Product service category = 6, then product service type = 29
- If Product service line = 2 **AND** Product service category = 7, then product service type = 30–34
- If Product service line = 3 **AND** Product service category = 8, then product service type = 35–54
- If Product service line = 3 **AND** Product service category = 9, then product service type = 55–57
- If Product service line = 3 **AND** Product service category = 10, then product service type = 58–59
- If Product service line = 3 **AND** Product service category = 11, then product service type = 60–73
- If Product service line = 4 **AND** Product service category = 12, then product service type = 74–80
- If Product service line = 4 **AND** Product service category = 13, then product service type = 81–96
- If Product service line = 4 **AND** Product service category = 14, then product service type = 97
- If Product service line = 4 **AND** Product service category = 15, then product service type = 98–104
- If Product service line = 4 **AND** Product service category = 16, then product service type = 105–116
- If Product service line = 5 **AND** Product service category = 17, then product service type = 117–118
- If Product service line = 5 **AND** Product service category = 18, then product service type = 119–126
- If Product service line = 6 **AND** Product service category = 19, then product service type = 127–136
- If Product service line = 6 **AND** Product service category = 20, then product service type = 137–140
- If Product service line = 7 **AND** Product service category = 21, then product service type = 141–144
- If Product service line = 8 **AND** Product service category = 22, then product service type = 145–146
- If Product service line = 8 **AND** Product service category = 23, then product service type = 147–151
- If Product service line = 8 **AND** Product service category = 24, then product service type = 152–157
- If Product service line = 8 **AND** Product service category = 25, then product service type = 158–163
- If Product service line = 8 **AND** Product service category = 26, then product service type = 164–169
- If Product service line = 8 **AND** Product service category = 27, then product service type = 170–175
- If Product service line = 8 **AND** Product service category = 28, then product service type = 176–181
- If Product service line = 8 **AND** Product service category = 29, then product service type = 182–187
- If Product service line = 8 **AND** Product service category = 30, then product service type = 188–193
- If Product service line = 9 **AND** Product service category = 31, then product service type = 194
- If Product service line = 9 **AND** Product service category = 32, then product service type = 195
- If Product service line = 9 **AND** Product service category = 33, then product service type = 196
- If Product service line = 9 **AND** Product service category = 34, then product service type = 197