

Attachment 2 to 20-327MR: Internal dispute resolution: Updated draft data dictionary



ASIC
Australian Securities &
Investments Commission

Internal dispute resolution: Updated draft data dictionary

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About this data 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; and
- the codes reference tables for the data dictionary.

IDR data dictionary

Complaint identifying information

Table 1: Object class—Complaint identifying information

Number	Data element name	Description	Permissible values	Guide for use	Codes
1	Entity's complaint unique identifier	Entity's unique identifier for each complaint	Text and numeric	Mandatory field The identifier must be unique to each complaint reported and never be re-used by the entity	Not applicable
2	Name of subsidiary, brand or superannuation fund that the complaint is about	Name of subsidiary, brand or superannuation fund that the complaint is about	Text and numeric	Mandatory field For entities that have multiple subsidiaries, brands or superannuation funds operating under a single licence: Enter the name of the subsidiary, brand or superannuation fund that the complaint is about. For entities that do not have multiple subsidiaries, brands or superannuation funds operating under a single licence: Enter 'Not applicable'.	Not applicable

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Complainant demographics

Table 2: Object class—Complainant demographics

Number	Data element name	Description	Permissible values	Guide for use	Codes
3	Complainant type	Who made the complaint	Numeric only (see Codes)	Mandatory field	1 = Individual 2 = Small business 9 = Not stated or unknown
4	Complainant gender	Gender of the person raising the complaint	Numeric only (see Codes)	Conditional field A response is required if data element 3 'Complainant type' equals 1 (Individual). Use 3 (Indeterminate) if the complainant does not exclusively identify as either male or female (i.e. a person of a non-binary gender). They may use a variety of other terms to self-identify.	1 = Male 2 = Female 3 = Indeterminate 9 = Not stated or unknown
5	Complainant date of birth	The complainant's date of birth	Date	Conditional field A response is required if data element 3 'Complainant type' equals 1 (Individual). Date must be presented in the format DD/MM/YYYY. If the complainant's date of birth is not stated or unknown, enter '01/01/1900'.	Not applicable

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Number	Data element name	Description	Permissible values	Guide for use	Codes
6	Aboriginal or Torres Strait Islander descent	Is the complainant of Aboriginal or Torres Strait Islander descent?	Numeric only (see Codes)	<p>Conditional field</p> <p>A response is required if data element 3 'Complainant type' equals 1 (Individual)</p> <p>If the complainant is of both Aboriginal and Torres Strait Islander descent, enter both codes separated by a comma (i.e. '2,3')</p>	<p>1 = No</p> <p>2 = Yes, Aboriginal</p> <p>3 = Yes, Torres Strait Islander</p> <p>9 = Not stated or unknown</p>
7	Complainant postcode	Postcode of the complainant's postal address	Numeric only	<p>Mandatory field</p> <p>If complainant is located overseas, enter '0001'.</p> <p>If postcode is not stated or unknown, enter '0009'.</p>	Not applicable

Complaint information

Table 3: Object class—Complaint information

Number	Data element name	Description	Permissible values	Guide for use	Codes
8	Is the complaint about the authorised representative of an AFS licensee or an authorised credit representative?	Confirm whether the complaint is about an authorised representative or a credit representative	Numeric 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>

Number	Data element name	Description	Permissible values	Guide for use	Codes
9	Authorised representative or credit representative identifier number	The unique identifier ASIC issued for the authorised representative or credit representative	Numeric only	Conditional field A response is required if data element 8 'Is the complaint about the authorised representative of an AFS licensee or an authorised credit representative?' equals 1 (Yes).	Not applicable
10	Complaint status	The status of the complaint at the time of reporting	Numeric only (see Codes)	Mandatory field Use 1 (Open) if the complaint has been opened for the first time and its resolution is in progress. 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). Use 3 (Withdrawn) if the complaint was withdrawn by the complainant or contact with the complainant has been lost. Use 4 (Closed) if the complaint has been resolved or the entity has provided a final response to the complainant.	1 = Open 2 = Re-opened 3 = Withdrawn 4 = Closed
11	Date received	The date the entity first received the complaint	Date	Mandatory field Date must be presented in the format DD/MM/YYYY.	Not applicable

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Number	Data element name	Description	Permissible values	Guide for use	Codes
12	Date closed	The date the complaint was closed or withdrawn	Date	Conditional field A response is required if data element 10 'Complaint status' equals 3 (Withdrawn) or 4 (Closed). Date must be presented in the format DD/MM/YYYY.	Not applicable
13	Date re-opened	The date the complaint was re-opened	Date	Conditional field A response is required if data element 10 'Complaint status' equals 2 (Re-opened). Date must be presented in the format DD/MM/YYYY.	Not applicable
14	Reason for re-opening	The reason for re-opening the complaint	Numeric only (see Codes)	Conditional field A response is required if data element 10 'Complaint status' equals 2 (Re-opened).	1 = Referred back from AFCA 2 = Additional information received or known 3 = Other
15	AFCA status	Is the complaint currently, or has it ever previously been, at AFCA?	Numeric only (see Codes)	Mandatory field	1 = Yes 2 = No
16	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 data element 15 'AFCA status' equals 1 (Yes). If the AFCA reference number or case unique identifier is not known or unavailable, state 'Unknown'.	Not applicable

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Number	Data element name	Description	Permissible values	Guide for use	Codes
17	AFCA date	The date the complaint was received by AFCA	Date	Conditional field A response is required if data element 15 'AFCA status' equals 1 (Yes). Date must be presented in the format DD/MM/YYYY.	Not applicable
18	Product or service	The product or service that the complaint is about	Numeric only (see Codes)	Mandatory field This data element aligns with AFCA's approach to reporting complaints lodged with them.	See Table 4–Table 12
19	Complaint issue	The issue raised by the complainant	Numeric only (see Codes)	Mandatory field If the complaint involves more than one issue, input up to three codes separated by commas (e.g. '6,48,60'). This data element aligns with AFCA's approach to reporting complaints lodged with them.	See Table 13
20	Adviser number	Provide the financial adviser number that the complaint relates to	Numeric only	Conditional field A response is required if data element 19 'Complaint issue' equals 1 (Advice—Failure to act in client's best interests), 2 (Advice—Failure to prioritise client's interests), 3 (Advice—Failure to provide advice) or 4 (Advice—Inappropriate advice)	Not applicable
21	Outcome in whose favour	The overall outcome of the complaint	Numeric only (see Codes)	Conditional field A response is required if data element 10 'Complaint status' equals 4 (Closed).	1 = In favour of complainant in full or in part 2 = In favour of entity

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Number	Data element name	Description	Permissible values	Guide for use	Codes
22	Monetary compensation	Amount of monetary compensation provided	Numeric only	<p>Conditional field</p> <p>A response is required if data element 10 'Complaint status' equals 4 (Closed).</p> <p>Provide amounts in Australian dollars. Round to the nearest whole dollar. Do not include dollar signs.</p> <p>If there was no monetary compensation provided, input '0'.</p>	Not applicable
23	Other outcomes	Whether any other outcomes were provided	Numeric only (see Codes)	<p>Conditional field</p> <p>A response is required if data element 10 'Complaint status' equals 4 (Closed).</p> <p>If the complainant obtained more than one of the listed outcomes, input up to three codes separated by commas (e.g. '2,8,9').</p> <p>If code 1 (No other outcomes provided) is selected, then no additional codes can be chosen.</p> <p>This data element aligns with AFCA's approach to reporting complaints lodged with them.</p>	<p>1 = No other outcomes provided</p> <p>2 = Apology</p> <p>3 = Full/partial waiver of debt/ interest/fees</p> <p>4 = Capitalisation of arrears</p> <p>5 = Repayment arrangement</p> <p>6 = Timeframe for refinance</p> <p>7 = Timeframe for sale/surrender of asset</p> <p>8 = Hardship superannuation release</p> <p>9 = Policy/contract altered/voided/cancelled</p> <p>10 = Other product, service or resolution provided</p>

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Appendix: Codes reference tables

Product or service

Table 4: Credit

Product or service category	Product or service number and type
Business finance	1 Business credit cards
	2 Business loans
	3 Commercial bills
	4 Hire purchases/leases
	5 Letters of credit
	6 Lines of credit/overdrafts
	7 Non-financial entity debt/Non-financial product debt
Consumer credit	8 Buy now, pay later
	9 Construction loans
	10 Credit cards
	11 Debt management/credit repair
	12 Equity releases
	13 Hire purchases/leases
	14 Home loans
	15 Interest free finances
	16 Investment property loans
	17 Lines of credit/overdrafts
18 Non-financial entity debt/Non-financial product debt	
Guarantees	19 Personal loans
	20 Short-term finance
	21 Bank guarantees
Margin loans	22 Business guarantees
	23 Consumer guarantees
	24 Margin loans

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Table 5: Deposit taking

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

Table 6: General insurance

Product or service category	Product or service number and type
Domestic insurance	36 Consumer credit insurance
	37 Home building
	38 Home contents
	39 Landlords insurance
	40 Motor vehicle—Comprehensive
	41 Motor vehicle—Third-party fire and theft
	42 Motor vehicle—Third-party theft
	43 Motor vehicle—Uninsured third-party
	44 Personal and domestic property—Caravan
	45 Personal and domestic property—Domestic pet
	46 Personal and domestic property—Horse
	47 Personal and domestic property—Mobile phone
	48 Personal and domestic property—Moveables
	49 Personal and domestic property—Pleasure craft
	50 Personal and domestic property—Trailer
	51 Personal and domestic property—Valuables
	52 Residential strata title
	53 Sickness and accident insurance
	54 Ticket insurance
	55 Travel insurance
56 Trust bond	
Extended warranty	57 Brown goods
	58 Motor vehicles
	59 White goods
Professional indemnity insurance	60 Medical indemnity insurance
	61 Other professional indemnity

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Product or service category	Product or service number and type
Small business/farm insurance	62 Commercial property
	63 Commercial vehicle
	64 Computer and electronic breakdown
	65 Contractors all risk
	66 Fire or accident damage
	67 Glass
	68 Industrial special risk
	69 Land transit
	70 Livestock
	71 Loss of profits/business interruption
	72 Machinery breakdowns
	73 Money
	74 Public liability
	75 Thefts

Table 7: Investments

Product or service category	Product or service number and type
Derivatives/hedging	76 Contracts for difference
	77 Cryptocurrency
	78 Foreign exchange
	79 Forwards
	80 Futures
	81 Options
	82 Swaps

Product or service category	Product or service number and type
Managed investments	83 Australian equity funds
	84 Cash management accounts
	85 Charitable/educational schemes
	86 Crowd-sourced equity funding
	87 Film schemes
	88 Horse schemes
	89 International equity funds
	90 Investor directed portfolio services
	91 Managed discretionary accounts
	92 Managed strata title schemes
	93 Mixed asset funds
	94 Mortgage schemes
	95 Primary production schemes
	96 Property funds
97 Timeshare schemes	
98 Trustee common funds	
Real property	99 Real property
Securities	100 Bills of exchange
	101 Bonds
	102 Debentures
	103 Exchange traded funds
	104 Promissory notes
	105 Shares
106 Warrants	
Superannuation—Non-trustee related	107 Annuity policy
	108 Approved deposit funds
	109 Pension
	110 Pooled superannuation trusts
	111 Retirement savings accounts
	112 Self-managed superannuation funds
	113 Small APRA fund
114 Superannuation fund	

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Table 8: Life insurance

Product or service category	Product or service number and type
Income stream risk	115 Consumer credit insurance
	116 Income protection
Non-income stream risk	117 Annuities
	118 Endowments
	119 Funeral plans
	120 Scholarship funds
	121 Term life
	122 Total and permanent disability
	123 Trauma
	124 Whole of life

Table 9: Payment systems

Product or service category	Product or service number and type
Direct transfer	125 ATM
	126 Bank drafts
	127 Cheques
	128 Counter transactions
	129 Direct debits
	130 EFTPOS
	131 Electronic banking
	132 Foreign currency transfers
	133 Merchant facilities
	134 Telegraphic transfers
	Non-cash
136 Non-cash systems	
137 Stored value cards	
138 Travellers' cheques	

Table 10: Superannuation

Product or service category	Product or service number and type
Annuity policy	139 Pension
	140 Death benefit

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Product or service category	Product or service number and type
Approved deposit fund	141 Pension
	142 Death benefit
	143 Terminal illness
	144 Total and permanent disability
	145 Income protection
	146 Superannuation account
Life policy fund	147 Death benefit
	148 Terminal illness
	149 Total and permanent disability
	150 Income protection
	151 Superannuation account
Retirement savings account	152 Death benefit
	153 Terminal illness
	154 Total and permanent disability
	155 Income protection
	156 RSA account
Small APRA fund	157 Pension
	158 Death benefit
	159 Terminal illness
	160 Total and permanent disability
	161 Income protection
	162 Superannuation account
Superannuation fund	163 Pension
	164 Death benefit
	165 Terminal illness
	166 Total and permanent disability
	167 Income protection
	168 Superannuation account

Table 11: Traditional trustee services

Product or service category	Product or service number and type
Estate management	169 Estate management
Estate planning	170 Enduring powers of attorney
	171 Wills

Product or service category	Product or service number and type
Trusts	172 Beneficiary
	173 Specific purpose

Table 12: Financial advice

Product or service category	Product or service number and type
General advice	174 General advice
Personal advice	175 Personal advice

Complaint issue

Table 13: Complaint issue

Complaint issue category	Complaint issue number and type
Advice	1 Failure to act in client's best interests
	2 Failure to prioritise client's interests
	3 Failure to provide advice
	4 Inappropriate advice
Charges	5 Break costs
	6 Deductible or excess
	7 Incorrect commissions
	8 Incorrect fees/costs
	9 Incorrect interest added
	10 Incorrect premiums
	11 Incorrect tax
	12 No claim bonus
Consumer data right (CDR)	13 Incorrect/inappropriate data collection
	14 Incorrect/inappropriate data use or disclosure
	15 Incorrect/inappropriate data maintenance
	16 Security and destruction/de-identification
	17 Incorrect/inappropriate data correction
	18 Incorrect/inappropriate advice
	19 Other CDR issue

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Complaint issue category	Complaint issue number and type
Credit reporting	20 Credit enquiry
	21 Credit score
	22 Default listing
	23 Repayment history information
	24 Other
Disclosure	25 Break costs disclosure
	26 Fee disclosure
	27 Incorrect product/service information
	28 Insufficient product/service information
	29 Misleading product/service information
Financial difficulty	30 Decline of financial difficulty request
	31 Default judgment obtained
	32 Default notice
	33 Financial entity failure to respond to request for assistance
	34 Request to suspend enforcement proceedings

Complaint issue category	Complaint issue number and type	
Financial entity decision	35 Application for early super release declined	
	36 Appropriate lending	
	37 Cancellation of policy	
	38 Claim amount	
	39 Death benefit distribution	
	40 Denial of application or variation request	
	41 Denial of claim	
	42 Denial of insurance claim—Complainant non-disclosure	
	43 Denial of insurance claim—Driving under influence	
	44 Denial of insurance claim—Exclusion/condition	
	45 Denial of insurance claim—Fraudulent claim	
	46 Denial of insurance claim—No policy or contract	
	47 Denial of insurance claim—No proof of loss	
	48 Family law division of super benefit	
	49 Inappropriate debt collection action	
	50 Inappropriate margin call notice and/or investment liquidation	
	51 Interpretation of product terms and conditions	
	52 Liability disputed	
	53 Mortgagee sale	
	54 Responsible lending	
	55 Unconscionable conduct	
	56 Unfair contract terms	
	Instructions	57 Delay
		58 Failure to follow instructions/agreement
	Privacy & confidentiality	59 Failure/refusal to provide access
		60 Unauthorised information disclosed
61 Other privacy breaches		

Complaint issue category	Complaint issue number and type
Service	62 Account administration error
	63 Delay in claim handling
	64 Delay in complaint handling
	65 Failure to provide special needs assistance
	66 Incorrect financial information provided
	67 Loss of documents/personal property
	68 Management of complainant details
	69 Service quality
	70 Technical problems
	Transactions
72 Chargebacks—delayed (consumer)	
73 Chargebacks—merchant	
74 Dishonoured transactions	
75 Incorrect payment	
76 Mistaken internet payment	
77 Unauthorised transaction	