



**ASIC**  
Australian Securities &  
Investments Commission

# Internal dispute resolution: Data dictionary (pilot version)

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## About this document

This document is a data dictionary for financial firms that must report their internal dispute resolution (IDR) data to ASIC. This version is for the data reporting pilot. We will confirm a final version after the pilot is completed.

This document sets out:

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

The data dictionary is accompanied by a data glossary, which can be downloaded from the [Regulatory Guide 271 Internal dispute resolution](#) (RG 271) landing page. The glossary defines the terminology used to record the complaint product or service, issue, and outcome.

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# High-level overview of the IDR data dictionary

## Summary of data elements

This table provides a summary of the internal dispute resolution (IDR) data dictionary. See page references for full details.

**Table 1: Summary of data elements in the IDR data dictionary**

Number	Object class	Data element name	Field type	Page
1	Complaint identifying information	Financial firm's complaint unique identifier	Mandatory field	Page 6
2	Complaint identifying information	Name of brand or superannuation fund that the complaint is about	Mandatory field	Page 6
3	Complainant demographics	Complainant type	Mandatory field	Page 7
4	Complainant demographics	Complainant gender	Conditional field	Page 8
5	Complainant demographics	Complainant age	Conditional field	Page 8
6	Complainant demographics	Complainant postcode	Mandatory field	Page 9
7	Complaint information	Complaint status	Mandatory field	Page 10
8	Complaint information	Complaint channel	Mandatory field	Page 11
9	Complaint information	Date received	Mandatory field	Page 11
10	Complaint information	Date closed	Conditional field	Page 11
11	Complaint information	Number of days taken to resolve the complaint	Optional field	Page 12
12	Complaint information	Is the complaint about the authorised representative of an AFS licensee or an authorised credit representative?	Mandatory field	Page 13
13a–13c	Complaint information	Product or service	Mandatory field	Page 13
14a–14c	Complaint information	Complaint issue	Mandatory field	Page 14
15a–15c	Complaint information	Complaint outcome	Conditional field	Page 15
16	Complaint information	Monetary remedy	Conditional field	Page 17

## How to report complainant demographic information

Financial firms are not required to collect the information in data elements 4–6 (i.e. ‘Complainant gender’, ‘Complainant age’ and ‘Complainant postcode’) as part of the complaints handling process. However, we are aware that financial firms will often capture this information separately in customer databases. Where this information is captured, financial firms should link it to their complaints dataset for (de-identified) IDR data reporting. If the complainant demographic information is unknown or not available, firms can indicate this.

## How to report multiple products or services, issues, and outcomes

For each complaint, financial firms must record at least one product or service (at data element 13a) and one issue (at data element 14a). For complaints that have been closed, firms must also record at least one outcome (at data element 15a). If the complaint involves multiple products or services, issues, or outcomes, then firms should record this information. Firms can record up to three products or services, three issues and three outcomes per complaint. The data dictionary includes the additional data elements 13b, 13c, 14b, 14c, 15b and 15c for this purpose.

If the complaint involves *more than* three products or services, *more than* three issues, or *more than* three outcomes, then record the three main or most significant ones.

There is no implied order or hierarchy within the data elements used to record products or services, issues, and outcomes. For example, if the complaint raised two issues, it does not matter which one is entered at data element 14a and which one is entered at data element 14b.

Similarly, there is no implied link between the data elements used to record products or services, issues, and outcomes. For example, the second product or service recorded (at data element 13b) is not taken to specifically relate to the second issue recorded (at data element 14b) or the second outcome recorded (at data element 15b). Rather, all products and services, issues, and outcomes recorded are taken to relate to the complaint as a whole.

We recognise that many complaints do not involve multiple products and services, issues, and/or outcomes. In this situation, firms should indicate that the additional data elements (13b, 13c, 14b, 14c, 15b and 15c) are not applicable.

## **Pilot version of the IDR data dictionary**

This version of the IDR data dictionary is for the IDR data reporting pilot. We will confirm a final version after the pilot is completed.

We understand that many firms are currently updating their complaints systems. This version of the data dictionary is near final. We may make changes as a result of the feedback we receive from the pilot. However, we will seek to keep any changes to a minimum.

# IDR data dictionary

## Complaint identifying information

**Table 2: Object class—Complaint identifying information**

Number	Data element name	Description	Permissible values	Guide for use	Codes
1	Financial firm's complaint unique identifier	Financial firm'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 firm.	Not applicable
2	Name of brand or superannuation fund that the complaint is about	Name of brand or superannuation fund that the complaint is about	Text and numeric	Mandatory field  For financial firms that have multiple brands or superannuation funds operating under a single licence: enter the name of the brand or superannuation fund that the complaint is about.  For firms that <i>do not</i> have multiple brands or superannuation funds operating under a single licence: enter 'Not applicable'.	Not applicable

## Complainant demographics

**Table 3: 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)	<p>Mandatory field</p> <p>If the complaint was lodged by a third-party representative (e.g. agent, attorney, friend or relative), answer in relation to the actual complainant, <b>not</b> the third-party representative.</p> <p>Use 1 (Individual or couple) if the complaint was lodged by an individual or couple.</p> <p>Use 2 (Small business) if the complaint was lodged by a small business, defined as an organisation with fewer than 100 employees. This includes sole traders.</p> <p>Use 3 (Other) for trusts, SMSF trustees, executors, large businesses, and any other complainants that are neither an individual/couple nor a small business.</p> <p>Use 9 (Unknown) if the complainant type is unknown.</p>	<p>1 = Individual or couple</p> <p>2 = Small business</p> <p>3 = Other</p> <p>9 = Unknown</p>

Number	Data element name	Description	Permissible values	Guide for use	Codes
4	Complainant gender	Gender of the person raising the complaint	Numeric only (see Codes)	<p>Conditional field</p> <p>A response is required if data element 3 'Complainant type' equals 1 (Individual or couple). Otherwise, leave blank.</p> <p>Use 3 (Non-binary) 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.</p> <p>Use 9 (Unknown or not applicable) if gender information is not available or if the complaint was lodged by both members of a couple.</p>	<p>1 = Male</p> <p>2 = Female</p> <p>3 = Non-binary</p> <p>9 = Unknown or not applicable</p>
5	Complainant age	The complainant's age at their last birthday	Numeric only (see Codes)	<p>Conditional field</p> <p>A response is required if data element 3 'Complainant type' equals 1 (Individual or couple). Otherwise, leave blank.</p> <p>Use 9 (Unknown or not applicable) if age information is not available or if the complaint was lodged by both members of a couple.</p>	<p>1 = Less than 18 years</p> <p>2 = 18–24 years</p> <p>3 = 25–34 years</p> <p>4 = 35–44 years</p> <p>5 = 45–54 years</p> <p>6 = 55–64 years</p> <p>7 = 65–74 years</p> <p>8 = 75 years and over</p> <p>9 = Unknown or not applicable</p>



Number	Data element name	Description	Permissible values	Guide for use	Codes
6	Complainant postcode	The complainant's postcode	Alpha-numeric	<p>Mandatory field</p> <p>The term 'postcode' generally refers to the complainant's postal address. However, if data element 3 'Complainant type' equals 2 (Small business), postcode refers to the complainant's principal place of business.</p> <p>If the complainant's postal address/principal place of business is located overseas, enter 'Overseas'.</p> <p>If postcode is unknown or not applicable, enter 'Not applicable'.</p>	Not applicable

Note: Financial firms are not required to collect the information in data elements 4–6 (i.e. 'Complainant gender', 'Complainant age' and 'Complainant postcode') as part of the complaints handling process. However, we are aware that financial firms will often capture this information separately in customer databases. Where this information is captured, financial firms should link it to their complaints dataset for (de-identified) IDR data reporting. If the complainant demographic information is unknown or not available, use 9 (Unknown or not applicable) for data elements 4 and 5, and enter 'Not applicable' for data element 6.

## Complaint information

**Table 4: Object class—Complaint information**

Number	Data element name	Description	Permissible values	Guide for use	Codes
7	Complaint status	The status of the complaint at the end of the reporting period	Numeric only (see Codes)	<p>Mandatory field</p> <p>Use 1 (Open) if the complaint is open and its resolution is in progress.</p> <p>Use 2 (Closed) if the firm has provided a final IDR response to the complainant, or if (within 5 business days of receiving the complaint) the complaint has been resolved to the complainant's satisfaction or the firm has given an explanation and/or apology when it can take no further action to reasonably address the complaint.</p>	<p>1 = Open</p> <p>2 = Closed</p>

Number	Data element name	Description	Permissible values	Guide for use	Codes
8	Complaint channel	Through which channel was the complaint first received?	Numeric only (see Codes)	<p>Mandatory field</p> <p>If the complainant used multiple channels to lodge their complaint, indicate the channel that was used first.</p> <p>Use 4 (Web chat) if the complaint was raised using an interactive online chat function (with a real person or chatbot).</p> <p>Use 5 (Online form) if the complaint was raised via an electronic form on a website or app.</p> <p>Use 7 (Referral from AFCA) if the complainant first lodged their complaint directly with AFCA rather than the financial firm, and AFCA referred it back to the financial firm to start the IDR process. Use this code rather than recording the specific channel (e.g. email) used by AFCA.</p>	<p>1 = Face to face</p> <p>2 = Phone</p> <p>3 = Email</p> <p>4 = Web chat</p> <p>5 = Online form</p> <p>6 = Social media</p> <p>7 = Referral from AFCA</p> <p>8 = Other</p> <p>9 = Unknown</p>
9	Date received	The date the firm first received the complaint	Date	<p>Mandatory field</p> <p>Date must be presented in the format DD/MM/YYYY.</p>	Not applicable
10	Date closed	The date the complaint was closed	Date	<p>Conditional field</p> <p>A response is required if data element 7 'Complaint status' equals 2 (Closed). Otherwise, leave blank.</p> <p>Date must be presented in the format DD/MM/YYYY.</p>	Not applicable

Number	Data element name	Description	Permissible values	Guide for use	Codes
11	Number of days taken to resolve the complaint	The number of days that the complaint was open before it was resolved	Numeric only	<p>Optional field.</p> <p>Financial firms may elect to submit a response if data element 7 'Complaint status' equals 2 (Closed).</p> <p>If this field is left blank, ASIC will calculate the number of days taken to resolve the complaint as the difference between data elements 9 and 10.</p> <p>Financial firms may prefer to directly input the number of days that the complaint was open, where this diverges from the simple difference between date received and date closed. (This may occur if the complaint was closed by the financial firm and then later reopened—for instance, because the complainant came back with additional information after the complaint was closed).</p> <p>If so, count all calendar days that the complaint was open (including weekends and public holidays), but do not count the very first day the complaint was received. This will ensure comparability between the two methods (as a complaint opened and closed on the same day should be recorded as taking 0 days to resolve).</p>	Not applicable

Number	Data element name	Description	Permissible values	Guide for use	Codes
12	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)	Mandatory field  See the ASIC website for further details on <a href="#">‘Who can be an authorised representative of an AFS licensee’</a> and <a href="#">‘Credit representatives’</a> .	1 = Yes 2 = No 9 = Unknown
13a	Product or service (a)	The product or service that the complaint is about	Numeric only (see Codes)	Mandatory field  Record the product or service that the complaint is about. If the complaint is about multiple products or services, use the additional data elements 13b and 13c to record up to two additional products or services. If the complaint is about more than three products or services in total, record the three main/most significant ones.  Product or service definitions are provided in the glossary.	See Table 5–Table 14
13b	Product or service (b)	Additional product or service that the complaint is about	Numeric only (see Codes)	Mandatory field  If applicable, use this data element to record an additional product or service that the complaint is about. If not applicable, enter ‘999’.	See Table 5–Table 14
13c	Product or service (c)	Additional product or service that the complaint is about	Numeric only (see Codes)	Mandatory field  If applicable, use this data element to record an additional product or service that the complaint is about. If not applicable, enter ‘999’.	See Table 5–Table 14

Number	Data element name	Description	Permissible values	Guide for use	Codes
14a	Complaint issue (a)	The issue raised by the complaint	Numeric only (see Codes)	<p>Mandatory field</p> <p>Record the issue raised by the complaint. If the complaint raised multiple issues, use the additional data elements 14b and 14c to record up to two additional issues. If the complaint raised more than three issues in total, record the three main/most significant ones.</p> <p>Complaint issue definitions are provided in the glossary.</p>	See Table 15
14b	Complaint issue (b)	Additional issue raised by the complaint	Numeric only (see Codes)	<p>Mandatory field</p> <p>If applicable, use this data element to record an additional issue raised by the complaint. If not applicable, enter '999'.</p>	See Table 15
14c	Complaint issue (c)	Additional issue raised by the complaint	Numeric only (see Codes)	<p>Mandatory field</p> <p>If applicable, use this data element to record an additional issue raised by the complaint. If not applicable, enter '999'.</p>	See Table 15

Number	Data element name	Description	Permissible values	Guide for use	Codes
15a	Complaint outcome (a)	The outcome of the complaint	Numeric only (see Codes)	<p>Conditional field</p> <p>A response is required if data element 7 'Complaint status' equals 2 (Closed). Otherwise, leave blank.</p> <p>Record the complaint outcome. If there were multiple outcomes, use the additional data elements 15b and 15c to record up to two additional outcomes. If there were more than three outcomes in total, record the three main/most significant ones.</p> <p>Complaint outcome definitions are provided in the glossary.</p>	<p>1 = Service-based remedy</p> <p>2 = Monetary remedy</p> <p>3 = Contract/policy variation</p> <p>4 = Decision changed</p> <p>5 = Other remedy</p> <p>6 = Withdrawn/discontinued</p> <p>7 = Referred to another financial firm</p> <p>8 = No remedy provided/ apology or explanation only</p>
15b	Complaint outcome (b)	Additional outcome of the complaint	Numeric only (see Codes)	<p>Conditional field</p> <p>A response is required if data element 7 'Complaint status' equals 2 (Closed). Otherwise, leave blank.</p> <p>If applicable, use this data element to record an additional outcome of the complaint. If there was no additional outcome, enter '999'.</p> <p>If the outcome of the complaint was 6 (Withdrawn/discontinued), 7 (Referred to another financial firm), or 8 (No remedy provided/apology or explanation only), then this should be recorded at data element 15a, with '999' recorded at both 15b and 15c.</p>	<p>1 = Service-based remedy</p> <p>2 = Monetary remedy</p> <p>3 = Contract/policy variation</p> <p>4 = Decision changed</p> <p>5 = Other remedy</p> <p>6 = Withdrawn/discontinued</p> <p>7 = Referred to another financial firm</p> <p>8 = No remedy provided/ apology or explanation only</p>

Number	Data element name	Description	Permissible values	Guide for use	Codes
15c	Complaint outcome (c)	Additional outcome of the complaint	Numeric only (see Codes)	<p>Conditional field</p> <p>A response is required if data element 7 'Complaint status' equals 2 (Closed). Otherwise, leave blank.</p> <p>If applicable, use this data element to record an additional outcome of the complaint. If there was no additional outcome, enter '999'.</p> <p>If the outcome of the complaint was 6 (Withdrawn/discontinued), 7 (Referred to another financial firm), or 8 (No remedy provided/apology or explanation only), then this should be recorded at data element 15a, with '999' recorded at both 15b and 15c.</p>	<p>1 = Service-based remedy</p> <p>2 = Monetary remedy</p> <p>3 = Contract/policy variation</p> <p>4 = Decision changed</p> <p>5 = Other remedy</p> <p>6 = Withdrawn/discontinued</p> <p>7 = Referred to another financial firm</p> <p>8 = No remedy provided/apology or explanation only</p>



Number	Data element name	Description	Permissible values	Guide for use	Codes
16	Monetary remedy	Dollar value of monetary remedy provided	Alpha-numeric	<p>Conditional field.</p> <p>A response is required if one of the 'Complaint outcome' data elements (i.e. 15a–15c) equals 2 (Monetary remedy). Otherwise, leave blank.</p> <p>Provide amounts in Australian dollars. Round to the nearest whole dollar. Do not include dollar signs.</p> <p>If the monetary remedy involved the financial firm changing its previous decision (e.g. increasing an insurance claim payout), input the <i>additional</i> amount provided to the complainant in resolution of their complaint.</p> <p>If the size of the remedy is difficult to quantify, provide a best estimate using reasonable assumptions. If it cannot be quantified, input 'Unknown'.</p>	Not applicable

## Appendix: Codes reference tables

### Product or service

Table 5: 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 product debt
	8 Other business finance
Consumer credit	9 Buy now, pay later
	10 Construction loans
	11 Credit cards
	12 Debt management/credit repair
	13 Equity releases
	14 Hire purchases/leases
	15 Home loans
	16 Interest free finances
	17 Investment property loans
	18 Lines of credit/overdrafts
	19 Non-financial product debt
	20 Personal loans
	21 Small amount credit contracts
	22 Other consumer credit
Guarantees	23 Bank guarantees
	24 Business guarantees
	25 Consumer guarantees
Margin loans	26 Margin loans

**Table 6: Deposit taking**

<b>Product or service category</b>	<b>Product or service number and type</b>
Current accounts	27 Business transaction accounts
	28 Foreign currency accounts
	29 Mortgage offset accounts
	30 Passbook accounts
	31 Personal transaction accounts
	32 Other current accounts
Safe custody	33 Safe custody
Savings accounts	34 Bank bills
	35 Cash management accounts
	36 First home buyer accounts
	37 Online accounts
	38 Term deposits
	39 Other savings accounts

**Table 7: General insurance**

<b>Product or service category</b>	<b>Product or service number and type</b>
Domestic insurance	40 Consumer credit insurance
	41 Home building
	42 Home contents
	43 Landlord insurance
	44 Motor vehicle—Comprehensive
	45 Motor vehicle—Third-party (fire and theft)
	46 Motor vehicle—Third-party
	47 Motor vehicle—Uninsured third-party
	48 Personal and domestic property—Mobile phone
	49 Personal and domestic property—Domestic pet/horse
	50 Personal and domestic property—Caravan/trailer
	51 Personal and domestic property—Pleasure craft
	52 Personal and domestic property—Valuables/other moveable property
	53 Residential strata title
	54 Sickness and accident insurance
	55 Ticket insurance
	56 Travel insurance
	57 Trust bond
58 Other domestic insurance	
Extended warranty	59 Brown goods
	60 Motor vehicles
	61 White goods
	62 Other extended warranty
Professional indemnity insurance	63 Medical indemnity insurance
	64 Other professional indemnity

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

**Table 8: Investments**

Product or service category	Product or service number and type
Derivatives/hedging	80 Contracts for difference
	81 Cryptocurrency
	82 Foreign exchange
	83 Forwards
	84 Futures
	85 Options
	86 Swaps
	87 Other derivatives/hedging

<b>Product or service category</b>	<b>Product or service number and type</b>
Managed investments	88 Australian equity funds
	89 Cash management accounts
	90 Charitable/educational schemes
	91 Crowd-sourced equity funding
	92 Film schemes
	93 Horse schemes
	94 International equity funds
	95 Investor directed portfolio services
	96 Managed discretionary accounts
	97 Managed strata title schemes
	98 Mixed asset funds
	99 Mortgage schemes
	100 Primary production schemes
	101 Property funds
102 Timeshare schemes	
Real property	103 Trustee common funds
	104 Other managed investments
Securities	105 Real property
	106 Bills of exchange
	107 Bonds
	108 Debentures
	109 Exchange traded funds
	110 Promissory notes
	111 Shares
112 Warrants	
	113 Other securities

**Table 9: Life insurance**

Product or service category	Product or service number and type
Life insurance	114 Consumer credit insurance
	115 Income protection
	116 Annuities
	117 Endowments
	118 Funeral insurance/funeral plans
	119 Scholarship funds
	120 Term life
	121 Terminal illness
	122 Total and permanent disability
	123 Trauma
	124 Whole of life
	125 Other life insurance

**Table 10: Payment systems**

Product or service category	Product or service number and type
Direct transfer	126 ATM
	127 Bank drafts
	128 Cheques
	129 Counter transactions
	130 Direct debits
	131 EFTPOS
	132 Electronic banking
	133 Foreign currency transfers
	134 Merchant facilities
	135 Telegraphic transfers
	136 Other direct transfers
	Non-cash
138 Non-cash systems	
139 Stored value cards	
140 Travellers' cheques	
141 Cryptocurrency	
142 Other non-cash products or services	

**Table 11: Superannuation**

<b>Product or service category</b>	<b>Product or service number and type</b>
Annuity policy	143 Pension
	144 Death benefit
	145 Other features within an annuity policy
Approved deposit fund	146 Pension
	147 Death benefit
	148 Terminal illness
	149 Total and permanent disability
	150 Income protection
	151 Superannuation account
	152 Other features within an approved deposit fund
Life policy fund	153 Death benefit
	154 Terminal illness
	155 Total and permanent disability
	156 Income protection
	157 Superannuation account
	158 Other features within a life policy fund
Retirement savings account	159 Death benefit
	160 Terminal illness
	161 Total and permanent disability
	162 Income protection
	163 RSA account
	164 Other features within a retirement savings account
Small APRA fund	165 Pension
	166 Death benefit
	167 Terminal illness
	168 Total and permanent disability
	169 Income protection
	170 Superannuation account
	171 Other features within a small APRA fund



Product or service category	Product or service number and type
Superannuation fund	172 Pension
	173 Death benefit
	174 Terminal illness
	175 Total and permanent disability
	176 Income protection
	177 Superannuation account
	178 Other features within a superannuation fund

**Table 12: Traditional trustee services**

Product or service category	Product or service number and type
Estate management	179 Estate management
Estate planning	180 Enduring powers of attorney
	181 Wills
Trusts	182 Beneficiary
	183 Specific purpose
Other	184 Other traditional trustee services

**Table 13: Financial advice or credit assistance**

Product or service category	Product or service number and type
Financial advice	185 General advice
	186 Personal advice
Credit assistance	187 Credit assistance

**Table 14: Not product/service-related**

Product or service category	Product or service number and type
Not product/service-related	188 Not product/service-related

## Complaint issue

**Table 15: Complaint issue**

Complaint issue category	Complaint issue number and type	
Advice	1 Quality of advice	
	2 Failure to provide advice	
	3 Other advice-related issues	
Charges	4 Break costs	
	5 Deductible or excess	
	6 Commissions	
	7 Fees/costs	
	8 Interest	
	9 Foreign exchange (forex) rate	
	10 Premiums	
	11 Tax	
	12 No claim bonus	
	13 Other charges-related issues	
	Consumer Data Right (CDR)	14 CDR data collection
		15 CDR data use or disclosure
		16 CDR data maintenance
17 CDR security and destruction/de-identification		
18 CDR data correction		
19 CDR advice		
20 Other CDR-related issues		
Credit reporting		21 Credit enquiry
	22 Credit score	
	23 Default listing	
	24 Repayment history information	
	25 Other credit reporting issues	
Disclosure	26 Break costs disclosure	
	27 Fee disclosure	
	28 Failure to provide disclosure documents	
	29 Product/service information	
	30 Other disclosure-related issues	

Complaint issue category	Complaint issue number and type
Financial difficulty/debt collection	31 Financial firm failure to respond to request for assistance
	32 Decline of financial difficulty request
	33 Financial difficulty arrangement
	34 Default judgment obtained
	35 Default notice
	36 Request to suspend enforcement proceedings
	37 Disputed liability
	38 Initial debt collection contact
	39 Handling of debt collection
	40 Other issues relating to financial difficulty/debt collection
Financial firm decision—Specific to credit and lending	41 Appropriate lending
	42 Responsible lending
	43 Mortgagee sale
	44 Credit limit
Financial firm decision—Specific to insurance	45 Insurance coverage terms
	46 Cancellation of policy
	47 Claim amount
	48 Denial of claim—Complainant non-disclosure
	49 Denial of claim—Driving under influence
	50 Denial of claim—Exclusion/condition
	51 Denial of claim—Fraudulent claim
	52 Denial of claim—No policy or contract
	53 Denial of claim—No proof of loss
	54 Denial of claim—Other
Financial firm decision—Specific to superannuation	55 Application for early super release
	56 Death benefit distribution
	57 Family law division of super benefit
Financial firm decision—General	58 Interpretation of product terms and conditions
	59 Unfair contract terms
	60 Unconscionable conduct
	61 Denial of application or variation request
	62 Margin call notice and/or investment liquidation
	63 Valuation
	64 Commercial practice or policy
	65 Other decision-related issues

Complaint issue category	Complaint issue number and type
Instructions	66 Delay in following instructions
	67 Failure to follow instructions/agreement
	68 Other instructions-related issues
Investment performance	69 Investment performance
Privacy & confidentiality	70 Failure/refusal to provide access
	71 Unauthorised information disclosed
	72 Other issues relating to privacy and/or confidentiality
Scams/fraud	73 Victim of scam
	74 Fraud/forgery by financial firm
	75 Fraud/forgery by a third party
	76 Other scam/fraud-related issues
Service	77 Account administration error
	78 Delay in claim handling
	79 Delay in complaint handling
	80 General service delay
	81 Failure to provide special needs assistance
	82 Incorrect financial information provided
	83 Loss of documents/personal property
	84 Management of complainant details
	85 Technical problems
	86 Branch closure or opening hours
	87 Loyalty or reward points
88 Other service-related issues	
Transactions	89 Chargebacks—Declined (consumer)
	90 Chargebacks—Delayed (consumer)
	91 Chargebacks—Merchant
	92 Dishonoured transactions
	93 Incorrect payment
	94 Mistaken internet payment
	95 Unauthorised transaction
	96 Other transaction-related issues