



ASIC
Australian Securities &
Investments Commission

Internal dispute resolution: Data glossary (pilot version)

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About this document

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

The glossary defines the IDR data dictionary terminology in the following areas:

- the product or service that the complaint is about;
- the issue raised by the complaint; and
- the complaint outcome.

Contents

Introduction	3
A Product or service definitions	4
Quick reference to product or service data elements in the IDR data dictionary.....	4
Credit (Table 5 in the IDR data dictionary)	5
Deposit taking (Table 6 in the IDR data dictionary)	8
General insurance (Table 7 in the IDR data dictionary)	9
Investments (Table 8 in the IDR data dictionary)	13
Life insurance (Table 9 in the IDR data dictionary)	17
Payment systems (Table 10 in the IDR data dictionary)	18
Superannuation (Table 11 in the IDR data dictionary)	20
Traditional trustee services (Table 12 in the IDR data dictionary)...	26
Financial advice or credit assistance (Table 13 in the IDR data dictionary).....	26
Not product/service-related (Table 14 in the IDR data dictionary) ..	28
B Complaint issue definitions	29
Quick reference to complaint issue data elements in the IDR data dictionary.....	29
Complaint issue (Table 15 in the IDR data dictionary)	30
C Complaint outcome definitions	46
Quick reference to complaint outcome data elements in the IDR data dictionary.....	46
Complaint outcome	48

Introduction

Scope of this glossary

The internal dispute resolution (IDR) data dictionary sets out the information that financial firms must report to ASIC under their IDR data reporting obligations.

Note: The IDR data dictionary (pilot version) is available to download from the landing page for [Regulatory Guide 271](#) *Internal dispute resolution* (RG 271).

This glossary defines the terminology used in the IDR data dictionary to record:

- the product or service that the complaint is about (i.e. data elements 13a, 13b and 13c);
- the issue raised by the complaint (i.e. data elements 14a, 14b and 14c); and
- the complaint outcome (i.e. data elements 15a, 15b and 15c).

Definitions for other terms in the IDR data dictionary are not included in this glossary. That is because these terms have been defined in the ‘Guide for use’ column within the data dictionary itself.

Alignment with AFCA terminology and definitions

The Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme for financial services in Australia. The terminology and definitions used for IDR data reporting to record the product or service and the issue of the complaint are closely aligned with those used by AFCA when recording complaints lodged with them. There are some variations to reflect underlying differences between the types of complaints that tend to be resolved through IDR and those that tend to progress to AFCA.

The types of outcomes obtained through IDR are less likely to align with outcomes obtained through AFCA (for example, service-based remedies would be unlikely to occur through AFCA). As a result, the terminology and definitions used for IDR data reporting to record outcomes are less closely aligned with those used by AFCA.

A Product or service definitions

Quick reference to product or service data elements in the IDR data dictionary

The product or service that the complaint is about is recorded at:

- data element 13a (mandatory field); and
- additional data elements 13b and 13c (mandatory fields, with the option to indicate that they are not applicable if the complaint did not involve additional products or services).

An extract of the IDR data dictionary (for data elements 13a, 13b and 13c only) is provided below for reference. The codes and their definitions are provided on the following pages.

Number	Data element name	Description	Permissible values	Guide for use	Codes
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.	See Table 5–Table 14 of the IDR data dictionary
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 of the IDR data dictionary
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 of the IDR data dictionary

Source: IDR data dictionary (pilot version), available to download from the [RG 271 landing page](#).

Credit (Table 5 in the IDR data dictionary)

Business finance

Product or service number and type	Definition
1 Business credit cards	A form of short-term finance that offers a business regular advances up to a specified limit, with the total amount of credit available decreasing as advances are made. The business has flexibility about how much of the balance owing they repay (subject to a contractual minimum amount).
2 Business loans	A loan provided to a business (may be secured or unsecured, fixed or variable interest).
3 Commercial bills	A document expressing the commitment of a business to repay a short-term debt at a fixed date in the future.
4 Hire purchases/leases	<p>A hire purchase involves buying goods by instalment payments. The 'hirer' has the use of the goods while paying for them, but does not become the owner until all instalments have been paid.</p> <p>A lease involves renting an item (e.g. plant, equipment or vehicle) under a contract, usually for a set amount of time. The business makes regular rental payments until the lease ends. At the end of the lease, the business does not own the item.</p>
5 Letters of credit	A permanent and absolute responsibility by a financial firm to repay the principal and interest of a loan in the event of a default by the borrower.
6 Lines of credit/overdrafts	A pre-set borrowing limit that allows a business to withdraw more funds than they have in their account. The business can generally withdraw funds repeatedly and at any time, up to the credit limit. There is usually no fixed repayment schedule; however, the business is usually required to make payments to at least cover the interest and fees on the loan. Lines of credit can be secured or unsecured. An overdraft is a type of line of credit.
7 Non-financial product debt	A debt that was not incurred as a result of a credit or financial product. Debts such as telephone, electricity, gas and water bills are non-financial product debts. Complaints about a non-financial product debt will commonly relate to debt collection or credit reporting.
8 Other business finance	Business finance that does not fit into any of the previous categories.

Consumer credit

Product or service number and type	Definition
9 Buy now, pay later	Buy now, pay later (BNPL) arrangements allow consumers to buy and receive goods and services immediately from a merchant, and repay the BNPL provider in instalments over time. Typically BNPL providers do not charge interest, but can charge merchant and consumer fees.
10 Construction loans	Short-term (usually three years) real estate financing secured by a mortgage on the property being financed. This loan is meant to cover the cost of land development and building construction, and is paid out as needed, as each stage is completed, according to a prearranged schedule, or when some condition is met.
11 Credit cards	A form of short-term finance that offers consumers regular advances up to a specified limit, with the total amount of credit available decreasing as advances are made. Consumers have flexibility about how much of the balance owing they repay (subject to a contractual minimum amount).
12 Debt management/credit repair	Services that assist consumers with a disputed listing on their credit report or negotiate a reduced payment for a debt owed.
13 Equity releases	<p>A loan to senior homeowners that allows them to access a portion of the equity value in their home. This includes reverse mortgages, lifetime mortgages and home reversion schemes.</p> <p>No repayments are required while the borrower(s) remains in their property. Interest and fees accrue on the loan and the loan is repayable in full when the last surviving borrower permanently vacates the home or the home is sold.</p>
14 Hire purchases/leases	<p>A hire purchase involves buying goods by instalment payments. The 'hirer' has the use of the goods while paying for them but does not become the owner until all instalments have been paid.</p> <p>A consumer lease involves a consumer renting an item (e.g. TV, fridge or vehicle), usually for a set amount of time. The consumer makes regular rental payments until the lease ends. At the end of the lease, the consumer does not own the item.</p>
15 Home loans	<p>The funds a buyer has to borrow (usually from a bank or other financial institution) to purchase a property; generally secured by a registered mortgage to the bank over the property being purchased.</p> <p>Note: If the property is known to be an investment property, use the more specific credit code 17 (Investment property loans).</p>
16 Interest free finances	Credit provided by a finance company partnered with a retail outlet. With interest free financing, the cost of a product or holiday is typically put on a credit card or store card, which the consumer pays off over time. The card has an interest free period that applies for specific goods or services provided by the retailer. After the interest free period ends, the consumer is charged interest on any amount not fully paid off.
17 Investment property loans	The funds a buyer has to borrow (usually from a bank or other financial institution) to purchase an investment property.

Product or service number and type	Definition
18 Lines of credit/overdrafts	A pre-set borrowing limit that allows a consumer to withdraw more funds than they have in their account. The consumer can generally withdraw funds repeatedly and at any time, up to the credit limit. There is usually no fixed repayment schedule; however, the consumer is usually required to make payments to at least cover the interest and fees on the loan. Lines of credit can be secured or unsecured. An overdraft is a type of line of credit.
19 Non-financial product debt	A debt that was not incurred as a result of a credit or financial product. Debts such as telephone, electricity, gas and water bills are non-financial product debts. Complaints about a non-financial product debt will commonly relate to debt collection or credit reporting.
20 Personal loans	A type of loan available from banks, finance companies and other financial institutions, generally for purposes such as buying a car, boat or furniture. Note: Medium amount credit contracts (allowing consumers to borrow between \$2,001 and \$5,000) should also be recorded using this code. If the loan was for \$2,000 or less, use credit code 21 (Small amount credit contracts).
21 Small amount credit contracts	An unsecured loan that allows a consumer to borrow up to \$2,000 for between 16 days and one year. Note: Use credit code 9 (Buy now, pay later) for buy now, pay later arrangements and credit code 20 (Personal loans) for loan amounts over \$2,000.
22 Other consumer credit	Consumer credit that does not fit into any of the previous categories. For example, the sale of goods by instalments (where consumers obtain title at commencement and the lender has security over the goods).

Guarantees

Product or service number and type	Definition
23 Bank guarantees	A type of guarantee in which a bank or other lending organisation promises to repay the liabilities of a debtor in the event that the debtor is unable to.
24 Business guarantees	A guarantee offered by a business or an individual as security for the borrowings of a business.
25 Consumer guarantees	A guarantee offered by a business or an individual as security for the borrowings of an individual or individuals.

Margin loans

Product or service number and type	Definition
26 Margin loans	A type of loan available from various financial institutions, allowing investors to borrow cash against the value of listed shares or units in managed funds.

Deposit taking (Table 6 in the IDR data dictionary)

Current accounts

Product or service number and type	Definition
27 Business transaction accounts	A deposit account used by businesses for everyday transactions.
28 Foreign currency accounts	A deposit account which holds funds in a foreign currency or currencies.
29 Mortgage offset accounts	A deposit account where the balance is 'offset' (either fully or partially) against a home loan, reducing the amount of interest payable.
30 Passbook accounts	An account with a passbook attached to it, containing a physical record of all transactions.
31 Personal transaction accounts	A deposit account used by consumers for everyday transactions.
32 Other current accounts	Current accounts that do not fit into any of the previous categories.

Safe custody

Product or service number and type	Definition
33 Safe custody	A facility whereby it is possible to arrange for your valuable documents and other possessions to be securely stored inside the vault at a bank branch.

Savings accounts

Product or service number and type	Definition
34 Bank bills	A short-term money market investment. The investor purchases a bank bill at a discount to its face value. The face value is the amount the investor will receive at the bill's maturity date. The amount of discount (the difference between the face value and purchase price) represents the return to be earned by holding the bank bill to maturity.
35 Cash management accounts	A deposit account that pays a reasonable amount of interest on funds deposited without requiring the funds to be deposited for a fixed term. Note: If the complaint is about a cash management account that is a managed investment scheme, use investments code 89 (Cash management accounts).

Product or service number and type	Definition
36 First home buyer accounts	Unlike an ordinary savings account or investment, with a first home buyer account the consumer could only use the funds to buy or build a home that they would live in and only after they had saved for at least four financial years. A first home buyer account was a way of saving to buy or build a consumer's first home in which their savings attracted a government contribution. First home buyer accounts were discontinued in 2014–15.
37 Online accounts	An account which must be linked to another deposit account for the purpose of making deposits or withdrawals and is generally conducted via the internet or telephone banking.
38 Term deposits	A deposit account where monies are held for a fixed term and interest accrues at a fixed rate.
39 Other savings accounts	Savings accounts that do not fit into any of the previous categories.

General insurance (Table 7 in the IDR data dictionary)

Domestic insurance

Product or service number and type	Definition
40 Consumer credit insurance	<p>Provides insurance cover for consumers if they are unable to:</p> <ul style="list-style-type: none"> • meet their minimum loan repayments due to unemployment, sickness or injury; or • pay the outstanding loan balance on death. <p>Consumer credit insurance (CCI) is optional and usually sold by lenders to consumers with a credit card, personal loan or home loan.</p> <p>Note: CCI can be life insurance, general insurance or a combination. Use general insurance code 40 (Consumer credit insurance) if the CCI was provided by a general insurer, and use life insurance code 114 (Consumer credit insurance) if the CCI was provided by a life insurer.</p>
41 Home building	Provides insurance to cover the destruction of or damage to a home building.
42 Home contents	Provides insurance to cover the loss of or damage to the contents of a residential building.
43 Landlord insurance	Provides insurance to cover the destruction of, or damage to, a rental property (both commercial and residential).
44 Motor vehicle—Comprehensive	Provides insurance that covers damage that the policy holder's vehicle (e.g. car or motorcycle) has caused to other people's property, as well as damage to the policy holder's own vehicle, even when the accident was their fault. It also covers damage to the policy holder's vehicle as a result of fire, theft or other adverse events.

Product or service number and type	Definition
45 Motor vehicle— Third-party (fire and theft)	Provides insurance that covers damage that the policy holder's vehicle (e.g. car or motorcycle) has caused to other people's property. It does not cover damage to the policy holder's own vehicle when an accident was their fault. However, it does provide limited cover for damage to the policy holder's vehicle as a result of fire or theft.
46 Motor vehicle— Third-party	Provides insurance that covers damage that the policy holder's vehicle (e.g. car or motorcycle) has caused to other people's property. It does not cover damage to the policy holder's own vehicle when an accident was their fault. It also does not cover damages to the policy holder's vehicle as a result of fire or theft.
47 Motor vehicle— Uninsured third-party	An extension to a third-party or third-party (fire and theft) motor vehicle insurance policy that allows a policy holder to claim for damage to their vehicle caused by another vehicle, up to a maximum amount. Conditions on claims typically include that the other party to the accident was both at fault and uninsured. Note: This is also known as uninsured motorist extension (UME) cover.
48 Personal and domestic property— Mobile phone	Insurance for loss or damage to a mobile phone or other personal electronics (e.g. laptop, tablet). The insurance was provided as a stand-alone product, not as part of a home contents policy. Note: If the insurance was provided as part of a home contents policy, use general insurance code 42 (Home contents).
49 Personal and domestic property— Domestic pet/horse	Insurance for loss or damage to a domestic pet or horse. The insurance was provided as a stand-alone product, not as part of a home contents policy. Note: If the insurance was provided as part of a home contents policy, use general insurance code 42 (Home contents).
50 Personal and domestic property— Caravan/trailer	Insurance for loss or damage to a caravan, mobile home or trailer.
51 Personal and domestic property— Pleasure craft	Insurance for loss or damage to a pleasure craft (i.e. a boat used for recreation).
52 Personal and domestic property— Valuables/other moveable property	Insurance for loss or damage to valuables or other moveable property that were not mentioned in any of the previous categories (i.e. general insurance codes 48–51 (personal and domestic property)). This includes, for example, art, jewellery, bicycles and cameras. The insurance was provided as a stand-alone product, not as part of a home contents policy. Note: If the insurance was provided as part of a home contents policy, use general insurance code 42 (Home contents).
53 Residential strata title	An insurance contract insuring the body corporate of large apartment block buildings that are wholly occupied for residential or small business purposes.
54 Sickness and accident insurance	Insurance cover for: <ul style="list-style-type: none"> • sickness, disease or injury contracted or sustained by the insured person; or • death of the insured person because of the sickness, disease or injury.

Product or service number and type	Definition
55 Ticket insurance	Insurance that provides cover where someone is unable to attend an event (e.g. entertainment, sports) because of unforeseen circumstances such as accident, illness or transport delays. The insurance is often arranged when booking through a ticketing company such as Ticketmaster or Ticketek.
56 Travel insurance	Insures a policy holder for things like personal injury, illness, loss or theft while they are travelling or any disruption to their travel plans.
57 Trust bond	A type of cover for residential tenants, where the beneficiary is the landlord or real estate agent and the tenant is the holder of the trust bond. The tenant pays a premium (normally up front) for the duration of the rental contract, and the insurance company assumes liability for any damages or outstanding rent at the end of the rental contract. While trust bonds are not an insurance product under the Corporations Act, they have similar features to insurance.
58 Other domestic insurance	Domestic insurance that does not fit into any of the previous categories.

Extended warranty

Product or service number and type	Definition
59 Brown goods	An extended warranty arrangement under which the customer pays a fee in return for the warranty provider to repair or replace parts or components for light electronic consumer durables (e.g. TVs, radios, CD/DVD players, computers).
60 Motor vehicles	An extended warranty arrangement under which the customer pays a fee in return for the warranty provider agreeing to repair or replace (or cover the cost of repairing or replacing) parts or components of a vehicle in the event of mechanical breakdown of those parts or components.
61 White goods	An extended warranty arrangement under which the customer pays a fee in return for the warranty provider to repair or replace parts or components for heavy consumer durables (e.g. air conditioners, refrigerators, stoves).
62 Other extended warranty	An extended warranty that does not fit into any of the previous categories.

Professional indemnity insurance

Product or service number and type	Definition
63 Medical indemnity insurance	Insurance that protects a medical business and its employees when they are sued for an act, error or omission in relation to professional services.

Product or service number and type	Definition
64 Other professional indemnity	Insurance that protects a business and its employees when they are sued for an act, error or omission in relation to professional services. Note: If the complaint is about medical indemnity insurance, use the more specific general insurance code 63 (Medical indemnity insurance).

Small business/farm insurance

Product or service number and type	Definition
65 Commercial property	Insurance that provides cover for commercial/farm buildings, which may include fences.
66 Commercial vehicle	Insurance that provides cover against theft and accidents for vehicles used for business purposes.
67 Computer and electronic breakdown	Insurance that provides cover against computer and other electronic equipment breakdown.
68 Contractors all risk	Insurance that provides cover for all risks normally associated with a construction project. The insurance is often issued under the joint names of a contractor and a principal (client). It also usually includes public liability insurance.
69 Fire or accident damage	Insurance that provides cover for damage incurred through fire or accidental damage.
70 Glass	Insurance that provides cover for glass breakage (e.g. shop fronts).
71 Industrial special risk	Insurance that provides cover for almost all risks and perils that a business (generally with high value assets and/or assets in multiple locations) may face during its operation.
72 Land transit	Insurance that provides indemnity to the owner of goods for the loss or damage sustained by the goods while in transit from a place of shipment to a destination.
73 Livestock	Insurance that provides cover for owners of horses, cattle, sheep, and other useful animals kept or raised on a farm or property.
74 Loss of profits/business interruption	Insurance that is designed to cover a business should something happen that causes the business to be unable to operate.
75 Machinery breakdowns	Insurance that provides cover for the costs incurred in reinstatement, replacement and/or repair of mechanical and electrical equipment following accidental damage or mechanical breakdown.
76 Money	Insurance that provides indemnity following the theft or loss of money.

Product or service number and type	Definition
77 Public liability	Insurance that provides cover for claims by third parties (the public) for personal injury or property damage caused by or attributable to the negligence of the insured.
78 Thefts	Insurance that provides indemnity following an act of theft.
79 Other small business/farm insurance	Small business/farm insurance that does not fit into any of the previous categories.

Investments (Table 8 in the IDR data dictionary)

Derivatives/hedging

Product or service number and type	Definition
80 Contracts for difference	A contract between two people that mirrors the situation of trading a security, without actually buying or selling the security. The two parties make a contract that the seller will pay the buyer the difference in price after a certain period of time if the designated security's price increases, and the buyer will in return pay the seller the difference in price if the security's price decreases.
81 Cryptocurrency	<p>Internet-based virtual currency, such as Bitcoin and Ethereum, which is created and stored electronically. It uses strong cryptography to secure transaction records, to control the creation of additional currency, and to verify the transfer of currency ownership. Cryptocurrency units are sometimes called coins or tokens and typically do not exist in physical form (like paper money). It is also typically not issued by a central authority.</p> <p>Note: Cryptocurrency can function as an investment and/or as a method of payment. Use investments code 81 (Cryptocurrency) if the complaint is about cryptocurrency as an investment, and use payment systems code 141 (Cryptocurrency) if the complaint is about cryptocurrency as a method of payment.</p>
82 Foreign exchange	Cash or other claims (e.g. bank deposits and bonds) on another country, held in the currency of that country.
83 Forwards	A future commitment whose terms are established now; a contract under which one side will buy and the other sell a specific asset at a set price on a given future date.
84 Futures	An agreement to buy or sell a standard quantity of a product, such as gold or US dollars, on a specific future date at an agreed price determined at the time the contract is traded on the futures exchange.
85 Options	The right to buy or sell shares or securities at a set price and within a set period. The buyer/seller has the right but not the obligation to buy or sell.
86 Swaps	An arrangement in which two entities lend to each other on different terms.

Product or service number and type	Definition
87 Other derivatives/hedging	Derivatives or hedging that does not fit into any of the previous categories.

Managed investments

Product or service number and type	Definition
88 Australian equity funds	A fund that invests primarily in Australian stocks, allowing investors to buy into the fund and thus buy a basket of stocks more easily than they could purchase the individual securities.
89 Cash management accounts	An account that uses a management tool to ensure that sufficient cash is available to meet current and future liabilities, with any surplus being safely invested to generate the maximum income. Can also be known as a cash management trust or cash management fund. Note: If the complaint is about a cash management account that is a savings account (not a managed investment scheme), use deposit taking code 35 (Cash management accounts).
90 Charitable/educational schemes	Funds that are established and are operated for a charitable or educational purpose, such as scholarship funds.
91 Crowd-sourced equity funding	Involves a company raising funds by offering shares to a large number of individual investors in return for a relatively small cash investment. It is a method of raising funds used by start-ups or small to medium-sized companies. It usually occurs through an online intermediary.
92 Film schemes	A managed investment scheme for the development and/or production of a cinematograph film (e.g. feature film or television program). This includes a script or component of such a film.
93 Horse schemes	Investment schemes centred on the co-ownership of a horse for the purpose of financial advantage, such as racing and breeding syndicates.
94 International equity funds	An open or closed-end fund that invests primarily in overseas shares/securities and other assets, allowing investors to buy into the fund and thus buy a basket of stocks more easily than they could purchase the individual securities.
95 Investor directed portfolio services	A service for acquiring and holding investments that involve arrangements for the custody of assets and consolidated reporting. There will generally be a menu of investment opportunities associated with an investor directed portfolio service (IDPS). Arrangements typically marketed as master funds and wrap accounts are likely to be an IDPS. An important feature of an IDPS is that the investor makes all the investment decisions.

Product or service number and type	Definition
96 Managed discretionary accounts	<p>Arrangements that generally involve a person (the managed discretionary account (MDA) operator) managing a portfolio of assets for a retail client on an individual basis.</p> <p>The MDA operator makes discretionary decisions on behalf of the client (does not need to get authority from the client for each transaction) but this is done in accordance with an agreed investment strategy.</p>
97 Managed strata title schemes	<p>An arrangement that provides an investor in a strata (apartment) unit with a right (by agreement or an understanding with the promoter) to a return that depends, in whole or in part, on the use of other investors' strata units (as opposed to common property). For example, the investor's return depends on an arrangement for pooling income or for fairly allocating tenants.</p>
98 Mixed asset funds	<p>Multiple managed investments or mixed funds—for example, an investment portfolio might involve various managed investments.</p>
99 Mortgage schemes	<p>A managed investment scheme that has most of its non-cash assets invested in mortgage loans.</p>
100 Primary production schemes	<p>Schemes where the investor is really a 'grower' of the primary product (e.g. tea trees, pine trees, paulownia trees, olives, viticulture, beans, coffee). The investor or grower usually enters into an agreement with the manager or responsible entity for the scheme to plant, establish and maintain the trees until they are harvested at maturity.</p>
101 Property funds	<p>A type of collective investment where investors collect their money together and a professional manager operates the scheme, which invests in residential or commercial properties.</p>
102 Timeshare schemes	<p>A scheme, in Australia or elsewhere, where participants are entitled to use, occupy or possess (for two or more periods) property to which the scheme relates, and which operates for three years or more. Timeshare schemes commonly involve providing accommodation to members.</p>
103 Trustee common funds	<p>Funds invested by trustees who are empowered to pool monies in common funds despite the fact that the monies were received from individual trusts.</p>
104 Other managed investments	<p>Managed investments that do not fit into any of the previous categories.</p>

Real property

Product or service number and type	Definition
105 Real property	Land, including things that are fixed to land (such as buildings). The buildings may be used for residential purposes or commercial purposes. Investing in real property is a form of investment and may include an investment in things such as a residential home either as a primary residence or as a rental property; an apartment, unit or other strata title interest used for residential purposes; or a shop, office, factory, unit or other building used for commercial purposes.

Securities

Product or service number and type	Definition
106 Bills of exchange	An unconditional order in writing, addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand, or at a fixed or determinable future time, a certain sum in money to, or to the order of, a specified person or to the bearer.
107 Bonds	A statement of debt that is issued by governments, companies, other entities and individuals in return for cash from lenders and investors.
108 Debentures	A way for a business to raise money from investors. In return for the investor's money, the business (or 'issuer' of the debenture) promises to: <ul style="list-style-type: none"> • pay the investor interest; and • pay back the money the investor lends them (or the 'capital') on a future date.
109 Exchange traded funds	A managed fund that is traded on a stock exchange.
110 Promissory notes	A written promise, free of any conditions, to pay an agreed sum of money to someone at a fixed time in the future. Most commonly they are used to raise short-term finance.
111 Shares	A part-ownership of a company. For example, if a company has issued a million shares, and a person buys ten thousand shares in it, then the person owns one per cent of the company.
112 Warrants	A certificate giving the holder the right to purchase securities at a stipulated price within a specified time span, or in some cases, indefinitely. Warrants are sometimes attached to other securities as an added purchase inducement and may be traded separately after issue. They are similar to call options. Warrants have all the other features of shares (e.g. entitlement to dividends, tradeable on the share market, the price goes up and down depending on the underlying share price).
113 Other securities	Securities that do not fit into any of the previous categories.

Life insurance (Table 9 in the IDR data dictionary)

Life insurance

'Life insurance' refers to life insurance that was obtained directly from an insurer or through an advice provider.

Note: Complaints about group life insurance obtained through the consumer's superannuation fund should be recorded using the most appropriate code from superannuation codes 143–178. Complaints to financial advice firms or specifically about advice-related issues should be recorded using the most appropriate code from the financial advice or credit assistance codes 185–186 (Financial advice).

Product or service number and type	Definition
114 Consumer credit insurance	<p>Provides insurance cover for consumers if they are unable to:</p> <ul style="list-style-type: none"> • meet their minimum loan repayments due to unemployment, sickness or injury; or • pay the outstanding loan balance on death. <p>Consumer credit insurance (CCI) is optional and usually sold by lenders to consumers with a credit card, personal loan or home loan.</p> <p>Note: CCI can be life insurance, general insurance or a combination. Use general insurance code 40 (Consumer credit insurance) if the CCI was provided by a general insurer, and use life insurance code 114 (Consumer credit insurance) if the CCI was provided by a life insurer.</p>
115 Income protection	<p>Insurance that pays a monthly benefit if the insured person is unable to work due to injury or illness. Business expenses may be covered separately or form part of the policy for self-employed.</p>
116 Annuities	<p>An income stream that is paid at pre-determined intervals, at a pre-determined rate, for either a specific period of time or for the life of the pensioner. Lifetime pensions or annuities provide income payments for the investor's lifetime and for the lifetime of reversionary beneficiaries (if any).</p>
117 Endowments	<p>An assurance policy that pays a sum and any applicable bonuses on the death of the insured person or at the end of a set period, whichever occurs first.</p>
118 Funeral insurance/funeral plans	<p>Insurance that pays a lump sum on the death of the insured person, usually to cover funeral expenses. The insured person pays a regular premium for a benefit amount that they choose. The money goes to a nominated beneficiary, who can then use the money as they wish.</p> <p>Note: Funeral expenses facilities, which are schemes or arrangements for the payment of money when a person dies for the purpose of paying funeral expenses, should also be recorded using this code.</p>
119 Scholarship funds	<p>A fund to provide money for scholarships, bursaries or prizes.</p>
120 Term life	<p>Insurance that pays a death benefit if the insured person dies during the term of the policy (before the policy expires).</p> <p>Note: See life insurance code 124 (Whole of life) for distinction.</p>

Product or service number and type	Definition
121 Terminal illness	<p>Insurance that pays a lump sum benefit when the insured person is diagnosed with a terminal illness. It may be provided as an option within a life insurance policy.</p> <p>Generally, the insured person can only claim with a prognosis of death within one or two years, depending on the policy. A further payment is not made when the person dies.</p>
122 Total and permanent disability	Insurance that pays a lump sum benefit if a person becomes totally and permanently disabled.
123 Trauma	<p>Insurance that pays a lump sum benefit if a person is diagnosed with a specified illness or injury. It covers major illnesses or injuries that will impact a person's life and lifestyle.</p> <p>Note: This is sometimes also known as 'critical illness insurance'.</p>
124 Whole of life	<p>Insurance that is guaranteed to stay in force for the duration of the insured person's life, provided premiums are paid.</p> <p>Note: See life insurance code 120 (Term life) for distinction.</p>
125 Other life insurance	Life insurance (obtained directly or under advice) that does not fit into any of the previous categories.

Payment systems (Table 10 in the IDR data dictionary)

Direct transfer

'Direct transfer' refers to payments or transactions made from a banking account using Australian or foreign currency.

Product or service number and type	Definition
126 ATM	A transaction (deposit, withdrawal or balance enquiry) completed using an automatic teller machine (ATM).
127 Bank drafts	A cheque drawn by one bank against funds deposited into its account at another bank, authorising the second bank to make payment to the individual named in the draft. (e.g. a foreign currency cheque drawn on an overseas bank).
128 Cheques	A signed written order, addressed by a person to a financial institution, requiring the financial institution to pay a sum of money on demand.
129 Counter transactions	Banking transactions conducted in person, at a branch.

Product or service number and type	Definition
130 Direct debits	A standing authority provided to a business (usually a third-party company, but can also be provided to the financial firm) allowing it to directly debit a nominated account. The direct debit can be linked to an account with a financial institution (e.g. personal transaction account or credit card).
131 EFTPOS	Electronic funds transfer at point of sale—A way of paying for goods or services using a card or device linked to a bank account, so that the funds are transferred directly from the buyer's account to the seller's account.
132 Electronic banking	Transactions carried out via internet banking and telephone banking.
133 Foreign currency transfers	Transfer of foreign currency between institutions, pertaining to international financial markets.
134 Merchant facilities	Facility offered by financial firms to businesses to accept payment in forms other than cash (e.g. EFTPOS, credit cards). Different card providers may require different merchant facilities (e.g. American Express, Diners Club, Visa and MasterCard).
135 Telegraphic transfers	An electronic method of payment used to transfer funds between financial institutions. Can be either local (e.g. between two Australian banks) or overseas.
136 Other direct transfers	Direct transfers that do not fit into any of the previous categories.

Non-cash

'Non-cash' refers to payments or transactions that were not made directly from a banking account or that involved the use of alternative forms of payment.

Product or service number and type	Definition
137 Loyalty programs	Programs operated by, or on behalf of, a person (the 'issuer') linked to the goods and services (e.g. credit card services, flight services or store goods) they offer or provide. The loyalty program is designed to encourage the issuer's customers to use or spend on the issuer's goods and services.
138 Non-cash systems	A facility through which a person makes non-cash payments (e.g. PayPal).
139 Stored value cards	A type of non-cash system. These facilities allow consumers to put money into a card that can be used to make purchases for goods and services.
140 Travellers' cheques	A pre-printed, fixed-amount cheque designed to allow the person signing it to make an unconditional payment to someone else as a result of having paid the issuer for that privilege.

Product or service number and type	Definition
141 Cryptocurrency	<p>Internet-based virtual currency, such as Bitcoin and Ethereum, which is created and stored electronically. It uses strong cryptography to secure transaction records, to control the creation of additional currency, and to verify the transfer of currency ownership. Cryptocurrency units are sometimes called coins or tokens and typically do not exist in physical form (like paper money). It is also typically not issued by a central authority.</p> <p>Note: Cryptocurrency can function as an investment and/or as a method of payment. Use investments code 81 (Cryptocurrency) if the complaint is about cryptocurrency as an investment, and use payment systems code 141 (Cryptocurrency) if the complaint is about cryptocurrency as a method of payment.</p>
142 Other non-cash products or services	Non-cash products or services that do not fit into any of the previous categories.

Superannuation (Table 11 in the IDR data dictionary)

‘Superannuation’ refers to the decisions or conduct of superannuation trustees, insurers and other decision makers in relation to regulated superannuation funds, approved deposit funds, superannuation annuities and retirement savings accounts.

Note 1: If the complaint is about insurance within superannuation (regardless of whether a claim has been made), it should be recorded under the specific insurance in question using superannuation codes 143–178 (e.g. superannuation code 156 (Life policy fund—Income protection) or superannuation code 175 (Superannuation fund—Total and permanent disability)).

Note 2: If the complaint relates to financial advice on superannuation (including intra-fund advice), it should not be recorded using superannuation codes 143–178. It should instead be recorded using the most appropriate code from the financial advice or credit assistance codes 185–186 (Financial advice).

Annuity policy

‘Annuity policy’ refers to an income stream provided by a life insurance company that is declared to be a superannuation policy under the *Life Insurance Act 1995*. It pays out a guaranteed stream of payments to an individual for a set period of time. It is used as an income stream for retirees.

Product or service number and type	Definition
143 Pension	Regular income from superannuation during retirement. In the context of an annuity policy, it takes the form of a lifetime or fixed-term pension (which provides a fixed income, usually for the rest of the pensioner’s life or for a set period of time).
144 Death benefit	A benefit payable to the deceased annuitant’s estate or to a nominated beneficiary, depending on the terms of annuity.

Product or service number and type	Definition
145 Other features within an annuity policy	Features within an annuity policy that do not fit into any of the previous categories.

Approved deposit fund

‘Approved deposit fund’ refers to a fund with particular taxation advantages, designed to receive superannuation benefits that are rolled over from another superannuation fund (e.g. accumulated superannuation benefits paid to someone leaving a job).

Product or service number and type	Definition
146 Pension	Regular income from superannuation during retirement. In the context of an approved deposit fund, it takes the form of an account-based pension (which provides a series of regular payments, drawing down on the superannuation balance over time). In some circumstances, it may begin during the transition to retirement.
147 Death benefit	A benefit paid on the death of a member of an approved deposit fund. The trustee of the fund must pay the death benefit in accordance with the fund’s rules. This might be to the nominated beneficiary (binding) or according to the trustee’s discretion. The death benefit may include an insured component.
148 Terminal illness	A benefit paid to a member of an approved deposit fund who suffers a ‘terminal medical condition’ under the Superannuation Industry (Supervision) Regulations 1994. The terminal illness benefit may include an insured component where the fund member is ‘terminally ill’ as defined by the policy.
149 Total and permanent disability	A benefit paid to a member of an approved deposit fund who becomes totally and permanently disabled (within the meaning of the fund’s rules). The benefit may include an insured component where the fund member is totally and permanently disabled as defined by the policy. In order for the trustee to pay the benefit from the fund, the member must be unable to work in any occupation and satisfy the condition of release for ‘permanent incapacity’.
150 Income protection	Insurance that replaces the income lost when the insured’s person is unable to work due to injury or illness. The majority of superannuation funds offer some level of income protection cover as an optional extra. Cover will be in the form of a percentage of current income. In order for the trustee to pay the benefit from the fund, the member must also satisfy the condition of release for ‘temporary incapacity’. Note: This is sometimes also known as ‘salary continuance insurance’.
151 Superannuation account	An account held by a member of an approved deposit fund. A member’s superannuation account can only be paid in cash to the member if the member has satisfied a condition of release. Subject to the rules of the fund, the member can usually request to rollover their account to another approved deposit fund or to a superannuation fund at any time.

Product or service number and type	Definition
152 Other features within an approved deposit fund	Features within an approved deposit fund that do not fit into any of the previous categories.

Life policy fund

'Life policy fund' refers to a type of regulated superannuation fund, usually established through a life insurance company. Fund membership is opened for the purpose of having insurance premiums deducted to pay for insurance cover provided through the fund's group life policy. Generally the fund member does not have their superannuation money invested in this account, and it is only used for payment of premium deductions, often by direct debit.

Product or service number and type	Definition
153 Death benefit	A benefit paid on the death of a member of a superannuation fund. The trustee of the fund must pay a death benefit in accordance with the fund's rules. This might be to the nominated beneficiary (binding) or according to the trustee's discretion. The death benefit may include an insured component.
154 Terminal illness	A benefit paid to a member of a superannuation fund who suffers a 'terminal medical condition' under the Superannuation Industry (Supervision) Regulations 1994. The terminal illness benefit may include an insured component where the fund member is 'terminally ill' as defined by the policy.
155 Total and permanent disability	A benefit paid to a member of a superannuation fund who becomes totally and permanently disabled (within the meaning of the fund's rules). The benefit may include an insured component where the fund member is totally and permanently disabled as defined by the policy. In order for the trustee to pay the benefit from the fund, the member must be unable to work in any occupation and satisfy the condition of release for 'permanent incapacity'.
156 Income protection	Insurance that replaces the income lost when the insured person is unable to work due to injury or illness. The majority of superannuation funds offer some level of income protection cover as an optional extra. Cover will be in the form of a percentage of current income. In order for the trustee to pay the benefit from the fund, the member must also satisfy the condition of release for 'temporary incapacity'. Note: This is sometimes known as 'salary continuance insurance'.
157 Superannuation account	An account held by a member of a superannuation fund. A member's superannuation account can only be paid in cash to the member if the member has satisfied a condition of release. Subject to the rules of the fund, the member can usually request to rollover their account to another superannuation fund at any time.
158 Other features within a life policy fund	Features within a life policy fund that do not fit into any of the previous categories.

Retirement savings account

'Retirement savings account' refers to a special capital guaranteed superannuation account with banks or credit unions that is used to save funds for retirement.

Product or service number and type	Definition
159 Death benefit	A benefit paid on the death of the holder of a retirement savings account. The death benefit will be paid in accordance with the terms and conditions of the account. This might be to the nominated beneficiary or the holder's estate. The death benefit may include an insured component.
160 Terminal illness	A benefit paid to a holder of a retirement savings account who suffers a 'terminal medical condition' under the Retirement Savings Account Regulations 1997. The terminal illness benefit may include an insured component where the holder is 'terminally ill' as defined by the policy.
161 Total and permanent disability	A benefit paid to a holder of a retirement savings account who becomes totally and permanently disabled (within the meaning of the terms and conditions). The benefit may include an insured component where the holder is totally and permanently disabled, as defined by the policy. In order to pay the benefit, the holder must be unable to work in any occupation and satisfy the condition of release for 'permanent incapacity'.
162 Income protection	Insurance that replaces the income lost when the insured person is unable to work due to injury or illness, obtained through a retirement savings account. Cover will be in the form of a percentage of current income. In order for the benefit to be paid, the holder must also satisfy the condition of release for 'temporary incapacity'. Note: This is also known as 'salary continuance insurance'.
163 RSA account	A retirement savings account. The account can only be paid in cash to the holder if they have satisfied a condition of release. Subject to the terms and conditions, the holder can usually request to rollover their account to another retirement savings account or a superannuation fund at any time.
164 Other features within a retirement savings account	Features within a retirement savings account that do not fit into any of the previous categories.

Small APRA fund

'Small APRA fund' refers to a small superannuation fund for members who do not want to be trustees of the fund. A professional trustee is used instead.

Product or service number and type	Definition
165 Pension	<p>Regular income from superannuation during retirement. In the context of a small APRA fund, it can take the form of:</p> <ul style="list-style-type: none"> • an account-based pension (which provides a series of regular payments, drawing down on the superannuation balance over time); or • a lifetime or fixed-term pension (which provides a fixed income, usually for the rest of the pensioner's life or for a set period of time). <p>In some circumstances, the payments may begin during the transition to retirement.</p>
166 Death benefit	<p>A benefit paid on the death of a member of a small APRA fund. The trustee of the fund must pay the death benefit in accordance with the fund's rules. This might be to the nominated beneficiary (binding) or according to the trustee's discretion. The death benefit may include an insured component.</p>
167 Terminal illness	<p>A benefit paid to a member of a small APRA fund who suffers a 'terminal medical condition' under the Superannuation Industry (Supervision) Regulations 1994. The terminal illness benefit may include an insured component where the fund member is 'terminally ill' as defined by the policy.</p>
168 Total and permanent disability	<p>A benefit paid to a member of a small APRA fund who becomes totally and permanently disabled (within the meaning of the fund's rules). The benefit may include an insured component where the fund member is totally and permanently disabled, as defined by the policy. In order for the trustee to pay the benefit from the fund, the member must be unable to work in any occupation and satisfy the condition of release for 'permanent incapacity'.</p>
169 Income protection	<p>Insurance that replaces the income lost when the insured person is unable to work due to injury or illness. Cover will be in the form of a percentage of current income. In order for the trustee to pay the benefit from the fund, the member must also satisfy the condition of release for 'temporary incapacity'.</p> <p>Note: This is sometimes also known as 'salary continuance insurance'.</p>
170 Superannuation account	<p>An account held by a member of a small APRA fund. A member's superannuation account can only be paid in cash to the member if the member has satisfied a condition of release. Subject to the rules of the fund, the member can usually request to rollover their account to another superannuation fund at any time.</p>
171 Other features within a small APRA fund	<p>Features within a small APRA fund that do not fit into any of the previous categories.</p>

Superannuation fund

'Superannuation fund' refers to a trust-based vehicle where compulsory superannuation guarantee (SG) contributions and voluntary contributions can be paid.

Note: Specific codes are provided for complaints about an annuity policy, approved deposit fund, life policy fund, retirement savings account or small APRA fund. Use these more specific codes where applicable (i.e. superannuation codes 143–145 (annuity policy), 146–152 (approved deposit fund), 153–158 (life policy fund), 159–164 (retirement savings account) and 165–171 (small APRA fund)). For complaints about all other types of superannuation funds or products, use the most appropriate code from superannuation codes 172–178 (superannuation fund).

Product or service number and type	Definition
172 Pension	<p>Regular income from superannuation during retirement. In the context of a superannuation fund, it can take the form of:</p> <ul style="list-style-type: none"> • an account-based pension (which provides a series of regular payments, drawing down on the superannuation balance over time); or • a lifetime or fixed-term pension (which provides a fixed income, usually for the rest of the pensioner's life or for a set period of time). <p>In some circumstances, the payments may begin during the transition to retirement.</p>
173 Death benefit	<p>A benefit paid on the death of a member of a superannuation fund. The trustee of the fund must pay a death benefit in accordance with the fund's rules. This might be to the nominated beneficiary (binding) or according to the trustee's discretion. The death benefit may include an insured component.</p>
174 Terminal illness	<p>A benefit paid to a member of a superannuation fund who suffers a 'terminal medical condition' under the Superannuation Industry (Supervision) Regulations 1994. The terminal illness benefit may include an insured component where the fund member is 'terminally ill' as defined by the policy.</p>
175 Total and permanent disability	<p>A benefit paid to a member of a superannuation fund who becomes totally and permanently disabled (within the meaning of the fund's rules). The benefit may include an insured component where the fund member is totally and permanently disabled, as defined by the policy. In order for the trustee to pay the benefit from the fund, the member must be unable to work in any occupation and satisfy the condition of release for 'permanent incapacity'.</p>
176 Income protection	<p>Insurance that replaces the income lost when the insured person is unable to work due to injury or illness. The majority of superannuation funds offer some level of income protection cover as an optional extra and some funds offer it automatically. Cover will be in the form of a percentage of current income. In order for the trustee to pay the benefit from the fund, the member must also satisfy the condition of release for 'temporary incapacity'.</p> <p>Note: This is sometimes also known as 'salary continuance insurance'.</p>
177 Superannuation account	<p>An account held by a member of a superannuation fund. A member's superannuation account can only be paid in cash to the member if the member has satisfied a condition of release. Subject to the rules of the fund, the member can usually request to rollover their account to another superannuation fund at any time.</p>
178 Other features within a superannuation fund	<p>Features within a superannuation fund that do not fit into any of the previous categories.</p>

Traditional trustee services (Table 12 in the IDR data dictionary)

Estate management

Product or service number and type	Definition
179 Estate management	Administering or managing a trust, deceased estate or other estate of an individual (e.g. in the capacity of trustee, executor or guardian).

Estate planning

Product or service number and type	Definition
180 Enduring powers of attorney	Preparation of an enduring power of attorney.
181 Wills	Preparation of a will.

Trusts

Product or service number and type	Definition
182 Beneficiary	Preparation of a trust instrument for a trust created for beneficiaries.
183 Specific purpose	Preparation of a trust instrument for a specific purpose trust (i.e. a trust established for a specific purpose rather than for designated beneficiaries).

Other

Product or service number and type	Definition
184 Other traditional trustee services	Traditional trustee services that do not fit into any of the previous categories.

Financial advice or credit assistance (Table 13 in the IDR data dictionary)

Complaints made to financial advice firms or credit assistance providers should be recorded using the most appropriate code from the financial advice or credit assistance codes 185–187. Complaints made to other types of firms about issues relating specifically to financial advice or credit assistance (i.e. complaint issue codes 1–3 (Advice) in Table 15 of the IDR data dictionary) should also be recorded

using the most appropriate code from the financial advice or credit assistance codes 185–187 (e.g. complaints about the quality of intra-fund advice provided by a superannuation fund).

Note: Complaints about products that were obtained as a result of financial advice or credit assistance (and where the issue of the complaint does **not** relate specifically to the financial advice or credit assistance provided) should be recorded using codes listed elsewhere in the IDR data dictionary. For example, a complaint about a life insurance product that was obtained under advice (and where the complaint issue is not advice related) should be recorded using the most appropriate code from life insurance codes 114–125 (Life insurance).

Financial advice

Product or service number and type	Definition
185 General advice	<p>A recommendation or opinion about a financial product that is not tailored to any of the consumer's personal circumstances.</p> <p>When general advice is provided to a consumer, a warning must be given that the advice does not take into account their personal circumstances and, therefore, the consumer should consider whether the advice is appropriate for them before acting on it.</p> <p>Note: If the complaint involves a dispute about whether the type of advice provided was general or personal, record the type of advice that the firm believes was provided.</p>
186 Personal advice	<p>A recommendation or opinion about a financial product that is tailored to the consumer's personal circumstances. It takes into account one or more relevant aspects of the consumer's personal circumstances (such as their financial objectives, situation and needs), or is given in circumstances where a reasonable person would expect that their individual circumstances have been taken into account.</p> <p>Personal advice providers must act in the consumer's best interest. Personal advice can range from simple, single-issue advice to comprehensive financial advice and/or ongoing advice.</p> <p>Note: If the complaint involves a dispute about whether the type of advice provided was general or personal, record the type of advice that the firm believes was provided.</p>

Credit assistance

Product or service number and type	Definition
187 Credit assistance	<p>Providing a consumer with suggestions or assistance to apply for a particular credit contract or consumer lease, apply for an increase in their credit limit, or remain in their current credit contract or consumer lease.</p>

Not product/service-related (Table 14 in the IDR data dictionary)

Not product/service-related

Product or service number and type	Definition
188 Not product/service-related	<p>Wherever possible, financial firms should record the product or service that the complaint is about. However, in circumstances where the complaint is not about a product or service at all, it should be recorded using this code. This will generally occur where the complaint is heavily issue-based and does not relate to any specific underlying product or service (e.g. lack of wheelchair access to a bank branch).</p> <p>If the underlying product or service is clear (e.g. because the firm only provides one type of product or service), then this product or service should be recorded (rather than using this code).</p>

B Complaint issue definitions

Quick reference to complaint issue data elements in the IDR data dictionary

The issue raised by the complaint is recorded at:

- data element 14a (mandatory field); and
- additional data elements 14b and 14c (mandatory fields, with the option to indicate that they are not applicable if the complaint did not raise additional issues).

An extract of the IDR data dictionary (for data elements 14a, 14b and 14c only) is provided below for reference. The codes and their definitions are provided on the following pages.

Note that the issue raised by the complaint should be recorded from the complainant's perspective, and does not indicate whether or not the financial firm sees the complaint as having merit. For example, if the complaint issue is recorded using complaint issue code 77 (Account administration error), then this indicates that this was the issue raised by the complaint. It does not indicate whether or not there actually was an account administration error.

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)	Mandatory field 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.	See Table 15 of the IDR data dictionary
14b	Complaint issue (b)	Additional issue raised by the complaint	Numeric only (see Codes)	Mandatory field If applicable, use this data element to record an additional issue raised by the complaint. If not applicable, enter '999'.	See Table 15 of the IDR data dictionary
14c	Complaint issue (c)	Additional issue raised by the complaint	Numeric only (see Codes)	Mandatory field If applicable, use this data element to record an additional issue raised by the complaint. If not applicable, enter '999'.	See Table 15 of the IDR data dictionary

Source: IDR data dictionary (pilot version), available to download from the [RG 271 landing page](#).

Complaint issue (Table 15 in the IDR data dictionary)

Advice

‘Advice’ refers to issues relating specifically to financial advice or credit assistance (i.e. quality of advice, failure to provide advice and other advice-related issues).

Note: Financial firms providing financial advice or credit assistance are not limited to only using complaint issue codes 1–3 (Advice). They should also record issues using the other complaint issue codes listed in Table 15 in the data dictionary, as appropriate.

Complaint issue number and type	Definition
1 Quality of advice	<p>Poor-quality, inappropriate or insufficient financial advice. This includes, for example, providing poor-quality product or investment strategy advice, providing general financial advice when personal financial advice was needed, or failing to act in the client’s best interests when providing personal financial advice.</p> <p>Note: Complaints about the quality of credit assistance provided should also be recorded using this code.</p>
2 Failure to provide advice	<p>The financial firm has not provided financial advice to the complainant when it should have done so.</p> <p>For example, the financial firm did not provide:</p> <ul style="list-style-type: none"> • a Statement of Advice (SOA); or • advice about a financial product or service that it was contracted or obliged to. <p>Note: Complaints about a failure to provide credit assistance should also be recorded using this code.</p>
3 Other advice-related issues	<p>Other issues relating specifically to financial advice or credit assistance and not recorded elsewhere in Table 15 of the IDR data dictionary.</p> <p>For example:</p> <ul style="list-style-type: none"> • misleading conduct or conflicts of interest; or • churning (i.e. moving a client from one financial product to another in order for the adviser to earn a fee, usually with little to no benefit for the client). <p>Note: Issues of a more general nature (not specific to financial advice or credit assistance) should be recorded using codes listed elsewhere in Table 15 of the IDR data dictionary, where possible. See, for example, complaint issue codes 4–13 (Charges), 66–68 (Instructions) and 77–88 (Service).</p>

Charges

Complaint issue number and type	Definition
4 Break costs	<p>The break cost applicable to a fixed interest rate loan was excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of a break cost (in general), as well as about a break cost that was incorrectly calculated or charged.</p>

Complaint issue number and type	Definition
5 Deductible or excess	<p>An insurance deductible or excess was excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of a deductible or excess (in general), as well as about a deductible or excess that was incorrectly calculated or charged.</p>
6 Commissions	<p>Commissions were excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of commissions (in general), as well as about commissions that were incorrectly calculated or charged.</p>
7 Fees/costs	<p>Fees or other costs for the product or service provided were excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of fees or costs (in general), as well as about fees or costs that were incorrectly calculated or charged.</p> <p>Note: If the complaint is about a break cost, deductible or excess, commission, interest, foreign exchange rate or premium, use the more specific issue classification as appropriate.</p>
8 Interest	<p>The amount of interest or the interest rate charged to the complainant was excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of interest charged (in general), as well as about interest being incorrectly calculated or charged to the complainant.</p> <p>Note: If the complaint is about the amount of interest <i>earned</i>, it should be recorded using complaint issue code 69 (Investment performance).</p>
9 Foreign exchange (forex) rate	<p>The foreign exchange rate charged to the complainant was excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of the foreign exchange rate (in general), as well as about the foreign exchange rate being incorrectly calculated or charged to the complainant.</p>
10 Premiums	<p>An insurance premium was excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of an insurance premium (in general), as well as about an insurance premium that was incorrectly calculated or charged.</p>
11 Tax	<p>A tax incurred was excessive, inappropriate or wrong.</p> <p>This includes complaints about the level of tax incurred (in general), as well as about tax incurred being incorrectly calculated or charged. For example, an error by the firm may have resulted in incorrect tax being incurred by the complainant.</p>
12 No claim bonus	<p>A no claim bonus was inappropriate or wrong.</p> <p>This includes complaints about the level of a no claim bonus (in general), as well as about a no claim bonus that was incorrectly applied. For example:</p> <ul style="list-style-type: none"> • the insurer reduced or removed a no claim bonus discount due to an at fault claim; or • the broker did not obtain a no claim bonus for the client where the client was entitled to one.
13 Other charges-related issues	<p>Other issues relating to charges.</p>

Consumer Data Right (CDR)

The Consumer Data Right (CDR) gives consumers and businesses greater control over their own data, including the ability to securely share their data with a trusted third party. Under the CDR, consumers and businesses can direct their financial data to be shared with an accredited provider of their choice. This aims to help them to monitor their finances, and compare and switch between different offerings and financial firms more easily.

Note: Complaints about privacy or confidentiality issues that are unrelated to the CDR should be recorded using the most appropriate code from complaint issue codes 70–72 (Privacy & confidentiality).

Complaint issue number and type	Definition
14 CDR data collection	<p>This issue relates only to an accredited person collecting or attempting to collect solicited or unsolicited CDR data. Currently, an accredited person can only collect CDR data from a data holder, not an accredited data recipient.</p> <p>For example, the accredited person:</p> <ul style="list-style-type: none"> • collecting or attempting to collect the wrong data, or data that was not part of the individual's consent; • collecting more data or a longer time period of data than was necessary; • attempting to collect CDR data without the individual's consent; • not destroying unsolicited CDR data they collected; or • not notifying the individual of the collection of CDR data.
15 CDR data use or disclosure	<p>This issue relates to the use and disclosure of CDR data by a data holder, accredited data recipient or designated gateway.</p> <p>For example, the data holder, accredited data recipient or designated gateway:</p> <ul style="list-style-type: none"> • not using the CDR data collected in accordance with the purpose consented to by the individual; • using the CDR data beyond what is reasonably needed to provide the goods or services requested by the individual; • disclosing the wrong CDR data; • disclosing the CDR data to an unauthorised party; • using or disclosing the CDR data for direct marketing; • not notifying the individual of the disclosure of CDR data; or • withholding or refusing to disclose CDR data.
16 CDR data maintenance	<p>This issue relates to a data holder or accredited data recipient's obligation to maintain accurate, up-to-date and complete CDR data.</p> <p>For example, the data holder or accredited data recipient:</p> <ul style="list-style-type: none"> • holding inaccurate, outdated or incomplete CDR data; • not notifying the individual when incorrect CDR data is disclosed; or • not sending corrected CDR data to the original recipient.

Complaint issue number and type	Definition
17 CDR security and destruction/de-identification	<p>This issue relates to an accredited data recipient's obligation to protect CDR data from misuse, interference, loss, unauthorised access, modification or disclosure. It also sets out the requirements for the destruction or de-identification of redundant CDR data.</p> <p>For example, the accredited data recipient:</p> <ul style="list-style-type: none"> • not destroying or de-identifying data on request or after the individual's consented purpose is finalised; • not protecting CDR data from misuse, interference or loss; or • not protecting CDR data from unauthorised access, modification or disclosure.
18 CDR data correction	<p>This issue relates to a data holder or accredited data recipient's obligation to correct CDR data where appropriate and when requested by an individual.</p> <p>For example, the data holder or accredited data recipient:</p> <ul style="list-style-type: none"> • not correcting CDR data on request; • delaying acknowledgement or action on a correction request; or • charging for correction.
19 CDR advice	<p>This issue relates to the CDR advice provided by a data holder or accredited data recipient.</p> <p>For example, the data holder or accredited data recipient:</p> <ul style="list-style-type: none"> • providing wrong advice for the product or purpose; or • not offering other suitable products that were available.
20 Other CDR-related issues	Other issues relating to the CDR.

Credit reporting

Complaint issue number and type	Definition
21 Credit enquiry	The financial firm has incorrectly placed a credit enquiry on a credit file.
22 Credit score	A concern raised by the complainant about the accuracy of their credit score.
23 Default listing	The financial firm has incorrectly placed a default listing on a credit file.
24 Repayment history information	The financial firm has incorrectly placed repayment history information on a credit file.
25 Other credit reporting issues	Other issues relating to credit reporting.

Disclosure

Complaint issue number and type	Definition
26 Break costs disclosure	The financial firm did not properly disclose a break cost applicable to a fixed interest rate loan. For example, the financial firm provided incorrect, insufficient or misleading information about a fixed interest loan break cost.
27 Fee disclosure	The financial firm did not properly disclose a fee or charge. For example, the financial firm provided incorrect, insufficient or misleading information about a fee or charge. Note: If the complaint relates to a fixed interest loan break cost, use the more specific complaint issue code 26 (Break costs disclosure) instead.
28 Failure to provide disclosure documents	The financial firm failed to provide disclosure documents, for example a Product Disclosure Statement (PDS) or Statement of Advice (SOA).
29 Product/service information	There were deficiencies in the product or service information provided by the financial firm (in formal disclosure documents or in other formats, such as website content or marketing materials). For example, the financial firm: <ul style="list-style-type: none"> • did not disclose the correct information about a financial product or service (such as by providing incorrect financial product terms and conditions, or providing incorrect information about how an insurance policy, banking or investment product operated); • did not provide adequate information about the terms, conditions, risks or other features of a financial product or service (such as by not adequately disclosing interest rate charges, not adequately disclosing insurance policy exclusions or excesses, or not adequately disclosing the risk of an investment product); or • provided information about a financial product or service that was misleading or misrepresented the features of the product or service. Note: If the complaint relates to the disclosure of a fixed interest loan break cost or a fee or charge, use complaint issue codes 26 (Break costs disclosure) or 27 (Fee disclosure) instead.
30 Other disclosure-related issues	Other issues relating to disclosure.

Financial difficulty/debt collection

Complaint issue number and type	Definition
31 Financial firm failure to respond to request for assistance	The financial firm failed to respond to a request for assistance due to financial difficulty. The request may have been actual or implied. Note 1: Complaints about delays by the firm in responding to the request for assistance should also be recorded using this code. Note 2: If the complaint relates to an application for early superannuation release on hardship grounds, use complaint issue code 55 (Application for early super release).

Complaint issue number and type	Definition
32 Decline of financial difficulty request	<p>The financial firm declined a request for assistance made on the basis of financial difficulty. For example, the financial firm:</p> <ul style="list-style-type: none"> declined a request for assistance, such as a repayment variation, and made no other offer of assistance; or did not provide reasons for its decision to decline a request for assistance. <p>Note: If the complaint relates to an application for early superannuation release on hardship grounds, use complaint issue code 55 (Application for early super release).</p>
33 Financial difficulty arrangement	<p>The complaint involves a request for assistance due to financial difficulty (including a request for a formal hardship arrangement or other financial difficulty arrangement). The request may have been actual or implied.</p> <p>Note 1: If the complainant and financial firm have entered into an unsatisfactory or unsuitable financial difficulty arrangement, it should also be recorded using this code.</p> <p>Note 2: If the complaint is about the firm failing to respond or declining a financial difficulty request, use complaint issue code 31 (Financial firm failure to respond to request for assistance) or 32 (Decline of financial difficulty request).</p>
34 Default judgment obtained	<p>The financial firm obtained default judgment, but the complainant considers that it should be stayed on the basis of financial difficulty.</p>
35 Default notice	<p>The financial firm issued a default notice under s88 of the <i>National Consumer Credit Protection Act 2009</i> when the complainant was in financial difficulty (regardless of whether assistance had been requested).</p>
36 Request to suspend enforcement proceedings	<p>The financial firm continued action to recover a debt after a financial difficulty request had been made.</p> <p>For example, the financial firm:</p> <ul style="list-style-type: none"> continued or commenced legal proceedings; or continued or commenced general recovery action.
37 Disputed liability	<p>The complainant denies liability for an account or guarantee.</p> <p>For example, the complainant:</p> <ul style="list-style-type: none"> has requested to see the proof of debt; believes the financial firm is pursuing the wrong person for a debt associated with a credit facility; believes they are not liable for a debt on the basis that it has been repaid; or believes a guarantee is invalid. <p>Note: If the complainant is disputing specific transactions on the basis that they were not authorised (rather than an entire account or guarantee), use complaint issue code 95 (Unauthorised transaction).</p>
38 Initial debt collection contact	<p>The complainant has expressed dissatisfaction on first contact about a debt collection.</p>

Complaint issue number and type	Definition
39 Handling of debt collection	<p>The financial firm has inappropriately or poorly handled the debt collection process.</p> <p>For example, the complainant alleges that:</p> <ul style="list-style-type: none"> • they have not received the debt collection notice; • they have been harassed or coerced; • secured property has been repossessed; or • the financial firm has otherwise breached the Regulatory Guide 96 <i>Debt collection guideline: For collectors and creditors</i> (RG 96) (jointly released with the Australian Competition and Consumer Commission). <p>Note: If the complaint is about the initial debt collection contact, use complaint issue code 38 (Initial debt collection contact). If the complaint is about the continuation of debt collection action after a request for assistance was made on the basis of financial difficulty, use complaint issue code 36 (Request to suspend enforcement proceedings).</p>
40 Other issues relating to financial difficulty/debt collection	Other issues relating to financial difficulty or debt collection.

Financial firm decision—Specific to credit and lending

‘Financial firm decision—Specific to credit and lending’ refers to decisions made by the financial firm that are likely to be particularly relevant to the credit and lending sector. Firms operating in this sector should also see complaint issue codes 58–65 (Financial firm decision—General) for financial firm decisions of a more general nature.

Complaint issue number and type	Definition
41 Appropriate lending	<p>The financial firm has provided credit that is <i>not</i> regulated under the <i>National Consumer Credit Protection Act 2009</i> (e.g. small business lending and buy now pay later) in breach of the firm’s lending obligations, or without proper assessment of the borrower’s capacity to repay the debt.</p> <p>Note: For complaints about the provision of credit that is regulated under that Act, use complaint issue code 42 (Responsible lending).</p>
42 Responsible lending	<p>The financial firm has provided credit that is regulated under the <i>National Consumer Credit Protection Act 2009</i> in breach of the firm’s responsible lending obligations, or without proper assessment of the borrower’s capacity to meet repayment obligations.</p> <p>Note: For complaints about the provision of credit that is <i>not</i> regulated under that Act (e.g. small business lending and buy now pay later), use complaint issue code 41 (Appropriate lending).</p>

Complaint issue number and type	Definition
43 Mortgagee sale	<p>A complaint about the sale of a property held as security for a loan by the mortgagee. For example:</p> <ul style="list-style-type: none"> • where the complainant believes the financial firm as mortgagee has undersold the security property; or • where the complainant believes the financial firm as mortgagee has delayed in selling the security property.
44 Credit limit	<p>A complaint about the maximum amount that a financial firm will lend the complainant under a loan or credit contract.</p> <p>Note: If the complaint is about a financial firm having rejected the complainant's request to change their credit limit, use complaint issue code 61 (Denial of application or variation request). If the complaint is about the provision of credit in breach of lending obligations, or without proper assessment of the borrower's capacity to repay the debt, use complaint issue codes 41 (Appropriate lending) or 42 (Responsible lending).</p>

Financial firm decision—Specific to insurance

'Financial firm decision—Specific to insurance' refers to decisions made by the financial firm that are likely to be particularly relevant to the insurance sector. Firms operating in this sector should also see complaint issue codes 58–65 (Financial firm decision—General) for financial firm decisions of a more general nature.

Complaint issue number and type	Definition
45 Insurance coverage terms	<p>Complaints about insurance policy design or the ongoing terms on which insurance cover is provided, including exclusions, conditions, occupational ratings and waiting periods.</p> <p>Note: Complaints about insurance cover not related to an actual claim should be recorded using this code. For complaints about decisions on an actual claim, use the most appropriate code from complaint issue codes 47–54 (disputed claim amounts and denied claims). For complaints about the cost of insurance premiums, use complaint issue code 10 (Premiums). For complaints about an insurance deductible or excess, use complaint issue code 5 (Deductible or excess).</p>
46 Cancellation of policy	<p>The financial firm has cancelled the insurance policy of a complainant.</p> <p>For example:</p> <ul style="list-style-type: none"> • inappropriate cancellation of an insurance policy; or • policy cancellation without the authority of the complainant.
47 Claim amount	<p>The financial firm has accepted an insurance claim, but the complainant disputes the insurance claim amount.</p> <p>For example, the financial firm has accepted the complainant's claim, but for a different amount to that which the complainant believes they are entitled.</p>

Complaint issue number and type	Definition
48 Denial of claim— Complainant non-disclosure	<p>The financial firm denied an insurance claim on the basis that the complainant provided incorrect answers to underwriting question(s) at policy inception or renewal.</p> <p>For example, the financial firm has denied a claim, alleging that the complainant did not disclose relevant personal or medical details, including criminal history, driving convictions or pre-existing medical conditions.</p>
49 Denial of claim— Driving under influence	<p>The financial firm denied an insurance claim on the basis that the driver of the insured vehicle was driving under the influence of alcohol or another substance.</p>
50 Denial of claim— Exclusion/condition	<p>The financial firm denied an insurance claim on the basis that loss or damage occurred as the result of an excluded event, or a breach of an insurance policy condition.</p> <p>For example:</p> <ul style="list-style-type: none"> • damage caused by a flood and floods are excluded under the insurance policy; or • a claim on a life insurance policy relates to an excluded medical condition under the policy, such as a pre-existing illness or injury. <p>Note: Use a more specific denial of claim code where appropriate (e.g. complaint issue code 48 (Denial of claim—Complainant non-disclosure) or 49 (Denial of claim—Driving under influence)).</p>
51 Denial of claim— Fraudulent claim	<p>The financial firm denied an insurance claim on the basis of an allegation that the claim was fraudulent.</p>
52 Denial of claim—No policy or contract	<p>The financial firm denied an insurance claim on the basis that there was no current insurance policy (including where the policy was lapsed or cancelled).</p>
53 Denial of claim—No proof of loss	<p>The financial firm denied an insurance claim on the basis that the complainant failed to establish that loss had occurred which was covered under the policy, or failed to establish ownership of goods that were lost or damaged.</p>
54 Denial of claim— Other	<p>The financial firm denied an insurance claim on a basis that does not fit into any of the more specific complaint issue codes 48–53 (denial of claim).</p>

Financial firm decision—Specific to superannuation

‘Financial firm decision—Specific to superannuation’ refers to decisions made by the financial firm that are likely to be particularly relevant to the superannuation sector. Firms operating in this sector should also see complaint issue codes 58–65 (Financial firm decision—General) for financial firm decisions of a more general nature. For complaints about insurance in superannuation, complaint issue codes 45–54 (Financial firm decision—Specific to insurance) may also be relevant.

Complaint issue number and type	Definition
55 Application for early super release	<p>The financial firm has declined the complainant's claim for early release of their superannuation, or has released a lower amount than the complainant had applied for.</p> <p>Note: Complaints about delays by the firm in responding to the complainant's application for the early release of their superannuation should also be recorded using this code.</p>
56 Death benefit distribution	The financial firm has made a decision about how to distribute or apportion a superannuation death benefit between beneficiaries.
57 Family law division of super benefit	The financial firm has incorrectly implemented a family court order regarding a superannuation benefit.

Financial firm decision—General

'Financial firm decision—General' refers to decisions made by the financial firm which are likely to be relevant across a range of industry sectors. For decisions that relate specifically to credit and lending, insurance or superannuation, firms should also see complaint issue codes 41–44 (Financial firm decision—Specific to credit and lending), 45–54 (Financial firm decision—Specific to insurance), and 55–57 (Financial firm decision—Specific to superannuation).

Complaint issue number and type	Definition
58 Interpretation of product terms and conditions	<p>The complainant does not agree with the financial firm's interpretation of the terms and conditions of a product or service.</p> <p>For example, the complainant disagrees with:</p> <ul style="list-style-type: none"> • a definition; or • the interpretation of a term or condition. <p>Note: If the complaint concerns the denial of an insurance claim, use the most appropriate code from complaint issue codes 48–54 (denial of claim).</p>
59 Unfair contract terms	<p>A contract term that:</p> <ul style="list-style-type: none"> • will cause significant imbalance in the complainant's rights and obligations under a contract; • is not reasonably necessary to protect the financial firm; and • would cause detriment to the complainant.
60 Unconscionable conduct	<p>A statement or action by the financial firm that is so unreasonable or unjust that it is against good conscience.</p> <p>For example:</p> <ul style="list-style-type: none"> • not allowing enough time to consider a contract; or • requiring someone to sign a blank agreement.

Complaint issue number and type	Definition
61 Denial of application or variation request	<p>The financial firm has decided not to provide a particular financial product or service to the complainant, or not to vary the terms of a product or service as requested by the complainant.</p> <p>For example, the financial firm has:</p> <ul style="list-style-type: none"> • rejected a credit application; • rejected an application for increased insurance cover; or • denied an insurance cover variation to a change of vehicle to one outside underwriting guidelines. <p>Note: A complaint about the denial of a loan variation request made on the basis of financial difficulty should be recorded using complaint issue code 32 (Decline of financial difficulty request).</p>
62 Margin call notice and/or investment liquidation	<p>A complaint about the financial firm issuing a margin call notice and/or liquidating some or all of the complainant's investment.</p> <p>This includes instances where the firm has done so erroneously or inappropriately. For example, where:</p> <ul style="list-style-type: none"> • the complainant believes the loan to valuation ratio has been calculated incorrectly; • the complainant believes the timing of the notice or liquidation is incorrect; or • the notice was sent to the wrong person.
63 Valuation	<p>A complaint about the monetary value the financial firm assigned to an asset, such as a property, small business, vehicle, machinery and/or equipment, or investment.</p>
64 Commercial practice or policy	<p>Complaints about the financial firm's commercial practice or policy that applies broadly to their customers. For example, the scope of services provided, withdrawal of a product or service, overall product or membership rules, management of the fund as a whole, or their environmental, social and governance policy.</p> <p>Note: If the complaint is about a decision made by the financial firm specifically in relation to the complainant, use the most appropriate code from complaint issue codes 41–63 or 65 (Financial firm decision).</p>
65 Other decision-related issues	<p>Other issues relating to a decision made by the financial firm. For example: loan security requirements.</p>

Instructions

Complaint issue number and type	Definition
66 Delay in following instructions	<p>The financial firm followed instructions but not within an agreed or acceptable timeframe. For example, the financial firm:</p> <ul style="list-style-type: none"> • actioned redemption requests only after the unit price has dropped; • did not issue renewal notices on time; • did not arrange insurance cover on time; • delayed clearing a cheque; • delayed approving a loan; • delayed settlement; or • delayed processing a superannuation contribution, change in investment options, or account rollover. <p>Note: Other delays by the financial firm that are not related to following instructions should be recorded using codes listed elsewhere in Table 15 of the IDR data dictionary. See, for example, complaint issue codes 78 (Delay in claim handling), 79 (Delay in complaint handling) and 80 (General service delay).</p>
67 Failure to follow instructions/ agreement	<p>The financial firm failed to follow instructions or to act in accordance with an agreement (written or oral).</p> <p>For example, the financial firm has:</p> <ul style="list-style-type: none"> • breached a contract (written or oral); • failed to follow written instructions (e.g. direct debit authority not followed, payee name on cheque ignored, internet banking instructions not followed); • failed to action a redemption request; • failed to sell stock; • failed to buy or sell a financial product when requested to do so; • not arranged insurance cover, including renewals; • not cancelled an insurance policy; • not increased the sum insured or not noted the change of vehicle on the contract; or • failed to process a superannuation contribution, change in investment options, or account rollover.
68 Other instructions-related issues	Other issues relating to following instructions.

Investment performance

Complaint issue number and type	Definition
69 Investment performance	Poor investment performance or returns achieved by the financial firm.

Privacy & confidentiality

'Privacy & confidentiality' refers to complaints about privacy and confidentiality issues or breaches.

Note: Complaints about privacy and confidentiality that relate specifically to the Consumer Data Right should be recorded using the most appropriate code from complaint issue codes 14–20 (Consumer Data Right (CDR)).

Complaint issue number and type	Definition
70 Failure/refusal to provide access	<p>The financial firm has failed to provide access to personal information following a request.</p> <p>For example, the financial firm:</p> <ul style="list-style-type: none"> • did not provide the information requested; • gave invalid reasons for refusing access; or • did not respond appropriately to an individual's access request.
71 Unauthorised information disclosed	<p>The financial firm disclosed information about a complainant without authority.</p> <p>For example, the financial firm:</p> <ul style="list-style-type: none"> • shared sensitive information with an unauthorised third party; • provided an account balance to a third party; or • forwarded information provided by the client in confidence to an insurance company.
72 Other issues relating to privacy and/or confidentiality	<p>Other issues relating to privacy and/or confidentiality breaches.</p> <p>For example, complaints about:</p> <ul style="list-style-type: none"> • unauthorised use of personal information; • inappropriate collection of material; or • direct marketing.

Scams/fraud

Complaint issue number and type	Definition
73 Victim of scam	The complainant was the victim of a scam and has sought redress from the financial firm.
74 Fraud/forgery by financial firm	The complainant was the target of fraud or forgery perpetrated by the financial firm or its agents (e.g. employees of the firm, contractors, authorised representatives or credit representatives).
75 Fraud/forgery by a third party	The complainant was the target of fraud or forgery perpetrated by a third party (e.g. complainant's partner or ex-partner, other joint account holder, business partner or employee within the complainant's small business).
76 Other scam/fraud-related issues	Other issues relating to scams, fraud or forgery.

Service

Complaint issue number and type	Definition
77 Account administration error	An error in the administration of an account. For example, the financial firm has made an error when calculating a superannuation account balance.
78 Delay in claim handling	The financial firm has delayed actioning or processing a complainant's insurance claim.
79 Delay in complaint handling	<p>The financial firm has taken too long regarding the complainant's IDR complaint. For example, the financial firm has:</p> <ul style="list-style-type: none"> • not provided a response within the maximum IDR timeframe; or • delayed providing a complainant with a refund or reimbursement in resolution of their complaint.
80 General service delay	<p>Slow or delayed service that has not been recorded using codes listed elsewhere in Table 15 of the IDR data dictionary.</p> <p>For example, call wait times, lengthy queues, delays in providing a remediation outcome, difficulties in obtaining a booking or appointment, third-party timelines or delays.</p> <p>Note: Where possible, complaints about delays should be recorded using more specific codes listed in Table 15 of the IDR data dictionary, rather than using complaint issue code 80 (General service delay). For example, delays in insurance claim handling should be recorded using complaint issue code 78 (Delay in claim handling), delays in responding to an application for early superannuation release should be recorded using complaint issue code 55 (Application for early super release), and delays in following instructions should be recorded using complaint issue code 66 (Delay in following instructions).</p>
81 Failure to provide special needs assistance	<p>The financial firm has not met a special need or requirement of the complainant. For example, the financial firm has failed to provide:</p> <ul style="list-style-type: none"> • language assistance or an interpreter; or • access for people with a disability or impairment.
82 Incorrect financial information provided	<p>The financial firm has provided incorrect or insufficient information about a product or service.</p> <p>For example, the financial firm has provided incorrect account balance information.</p>
83 Loss of documents/personal property	<p>The financial firm has lost client documents or personal property. For example, the financial firm has lost:</p> <ul style="list-style-type: none"> • a safe custody item; • title deeds; or • medical information, tax information, bank statement or ownership certificates.

Complaint issue number and type	Definition
84 Management of complainant details	<p>The financial firm has inadequately or incorrectly recorded or managed client details.</p> <p>For example, the financial firm has:</p> <ul style="list-style-type: none"> failed to keep up-to-date contact details; or sent documents or statements to the wrong address. <p>Note: If the complaint is about the management of complainant details in relation to the Consumer Data Right, use the most appropriate code from complaint issue codes 14–20 (Consumer Data Right (CDR)). If the complaint is about a breach of privacy or confidentiality unrelated to the CDR, use the most appropriate code from complaint issue codes 70–72 (Privacy & confidentiality).</p>
85 Technical problems	<p>Issues have arisen with technical facilities supplied by the financial firm.</p> <p>For example:</p> <ul style="list-style-type: none"> the online trading platform is not available; online access to accounts is not working; there are problems with websites, apps or online communication channels; or the broker software is not functioning.
86 Branch closure or opening hours	The financial firm has closed a branch or has limited or restricted opening hours.
87 Loyalty or reward points	Issues faced by the complainant in obtaining loyalty or reward points, or in spending or using their points.
88 Other service-related issues	<p>Other service-related issues.</p> <p>For example:</p> <ul style="list-style-type: none"> staff behaviour; poor customer experience; staff were unable to answer query, hung up on the complainant, or promised a communication or call-back that was not received; the financial firm set up, blocked or closed an account in error; the financial firm provided an incorrect refund or reimbursement; the complainant had a negative experience with the complaints handling or remediation processes or procedures; the complainant had a negative experience with their timeshare scheme accommodation; or another service issue.

Transactions

Complaint issue number and type	Definition
89 Chargebacks— Declined (consumer)	The financial firm has declined a chargeback lodged by a consumer.

Complaint issue number and type	Definition
90 Chargebacks— Delayed (consumer)	The financial firm has delayed actioning a chargeback lodged by a consumer.
91 Chargebacks— Merchant	The financial firm has either declined or delayed actioning a chargeback lodged by a merchant (i.e. small business).
92 Dishonoured transactions	<p>Transactions on a complainant's account have been dishonoured.</p> <p>For example:</p> <ul style="list-style-type: none"> • bounced cheques; or • dishonoured direct debits.
93 Incorrect payment	<p>Deposit or withdrawal errors, including failure to pay on demand.</p> <p>For example:</p> <ul style="list-style-type: none"> • malfunctions by ATMs, resulting in incorrect cash dispensed; • over-the-counter errors; • lost funds; • failure to make payment on demand in relation to a passbook, term deposit, bond, bank cheque or bank guarantee; • wrong amount paid; • payment sent to wrong person; • delay in processing an electronic funds transfer; or • overpayment or underpayment of an insurance benefit or investment proceeds. <p>Note: If the incorrect payment involved a payment made to the wrong person via internet banking, use the more specific complaint issue code 94 (Mistaken internet payment).</p>
94 Mistaken internet payment	<p>A payment made to the wrong person via internet banking.</p> <p>For example:</p> <ul style="list-style-type: none"> • the sender entered a wrong account or bank state branch (BSB) number; or • an error by the sending or receiving financial firm has resulted in the payment being sent to the wrong account.
95 Unauthorised transaction	<p>Unauthorised transactions performed on a complainant's account.</p> <p>For example:</p> <ul style="list-style-type: none"> • unauthorised direct debit; • forged cheques and withdrawal slips; • ATM withdrawals using a stolen card; • credit card transactions not authorised by the cardholder; • purchase or sale of investments without written or verbal authority to do so; or • an insurance claim paid to someone other than the insured and/or a refund provided to another party.
96 Other transaction-related issues	Other issues relating to transactions—for example, cancelled or blocked transactions.

C Complaint outcome definitions

Quick reference to complaint outcome data elements in the IDR data dictionary

The outcome of the complaint is recorded at:

- data element 15a (mandatory field if the complaint has been closed); and
- additional data elements 15b and 15c (mandatory fields if the complaint has been closed, with the option to indicate that they are not applicable if there were no additional complaint outcomes).

An extract of the IDR data dictionary (for data elements 15a, 15b and 15c only) is provided below for reference. The codes and their definitions are provided on the following pages.

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. 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>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
15b	Complaint outcome (b)	Additional outcome of the complaint	Numeric only (see Codes)	<p>Conditional field. 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>
15c	Complaint outcome (c)	Additional outcome of the complaint	Numeric only (see Codes)	<p>Conditional field. 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>

Source: IDR data dictionary (pilot version), available to download from the [RG 271 landing page](#).

Note: If the complaint outcome includes a monetary remedy, then the dollar value of the monetary remedy is recorded at data element 16 'Monetary remedy'. The data dictionary contains instructions on how to provide this information at data element 16.

Complaint outcome

Complaint outcome number and type	Definition
1 Service-based remedy	<p>The complainant received a service-based resolution to their complaint.</p> <p>For example, the financial firm:</p> <ul style="list-style-type: none"> • provided the complainant with assistance or support; • provided the complainant with the service requested; • corrected incorrect or out-of-date contact details; or • undertook to set in place improvements to staff training, systems or procedures.
2 Monetary remedy	<p>The complainant received a monetary remedy of any kind (e.g. a payment, refund, or waiver or reduction of fees or charges) in resolution of their complaint.</p> <p>This would include, for example:</p> <ul style="list-style-type: none"> • direct payments to compensate for direct financial loss or non-financial impacts (e.g. stress or inconvenience); • an <i>ex gratia</i> or goodwill payment, with no decision made by the financial firm as to liability; • a premium refund or waiver (in full or in part); • a waiver of debt, interest, or fees (in full or in part); • a reduction in ongoing fees or charges payable by the complainant (including a reduced interest rate); • an increase in the amount paid out to the complainant as part of an insurance claim; or • an increase in the amount of death benefit distributed to the complainant. <p>Note: If the monetary remedy also involved a contract or policy variation, use both complaint outcome code 2 (Monetary remedy) and 3 (Contract/policy variation). Likewise, if the monetary remedy also involved a change in the financial firm's decision, use both complaint outcome code 2 (Monetary remedy) and 4 (Decision changed).</p>
3 Contract/policy variation	<p>The complainant received a variation in their contract or policy terms in resolution of their complaint.</p> <p>For example, the financial firm:</p> <ul style="list-style-type: none"> • cancelled or released the complainant from the contract or policy; • entered into a repayment arrangement with the complainant; • agreed to a timeframe for refinance or for the sale or surrender of assets; or • changed the ongoing arrangements for fees or charges (including interest rates). <p>Note: If the contract or policy variation also involved a monetary remedy, use both complaint outcome code 2 (Monetary remedy) and 3 (Contract/policy variation).</p>

Complaint outcome number and type	Definition
4 Decision changed	<p>The financial firm changed or reversed its previous decision in resolution of the complaint.</p> <p>For example, the financial firm:</p> <ul style="list-style-type: none"> • accepted and paid out an insurance claim, or increased the amount paid out; • changed how it distributed a superannuation death benefit; • made credit reporting amendments to correct the record on behalf of the customer; or • ceased legal or other action. <p>Note: If the change in decision also involved a monetary remedy, use both complaint outcome code 2 (Monetary remedy) and 4 (Decision changed).</p>
5 Other remedy	The complainant received a remedy in resolution of their complaint that does not fit into any of the previous categories.
6 Withdrawn/ discontinued	The complainant withdrew their complaint or contact with the complainant was lost.
7 Referred to another financial firm	The complaint was referred to another financial firm to resolve (e.g. where a complaint was initially received by the product distributor but was referred to the product manufacturer to resolve because they were best placed to do so).
8 No remedy provided/ apology or explanation only	The complainant did not receive any remedy, outcome or compensation, or they received only an apology and/or explanation of the circumstances giving rise to the complaint. This includes where the outcome of the complaint was that the financial firm maintained or reaffirmed its previous decision.