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## MAKING A COMPLAINT

### How to lodge a complaint about an FPA member

#### Purpose of the complaints process

The FPA can deal with complaints about itself and its members only. It also does not have jurisdiction to award compensation to consumers.

FPA members agree to be bound by various professional and ethical standards set out in the FPA's Code of Professional Practice. These standards reflect the commitment of members of the FPA to meet a high standard of professional conduct; providing a quality of service which achieves credibility among, and the confidence of, the public and the business community.

To ensure all members uphold these standards, the FPA has a formal process which enables complaints about members to be heard, evaluated and, where appropriate, disciplinary action to be taken.

#### Making a financial planning / financial services related complaint

Depending on the purpose of your complaint, you should contact one or more of the following:

Complain to	Complaint Stage / Reason	Can award compensation
Financial Planner <u>or</u> Licensee - Internal Disputes Resolution ( <b>IDR</b> ) process.	To provide an early opportunity to resolve your complaint	Yes
Licensee External Dispute Resolution ( <b>EDR</b> ) scheme	If you are unable to resolve your complaint through the IDR process within 45 days	Yes \$500k or less
Government Regulator - ASIC	If your complaint is about misconduct or illegal activity by a company or person	No
Professional Association	If your complaint is about a breach of professional and/or ethical standards	No

The task of an EDR body is to resolve complaints that cannot be settled directly between you and the member. A complaints scheme provides a free service to consumers, acts independently of both you and the member and can award compensation.

EDR Scheme	Contact	Website
Australian Financial Complaints Authority (AFCA)	1300 931 678	<a href="https://www.afca.org.au/">https://www.afca.org.au/</a>

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However, if your complaint does relate to serious misconduct or illegal activity you may wish to contact [ASIC](#), [Tax Practitioners' Board \(TPB\)](#) and/or the FPA immediately.

You can find more detailed information and resources about How to Complain about financial services matters under the Tools and Resources tab on ASIC's [Moneysmart](#) website.

## **Complaints lodged with FPA**

If you are intending to complain to the FPA, we recommend that you first contact the FPA to confirm that the individual is a member of the FPA.

All complaints to the FPA must:

1. Be in writing, or if received orally by the FPA be reduced to writing; identify the complainant;
2. Identify the FPA member about whom the complaint is made or, if it is not possible to do so, identify the business entity concerned; and
3. Describe the alleged conduct subject of the complaint.

After we receive your complaint, we will:

1. acknowledge receipt of your complaint within 10 days; determine whether it is a complaint we can deal with;
2. if we are able to deal with your complaint, make preliminary enquiries which can include collecting additional information from you and providing details of your complaint to the member concerned so they can make a submission on the matter;
3. if your complaint is not dismissed or withdrawn, either issue an infringement notice for a minor instance of unsatisfactory misconduct or commence a disciplinary investigation which upon its conclusion must be reported to the Conduct Review Commission (CRC) for consideration.

Note: the FPA has the discretion to deal with a complaint about conduct alleged to have occurred more than three years ago if it is just and fair to deal with the complaint having regard to the reasons for the delay in making the complaint or the complaint involves an allegation of malpractice and it is in the public interest to do so.

If you wish to ensure that your identity is protected, you can lodge an anonymous complaint through the [FPA Confidential \(Anonymous Reporting\) Service](#) (by clicking this link you enter Deloitte's secure site). This is an independent service run by Deloitte Touche Tohmatsu. Please be aware that the FPA may be limited in the actions it can take if it cannot contact you to obtain further information so where possible, please provide some contact details to the FPA - your identity will be protected.

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To lodge a complaint about an FPA member, please complete a [complaint form](#) and send it with all relevant documentation to:

**Professional Accountability Manager  
Financial Planning Association of Australia Ltd  
GPO Box 4285  
Sydney 2001**

Or

[Professional.standards@fpa.com.au](mailto:Professional.standards@fpa.com.au)

#### **Privacy Statement**

The FPA is committed to ensure the personal information of all members are collected, used, handled, stored and disclosed in compliance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs).

The FPA's Privacy Statement (also referred to as Privacy Policy) (available online at [www.fpa.com.au/privacy](http://www.fpa.com.au/privacy), or upon request) outlines the way in which the FPA will comply with the obligations under the Privacy Act, including an outline on the kind of person information that will be collected and held, how personal information is collected and held, the purpose of the collection of personal information, how an individual can access personal information and the way in which the FPA will store and disclose personal information.

In the course of FPA activities, the FPA collects and holds personal information. Please be aware that the main purposes for collecting that personal information include those set out in FPA's Privacy Statement.

Please ensure that you read this Privacy Statement prior to completing this form.

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