

If YOU are still DISSATISFIED

The Reserve Bank of Fiji will undertake all reasonable measures necessary to address complaints to your satisfaction. However, in instances where you are still dissatisfied with the outcome, you may pursue other options, for example, seeking redress through the judicial system.

MEET with US



You or your authorised representative may meet with the Compliance Unit staff at the Reserve Bank to discuss your

complaint. You can arrange for such a meeting when you lodge your complaint, or at any time during the investigation phase.

Complaints about the RESERVE BANK

The Reserve Bank of Fiji has established processes and procedures for the management of complaints against the Reserve Bank of Fiji. Customers of the Reserve Bank of Fiji who would like to lodge a complaint concerning the services it provides may do so. The Reserve Bank of Fiji assures that all complaints will be dealt with promptly.

COMPLAINTS FORUM

The Complaints Forum is an advisory body, comprising of nine members, who are representatives from regulated financial institutions, customer advocates, regulatory bodies and other organisations. The Forum will meet on a regular basis to discuss issues arising out of customer complaints related to regulated financial institutions with a view to addressing them.

CONFIDENTIALITY

Any information received from you or your authorised representative and/or financial institution relating to your complaint or concern will be treated with strict **CONFIDENTIALITY**.

NEED more information

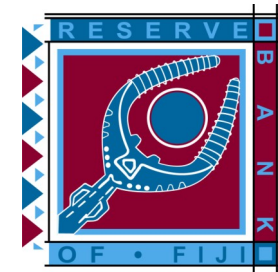
Please contact the Reserve Bank of Fiji if you require additional information about the complaints process. The contact details are provided below.

SEND YOUR COMPLAINTS TO

**Chief Manager,
Financial Systems Development and
Compliance Group,
Tower 6, RBF Building, Pratt Street,
Suva, Fiji Islands.
Tel: +679 3223381
Fax: +679 3301688**

Email: complaints@rbf.gov.fj
Website: www.rbf.gov.fj

RESERVE BANK OF FIJI



FIJI'S FINANCIAL INSTITUTIONS CUSTOMER COMPLAINTS PROCESS



'we can help you'

Leading Fiji to Economic Success

COMPLAINTS to the RESERVE BANK

In April 2009, the Reserve Bank of Fiji set up the Financial Systems Development and Compliance Group. This Group considers complaints from customers of regulated financial institutions, such as Commercial Banks; Credit Institutions; Pension Fund; Insurance Companies, Agents and Brokers; Capital Markets participants; and Foreign Exchange Dealers.

COMPLAINT?

A complaint is an expression of dissatisfaction due to potential financial loss or poor services. It may be related to products and/or services or operational matters of financial institutions.

Our ROLE

The Reserve Bank of Fiji examines complaints it receives as the financial system's regulator and supervisor. It is not an Ombudsman or a Court of Law. This means the Reserve Bank of Fiji will not be in a position to handle complaints that are undergoing the judicial process, or may involve litigation.

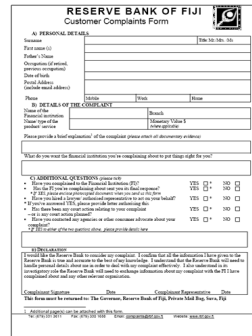
Our Doors are OPEN

You are encouraged to discuss your complaint with the financial institution first. You should lodge your complaint in writing and keep copies of all the relevant documentation. If you are not happy with the outcome, you can lodge your complaint with the Reserve Bank of Fiji, who will assist in processing your complaint.

CUSTOMER COMPLAINT PROCESS (Please follow steps 1 to 4)

1

How to lodge a complaint



RESERVE BANK OF FIJI
Customer Complaints Form

A. PERSONAL DETAILS
Name: _____
Title: _____
Address: _____
Phone: _____
Fax: _____
E-mail: _____
Business Address: _____
Home Address: _____
Postal Address: _____
Mobile Phone: _____

B. DETAILS OF THE COMPLAINT
Complainant: _____
Complained to: _____
Complaint: _____
Date of Complaint: _____
Date of Resolution: _____
Please provide a brief explanation of the complaint and what you want to achieve.

What do you want the financial institution to do to resolve your complaint?
1. I would like to discuss the complaint with the institution. YES NO
2. I would like to see the complaint handled by the institution. YES NO
3. I would like to see the complaint handled by the Reserve Bank of Fiji. YES NO
4. I would like to see the complaint handled by the Reserve Bank of Fiji and the institution. YES NO
5. I would like to see the complaint handled by the Reserve Bank of Fiji and the institution and the institution. YES NO
6. I would like to see the complaint handled by the Reserve Bank of Fiji and the institution and the institution and the institution. YES NO
7. I would like to see the complaint handled by the Reserve Bank of Fiji and the institution and the institution and the institution and the institution. YES NO

C. CONTACT INFORMATION
Name: _____
Title: _____
Address: _____
Phone: _____
Fax: _____
E-mail: _____
Business Address: _____
Home Address: _____
Postal Address: _____
Mobile Phone: _____



3

Reserve Bank of Fiji will refer and confer

We will highlight the key issues to the financial institution and seek their views. The financial institution will respond to the Reserve Bank of Fiji within seven working days. If necessary, we will meet with officials from the financial institution concerned.

4

Investigate and Decision-making



We will consider all aspects of the complaint including the financial institution's response before finalising the outcome.

If required, organisations other than financial institutions may be consulted in the process. However, your **CONSENT** will be first sought in this regard. You will be notified of the outcome within twenty-one working days. However, for complaints that may take longer to investigate, we will keep you informed of the progress regularly.



Reserve Bank of Fiji will receive and acknowledge

2

You will receive the acknowledgement letter from the Reserve Bank of Fiji within three working days. We will record particulars of the complaint and examine them to identify **KEY ISSUES**. We will contact you if we require more information.