



RESERVE BANK OF FIJI

Payment Service Providers Supervision Policy Statement No. 3

Minimum Guidelines on Complaints Management

JUNE 2026

PART I: PRELIMINARY

1 Introduction

- 1.1 This Policy guideline outlines the minimum requirements for complaints management for Payment Service Providers (PSPs) pursuant to Part 10 – Section 51 on Customer Complaints of the National Payment System Act 2021 (“Act”) and relevant sections of Part 1-5 of the National Payment System Regulations 2022 (“Regulations”).
- 1.2 One of the functions of the Reserve Bank of Fiji (RBF) is to “promote a sound financial structure”. Therefore, the Reserve Bank deems it necessary to establish minimum guidelines for customer complaints management that must be implemented by the supervised entities.
- 1.3 These guidelines are intended to ensure that PSPs adopt consistent, transparent, and responsive mechanisms for addressing customer grievances.
- 1.4 By doing so, the RBF aims to foster greater public confidence in the financial system, reassuring customers that their concerns will be handled fairly and effectively.
- 1.5 The terms and expressions used in this Guideline have the same meaning as those expressed in the Act and Regulations, unless stated otherwise.
- 1.6 This Guideline will be reviewed every three years from the implementation period, or whenever necessary.

2 Objectives of this Policy

- 2.1 The objective of the Policy is to ensure that the PSPs have in place an effective and efficient complaints management mechanism whereby customer complaints are addressed promptly and satisfactorily. Complaints will provide PSPs with useful feedback on their products and/or services for possible improvements.
- 2.2 This Policy allows customers of a PSP to lodge complaints in writing, or in person, or verbally, either as an individual or a party, or through an authorised representative, in relation to the products and/or services they provide, or fail to provide, including the possible unfair or unreasonable conduct by a PSP.

PART II: REQUIREMENTS OF THE POLICY

3 Obligations of the Payment Service Providers

- 3.1 The Board of Directors and/or Senior Management of the PSP, or proxy, shall put in place a complaints management process, policies and procedures. They shall ensure that the complaints management function is subject to periodic internal audit or review.
- 3.2 Existing resources shall be utilised to ensure that customer complaints received at the head office, branches or agencies of the PSP are attended to in an effective manner.
- 3.3 A delegation of authority, with assigned responsibilities for complaints handling staff, shall be adopted by the PSP whose capacity and resources permit it to be done.
- 3.4 The PSP must ensure that their complaints handling staff are equipped and trained to properly conduct their role. All staff should be well versed with the complaints handling process, including the approved complaints handling policies and procedures.
- 3.5 The PSP must conduct awareness of their complaints management function.
- 3.6 Adequate measures should be implemented to ensure that staff investigating complaints are not involved, either directly or indirectly, in the complaints handled.
- 3.7 Information submitted by the complainants should be used in addressing the complaint only, and should not be disclosed to any third party, unless the complainant consents.
- 3.8 The PSP must keep a Complaints Register to record details of complaints such as the date a complaint was received and resolved; name and contact details of the complainant or authorised representative; name of staff(s) handling the complaint; brief description of the complaint, its progress and the outcome.
- 3.9 A brief report on complaints handled should be submitted quarterly to the Board of Directors and/or Senior Management and the RBF within ten working days from the end of each quarter.

4 Operational Procedures for Complaints Management

- 4.1 The PSP shall accept complaints from customers, or authorised representatives in writing, in person, verbally, or through other reasonable means, and acknowledge in writing as soon as practicable but not exceeding seven working days.
- 4.2 Existing resources shall be utilised to ensure that customer complaints handling process is well publicised to interested parties, if possible, via their website, brochures or posters.
- 4.3 Every reasonable effort should be made to resolve complaints as soon as practicable but not exceeding twenty-one working days, except if legal proceedings are required. Where a complainant is dissatisfied with the outcome or the manner in which a complaint was handled, the PSPs must advise him/her of internal and/or external review options.

- 4.4 For complaints that:
- 4.4.1 are resolved, the decision must be conveyed to the complainant within five days of resolution.
 - 4.4.2 cannot be resolved, the complainant must be advised of the same with reasons.
 - 4.4.3 require legal proceedings, relevant parties must be informed accordingly.
 - 4.4.4 the RBF refers to a PSP, an appropriate response must be provided as soon as practicable but not exceeding seven working days.
- 4.5 The PSP shall require complainants to submit complete documentation for the purposes of investigating complaints.
- 4.6 The PSP must provide an update on the status of a particular complaint when requested by the complainant or the RBF.
- 4.7 Regular internal reporting on complaints handled must be carried out.

5 Oversight by the RBF

- 5.1 Each PSP must submit to the RBF copies of its complaints management policies and procedures within twenty-one working days of approval. The policies and procedures must be provided to the RBF within the same timeframe if they are revised.
- 5.2 The RBF will assess the PSPs compliance with this Policy on the Minimum Guidelines on Complaints Management through prudential consultations, including on-site examination and off-site supervision.

6 Implementation Arrangements

- 6.1 This Policy on the Minimum Guidelines on Complaints Management applies to the PSPs licensed under the Act.
- 6.2 This Policy comes into effect from 1 June 2026.

Reserve Bank of Fiji
March 2026

SCHEDULE

Interpretation -

- 1) Any term or expression used in this Notice that is not defined in this Notice:
 - a) which is defined in the Act shall, unless the context otherwise requires, have the meaning given to it by the Act;
 - b) which is not defined in the Act and which is defined in any of the RBF's Policy Statements shall, unless the context otherwise requires, have the meaning given to it by those policy statements; and
 - c) which is not defined in the Act or in any of the RBF's Policy Statements shall, unless the context otherwise requires, be interpreted in accordance with generally accepted accounting principles.

- 2) In this Notice, unless the context otherwise requires:

'Act' means the National Payment Systems Act 2021, unless otherwise specified.

'Board of Directors' refers to the persons duly appointed as Directors on the Board of a PSP.

'Complaint' means the expression of dissatisfaction by a customer arising from potential financial loss or the performance of poor services, including those due to possible error or negligence of a PSP.

'Complainant' refers to the customer or an authorised representative who lodges a complaint with a PSP.

'Customer Representative' refers to an individual, agency or legal entity, who with the consent of a customer acts on his/her behalf, or in its name.

'Payment Service Provider' means an entity providing a payment service under the Act.

'Senior Management' refers to the Executive Management, or Executive Director(s), or the highest tier of management of a PSP.