

If YOU are still DISSATISFIED

The Reserve Bank of Fiji will undertake all reasonable measures necessary to address complaints to your satisfaction. However, in instance 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.

CONFIDENTIALITY

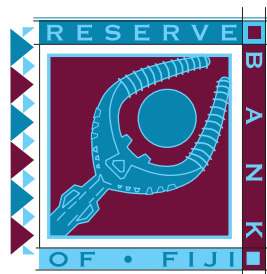
Any information received from you or your authorised representative and/or financial institution relating to your complaint or concern will be treated with strict CONFIDENTIALITY.

COMPLAINTS FORUM

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

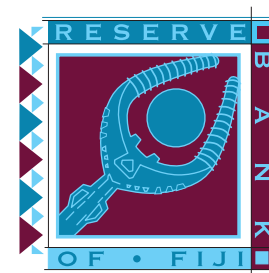
NEED more information

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 System Development Group
Reserve Bank of Fiji
Private Mail Bag, Suva, Fiji
Telephone: (679) 331 3611
Facsimile: (679) 330 2094
Email: complaints@rbf.gov.fj
Website: www.rbf.gov.fj



FIJI'S LICENSED 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 System Development Group. This Group considers complaints from customers of regulated financial institutions, such as Commercial Banks, Credit Institutions, Pension Funds, Insurance Companies, Agents and Brokers, Capital Markets participants and Foreign Exchange Dealers.

COMPLAINTS?

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 legal proceedings in the courts of law.

Our Doors are OPEN

You are encouraged to discuss your complaints with the financial institution first. You should lodge your complaint in writing and keep copies of all the relevant documents. 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 step 1 to 4)

STEP 1: How to lodge a complaint



If you have discussed your complaint with the financial institution, and are DISSATISFIED with the outcome, you may lodge your complaint with the Reserve Bank of Fiji. You can lodge your complaint by telephone, email, facsimile, letter, in person or by filling in a complaints form, which is available on our website, www.rbf.gov.fj. It is important that you submit relevant documents relating to your complaint. You must provide your full CONTACT details to us when lodging your complaint.

STEP 2: Reserve Bank of Fiji will receive and acknowledge

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

STEP 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 institutions concerned.



STEP 4: Investigate and Decision-making

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