

OUR SERVICE CHARTER

The IFSO Scheme's Charter sets out what you can expect of our free service as a customer of an IFSO Scheme financial service provider, and our expectations about how you will engage with us during our complaint resolution process.

Our role

We are:

- **Free** - to consumers.
- **Impartial and independent.** We're neutral. We don't act for either party and we don't take sides. That means we cannot give you legal advice or tell the financial service provider to pay a claim or wipe a debt just because that's the outcome you want.
- **Fair and reasonable.** We try to resolve complaints by getting an agreed outcome between you and the financial service provider. If that's not possible, we make a decision. Our decisions are based on what we believe is fair and reasonable in all the circumstances, having regard to the law. We can't punish financial service providers.

What you can expect from us

We will:

- Be professional and treat you politely and with respect
- Follow a fair process, including listening to you and giving you an opportunity to have your say
- Help guide you through our usual process by explaining what is happening and the next steps
- Share relevant information, where we can without breaching any privacy laws
- Make fair and reasonable decisions in all of the circumstances
- Explain the reasons for our decisions.

A Complainant's role

We expect you to:

- Be respectful and polite to our staff
- Co-operate with our process and your IFSO Scheme case manager
- Act honestly and in good faith
- Not make complaints that are intended to cause a nuisance rather than fix a genuine issue or that are lacking in importance.

A representative's role

We expect representatives to:

- Act in the best interests of the Complainant they represent and avoid conflicts with their own interests
- Act fairly and professionally with our staff and the financial service provider
- Keep the complainant properly up-to-date, including keeping them involved and passing important information on to them
- Work together with our investigation, including giving us the information we need and making reasonable attempts to resolve complaints.

Unreasonable behaviour

We will not tolerate unreasonable behaviour which, in our opinion, includes:

- Aggressive behaviour, including any abuse to our staff, or any threats of violence, or intimidating statements
- Abusive or offensive remarks of any sort and, in particular, those associated with race, language, gender or sexual orientation
- Unreasonable demands about how the complaint will be handled, or the priority it should be given
- Harassment of staff in any respect, but especially numerous phone calls, letters, emails (including being copied in on all communications to other parties) or visits, particularly after being asked to stop.

If we identify unreasonable behaviour which is harmful to our staff's physical or mental health and wellbeing, we will tell you. If the behaviour continues, we will stop considering your complaint on the basis of your conduct.