

October 2021

OUR SERVICE CHARTER

The IFSO Scheme's Service 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 an objective third party. We don't act as an advocate 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 think is fair and reasonable in all the circumstances, having regard to the law. We can't punish financial service providers, because we are not a regulator.

What you can expect from us

We will:

- Be professional and treat you with courtesy and 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.

Your role

We expect you to:

- Be respectful and courteous to our staff
- Co-operate with our process and your assigned case manager
- Act honestly and in good faith
- Not make complaints that are frivolous, or vexatious, or lacking in merit.

Your representative's role

We expect representatives to:

- Act in the best interests of the Complainant you represent and avoid conflicts of interest
- Act fairly and professionally with our staff and the financial service provider
- Properly inform the Complainant, including keeping them involved and passing important information on to them
- Co-operate with our investigations, including providing relevant information and supporting reasonable negotiations to resolve complaints.

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

- Aggressive behaviour, including any verbal abuse to our staff, or any threats of violence, or intimidating statements
- Derogatory 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 correspondence to other parties) or visits, particularly after being asked to stop.

If we identify unreasonable behaviour which is adversely affecting our staff's physical or mental health and wellbeing, we will tell you. If the behaviour continues, we will discontinue consideration of your complaint on the basis of vexatious conduct.