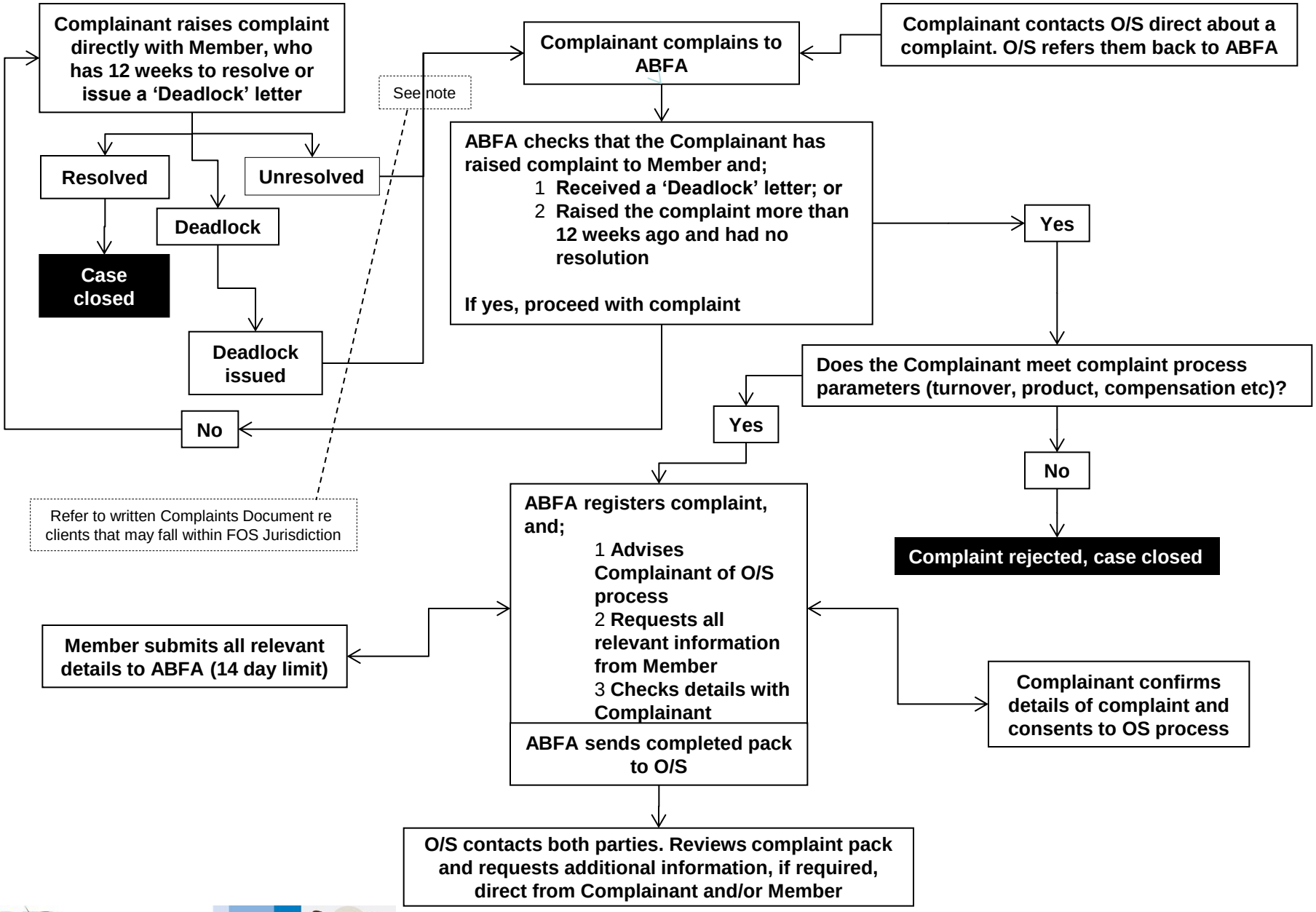
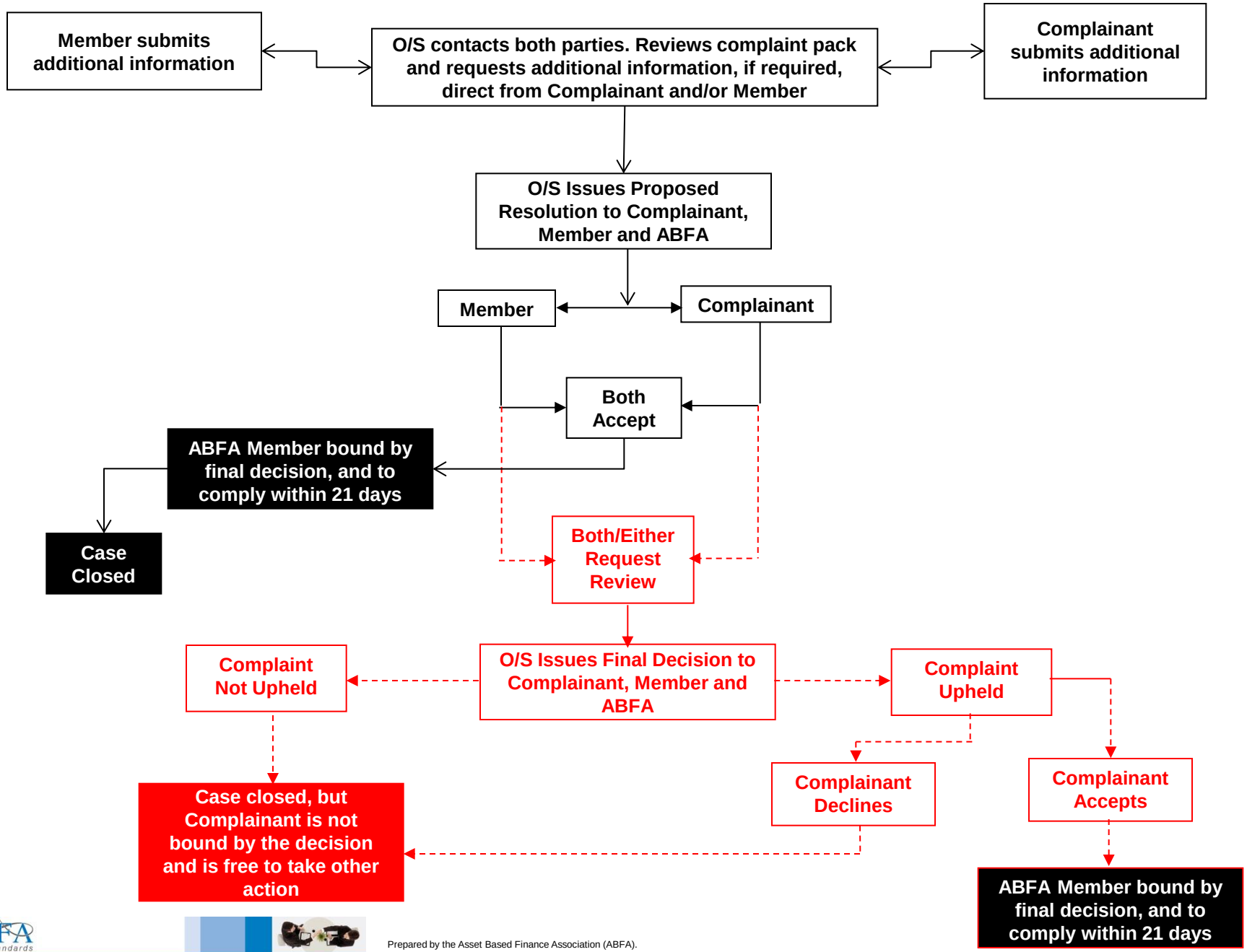

Complainant raises complaint directly with Member, who has 12 weeks to resolve or issue a 'Deadlock' letter
Resolved
Unresolved
Deadlock
Case closed
Deadlock issued
See note
Complainant complains to ABFA
Complainant contacts O/S direct about a complaint. O/S refers them back to ABFA
ABFA checks that the Complainant has raised complaint to Member and;
1 Received a 'Deadlock' letter; or
2 Raised the complaint more than 12 weeks ago and had no resolution
If yes, proceed with complaint
Yes
No
Does the Complainant meet complaint process parameters (turnover, product, compensation etc)?
Yes
No
Complaint rejected, case closed
Refer to written Complaints Document re clients that may fall within FOS Jurisdiction
ABFA registers complaint, and;
1 Advises Complainant of O/S process
2 Requests all relevant information from Member
3 Checks details with Complainant
Member submits all relevant details to ABFA (14 day limit)
Complainant confirms details of complaint and consents to OS process
ABFA sends completed pack to O/S
O/S contacts both parties. Reviews complaint pack and requests additional information, if required, direct from Complainant and/or Member


Member submits additional information
O/S contacts both parties. Reviews complaint pack and requests additional information, if required, direct from Complainant and/or Member
Complainant submits additional information
O/S Issues Proposed Resolution to Complainant, Member and ABFA
Member
Complainant
Both Accept
ABFA Member bound by final decision, and to comply within 21 days
Case Closed
Both/Either Request Review
O/S Issues Final Decision to Complainant, Member and ABFA
Complaint Not Upheld
Complaint Upheld
Case closed, but Complainant is not bound by the decision and is free to take other action
Complainant Declines
Complainant Accepts
ABFA Member bound by final decision, and to comply within 21 days