



**ASIC**

Australian Securities & Investments Commission

## Quick reference guide to independent external dispute resolution (EDR) schemes and industry codes of practice

Complaints about financial services? Use this quick reference guide to find the right EDR scheme to contact.

	<b>EDR Scheme</b>	<b>Code of Practice</b>	<b>Contact for information on a Code</b>
<b>Banks and affiliates</b>	Banking and Financial Services Ombudsman (BFSO) 1300 780 808 <a href="http://www.bfso.org.au">www.bfso.org.au</a> BFSO can also deal with complaints about some non-banking members. Check the website.	Code of Banking Practice	Australian Bankers Assocn (02) 8298 0417 <a href="http://www.bankers.asn.au">www.bankers.asn.au</a>
		Electronic Funds Transfer (EFT) Code of Conduct	ASIC's Infoline 1300 300 630 <a href="http://www.fido.asic.gov.au">www.fido.asic.gov.au</a>
<b>Building Societies</b>	Financial Co-operative Dispute Resolution Scheme (FCDRS) 1300 139 220 <a href="http://www.fcdrs.org.au">www.fcdrs.org.au</a> FCDRS covers credit unions and some building societies. Check the member list on the website to see if your building society is covered.	EFT Code of Conduct	ASIC's Infoline 1300 300 630 <a href="http://www.fido.asic.gov.au">www.fido.asic.gov.au</a>
<b>Credit Unions</b>	Credit Union Dispute Resolution Centre (CUDRC) 1300 780 808 <a href="http://www.cudrc.com.au">www.cudrc.com.au</a> Financial Co-operative Dispute Resolution Scheme (FCDRS) 1300 139 220 <a href="http://www.fcdrs.org.au">www.fcdrs.org.au</a>	EFT Code of Conduct	ASIC's Infoline 1300 300 630 <a href="http://www.fido.asic.gov.au">www.fido.asic.gov.au</a>

<b>Financial advisors and planners</b>	Financial Industry Complaints Service Ltd (FICS) 1300 780 808 (local call rate) <a href="http://www.fics.asn.au">www.fics.asn.au</a>	Code of Ethics and Rules of Professional Conduct	Financial Planning Association 1800 626 393 <a href="http://www.fpa.asn.au">www.fpa.asn.au</a>
<b>General insurance companies and agents</b>	Insurance Ombudsman Service (IOS) 1300 780 808 (local call rate) <a href="http://www.iecltd.com.au">www.iecltd.com.au</a>	General Insurance Code of Practice	Code Compliance Committee C/- IOS 1300 780 808 <a href="http://www.iecltd.com.au">www.iecltd.com.au</a>
<b>Life insurance</b>	Financial Industry Complaints Service Ltd (FICS) 1300 780 808 (local call rate) <a href="http://www.fics.asn.au">www.fics.asn.au</a>	No Code. Conduct governed by legislation.	N/A
<b>Insurance brokers</b>	Insurance Brokers Disputes Ltd 1300 780 808 (toll free) <a href="http://www.ibdltd.com.au">www.ibdltd.com.au</a>	General Insurance Brokers' Code of Practice	National Insurance Brokers Assocn (02) 9664 9400 <a href="http://www.niba.com.au">www.niba.com.au</a>
<b>Managed investments</b>	Financial Industry Complaints Service Ltd (FICS) 1300 780 808 (local call rate) <a href="http://www.fics.asn.au">www.fics.asn.au</a>	No Code. Conduct governed by legislation.	N/A
<b>Mortgage industry</b>	Credit Ombudsman Service Ltd (COSL) 1300 780 808 (toll free) <a href="http://www.creditombudsman.com.au">www.creditombudsman.com.au</a> This scheme does not cover all Mortgage Brokers. Check the membership list on the website.	Mortgage Industry Assocn of Australia Code of Practice	Mortgage Industry Assocn (02) 9967 2896 <a href="http://www.miaa.com.au">www.miaa.com.au</a>
<b>Superannuation</b>	Superannuation Complaints Tribunal 1300 780 808 (local call rate) <a href="http://www.sct.gov.au">www.sct.gov.au</a>	No Code. Conduct governed by legislation.	N/A
<b>Securities dealers, Investment advisers</b>	Financial Industry Complaints Service Ltd (FICS) 1300 780 808 (local call rate) <a href="http://www.fics.asn.au">www.fics.asn.au</a>	No Code. Conduct governed by legislation.	N/A