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[www.consumersfiji.org](http://www.consumersfiji.org)

## **Five Steps to a Financial Complaint**

If customers feel that their complaints have not been satisfactorily addressed by the financial institution, they can lodge their complaints with the Reserve Bank of Fiji (RBF). The RBF has implemented processes and procedures to help in this regard. Here are some steps you can follow to lodge the complaint.

### **1) Go the financial institutions first**

Many complaints can be resolved promptly if you lodge your complaint directly with the Financial Institution concerned at any of its branches. Complaints may be lodged in writing and verbally, by any reasonable means (such as letters, telephone, facsimile, email or in person) **Note:** Complaints can also be lodged by filling a Licensed Financial Institution prescribed complaint form.

### **2) Take action quickly**

Lodge your complaint immediately by providing information that will assist in analyzing your complaint. It is better to provide chronology of events with supporting documents. Important information such as dates, description of events, person you dealt with or emails/letters exchanged must also be provided. Keep a copy of the complaint for it will be helpful if the financial institution fails to provide the redress.

### **3) Option provided by the Financial Institution**

If you are dissatisfied with the outcome, or with the manner in which the complaint was handled, you can request to see a senior officer which the financial institution should facilitate.

If you are still dissatisfied with the outcome, you can lodge your complaint with the RBF or Consumer Council of Fiji.

### **4) How will RBF assist you**

The RBF is committed in ensuring that your complaint is taken seriously. The RBF has policy guideline on complaints management. In handling customer complaints, the RBF will:

- Investigate your complaint and determine the key issues.
- Seeks views from the financial institution concerned based on facts, issues and circumstances of the complaint
- Assess the complaint based on facts and evidence.

#### **5) Going to court**

If you are dissatisfied with the outcome, you can consider taking the matter to Small Claims Tribunal (SCT), if the amount involved is less than \$5,000 or to the court.

#### **You can address complaints to:**

Financial Systems Development & Compliance Group

Reserve Bank of Fiji, Tower 6, Reserve Bank Building,

Pratt Street, Suva

**Tel:** 3313 611| **Fax:** 3301 688| **Email:** [info@rbf.gov.fj](mailto:info@rbf.gov.fj)

Finally, RBF will inform you on the outcome in writing.