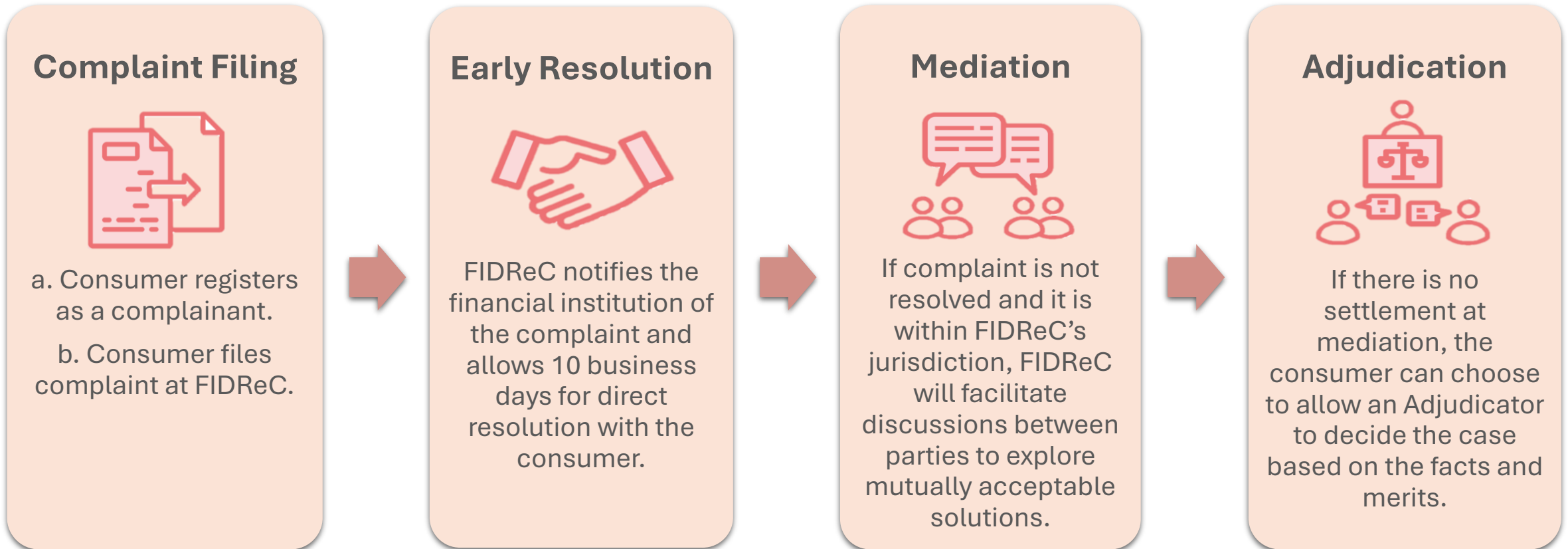


Understanding Sub Status and Closed Status in the Stages of the FIDReC Complaint Process

Overview of FIDReC Complaint Process



Our process starts with consumers filing a complaint against financial institutions subscribed to FIDReC. If the complaint is within FIDReC's jurisdiction, the claim proceeds to mediation. If there is no settlement at mediation, the consumer can choose to bring the claim to the final stage of FIDReC's process – adjudication.



Guide to the Sub Status in the FIDReC Complaint Process



Sub Status	Description for Sub Status	Who can make changes and/or upload documents?	
		Complainant	Financial Institution
Draft Saved	The complainant files a new complaint but has <u>not</u> completed all the mandatory fields.	✓	✗
Pending Submission	The complainant has completed all the mandatory fields but has not submitted the complaint to FIDReC.	✓	✗
Pending Early Resolution (ER)	FIDReC notifies the financial institution of the complaint and allows 10-business days for direct resolution with the consumer.	✗	✓ (only assign to case contact)
Pending Review	The Early Resolution phase has ended and FIDReC reviews the case filed by the complainant.	✗	✗
Returned	FIDReC Contact Centre requests additional documents or seeks clarification from the complainant as part of preliminary evaluation.	✓	✗

Guide to the Sub Status in the FIDReC Complaint Process



Sub Status	Description for Sub Status	Can I/we make changes and/or upload documents?	
		Complainant	Financial Institution
Pending Evaluation	The case has been assigned to the Case Management team for review and handling.	✗	✗
Information Requested	FIDReC Case Manager may contact the complainant to request further clarification or request additional documents.	✓	✗
Investigation Report (IR) Requested	FIDReC Case Manager requests the financial institution to provide their investigation report (IR).	✗	✓
Pending IR Review	FIDReC Case Manager is reviewing the IR.	✗	✗
IR Returned	FIDReC Case Manager requests additional documents or seeks clarification from the financial institution.	✗	✓

Guide to the Sub Status in the FIDReC Complaint Process



Sub Status	Description for Sub Status	Can I/we make changes and/or upload documents?	
		Complainant	Financial Institution
Pending Mediation Scheduling	FIDReC Case Manager may facilitate discussions with the aim of helping all parties find an acceptable outcome. Mediation may be by telephone, over email or at a meeting (face-to-face or online).	✗	✗
Pending Mediation Completion	Mediation has started between the parties.	✗	✗
Pending Mediation Outcome	Mediation stage has completed and is pending the complainant and financial institution's decision to accept or reject the mediation outcome.	✗	✗
Pending Decision on Mediator's Indication (MI)	The Mediator's Indication session has completed and is pending the complainant and financial institution's decision to accept or reject the assessment. This is a non-binding assessment of whether a claim is likely to succeed at adjudication.	✓	✓

Guide to the Sub Status in the FIDReC Complaint Process



Sub Status	Description for Sub Status	Can I/we make changes and/or upload documents?	
		Complainant	Financial Institution
Pending 1st Submission – CM*	The complainant has the option to complete the Pre-Adjudication Declaration Form (PADF), make payment and submit the supporting documents.	✓	✗
Pending CM Submission Review	FIDReC Case Manager reviews the Adjudication materials submitted by the complainant.	✗	✗
First Submission Returned	FIDReC Case Manager may request the complainant to provide the missing/incomplete information from their 1st submission for Adjudication.	✓	✗
Pending 1st Submission – FI*	The financial institution is preparing to complete the Pre-Adjudication Declaration Form (PADF) and submit the supporting documents.	✗	✓

*Note: CM refers to Complainant and FI refers to Financial Institution

Guide to the Sub Status in the FIDReC Complaint Process



Sub Status	Description for Sub Status	Can I/we make changes and/or upload documents?	
		Complainant	Financial Institution
Pending FI Submission Review	FIDReC Case Manager is reviewing the Adjudication materials submitted by the financial institution.	✗	✗
Pending 2nd Submission	FIDReC Case Manager will offer both the complainant and financial institution a second opportunity to provide additional information after reviewing the other party's submission.	✓	✓
Pending Hearing Completion	Adjudication hearing completed, pending outcome of adjudication.	✗	✗
Pending Adjudication Outcome	Adjudicator is preparing the Grounds of Decision (GD) after the Adjudication hearing.	✗	✗

*Note: FI refers to Financial Institution

Guide to the Sub Status in the FIDReC Complaint Process



Sub Status	Description for Sub Status	Can I/we make changes and/or upload documents?	
		Complainant	Financial Institution
Pending Complainant Decision on Award	If there is an award in favour of the complainant, the complainant decides to accept or reject the award.	✓ (Settlement Agreement)	✗
Pending FI Acknowledgement of Settlement Agreement	If the complainant accepts the award, the financial institution has to complete the Settlement Agreement and make the payment to the complainant within 10 business days.	✗	✓ (Settlement Agreement)

*Note: FI refers to Financial Institution

Guide to Closed Status in the FIDReC Complaint Process

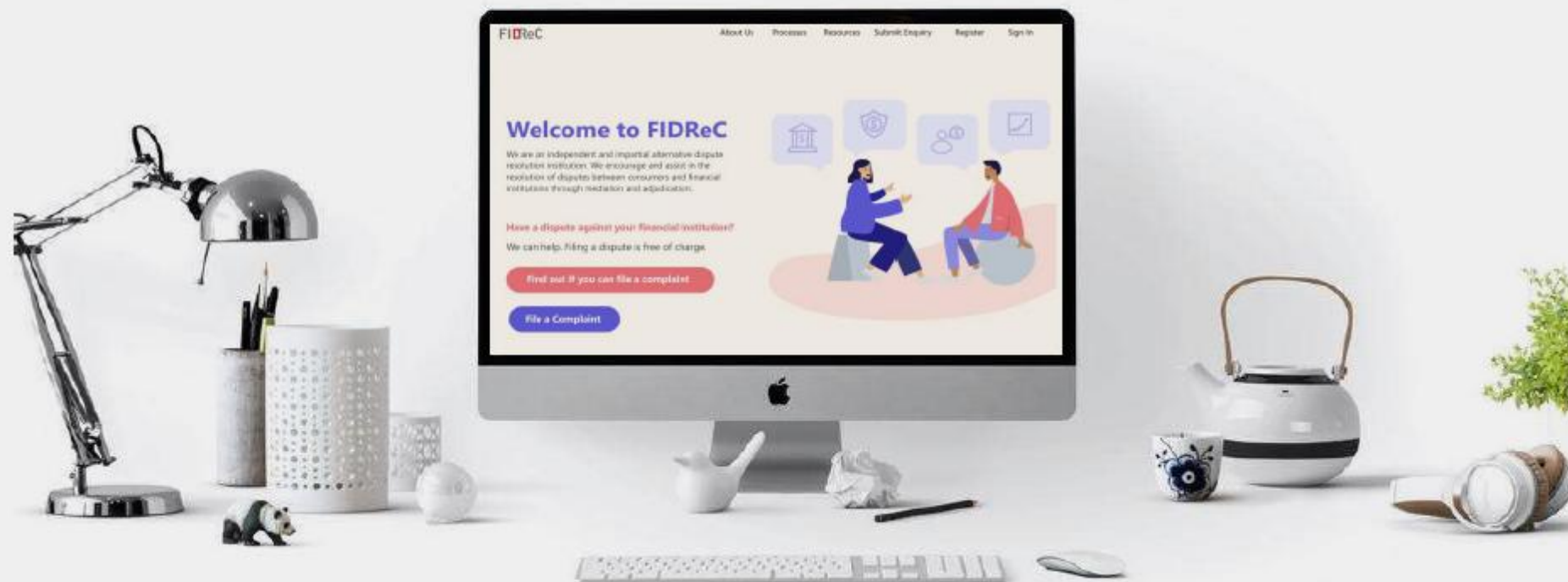


Status Reason	What happens at this stage?
Closed – early resolution	The case is closed as the complainant has reached a resolution directly with the financial institution during the 10-business days Early Resolution phase.
Closed – case not valid	The case is closed due to reasons such as duplicated cases filed, the complainant decided to discontinue the case at FIDReC.
Closed – out of jurisdiction	The case is closed due to reasons such as excepted complaints or ineligible complainants in accordance with FIDReC Terms of Reference.
Closed – concluded without settlement	The case has been accepted for handling at FIDReC and mediation may or may not have taken place. The case is closed as the complainant decided to discontinue the case at FIDReC.
Closed – settled without mediation	The complainant and the financial institution reached a resolution before the mediation process begins.

Guide to Closed Status in the FIDReC Complaint Process



Status Reason	What happens at this stage?
Closed – settlement reached without MI (Mediator’s Indication)	The complainant and the financial institution resolved the matter without going through the Mediator’s Indication.
Closed – settlement reached with MI (Mediator’s Indication)	The complainant and the financial institution went through the Mediator’s Indication and managed to resolved the matter.
Closed – award accepted	The complainant brings the claim to adjudication. The Grounds of Decision has been released to the parties where there is an award made to the complainant and the complainant accepts the award made.
Closed – award rejected	The complainant brings the claim to adjudication. The Grounds of Decision has been released to the parties where there is an award made to the complainant and the complainant did not accept the award made.
Closed – no award	The complainant brings the claim to adjudication. The Grounds of Decision has been released to the parties where there is no award made to the complainant.



Thank You