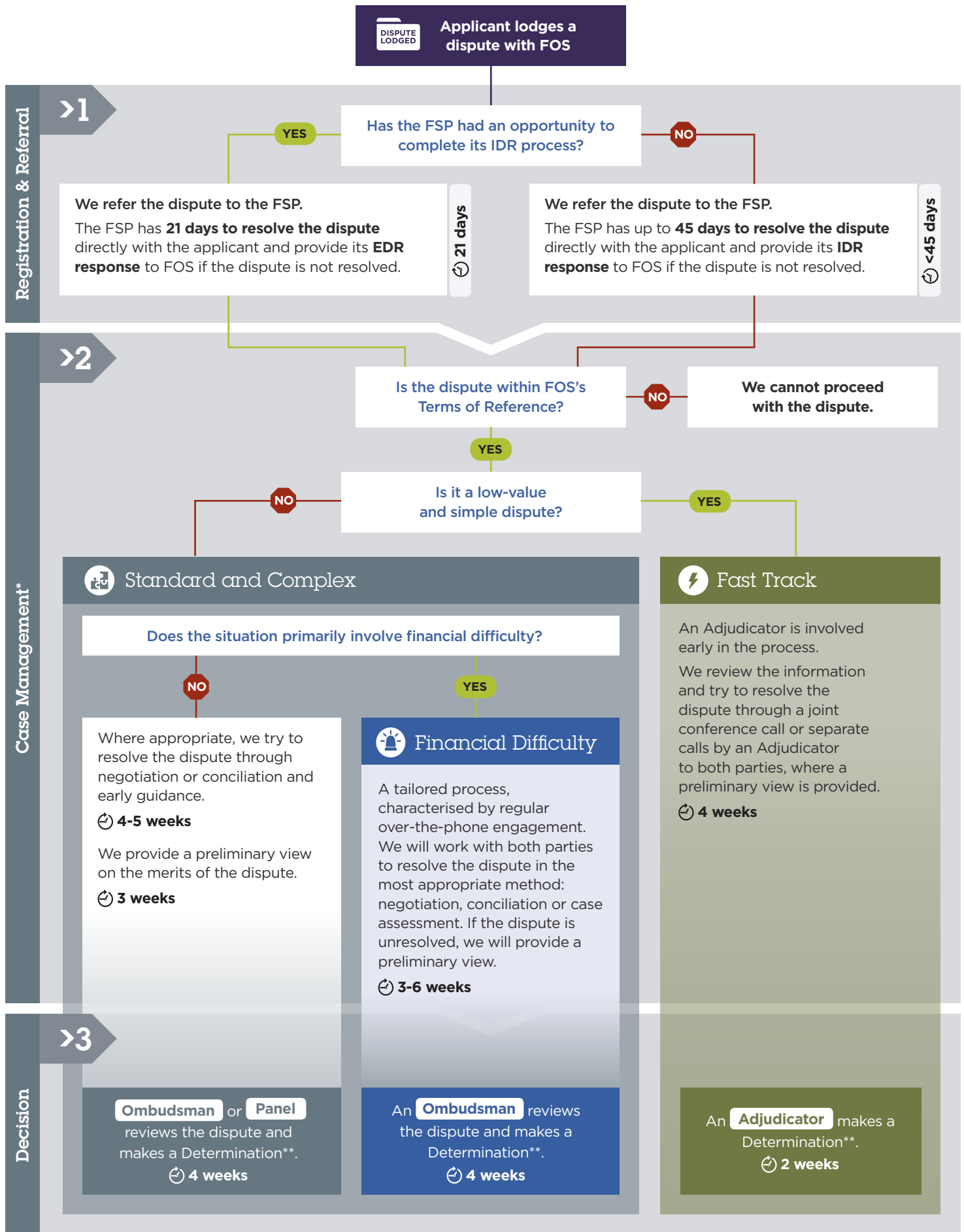


# FOS dispute resolution process

(starting 1 July 2015)



These are average expected timeframes.

\* A single case worker will manage the dispute wherever possible.

\*\* A financial services provider is bound by a Determination if an applicant accepts it.