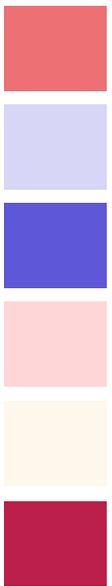


User Manual

Adjudication Submissions & Settlements

Within this tutorial, we will take a look at how you can...



SUBMIT THE PRE-ADJUDICATION DECLARATION FORM

3

MAKE THE 1ST SUBMISSION & WHAT TO DO WHEN THE FIRST SUBMISSION IS RETURNED

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MAKE A PRE-ADJUDICATION SUBMISSION

My Cases

Open Cases ▾



File a new Complaint

Case Name ↑	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On
FRANKIE JK CHAN v ABC	2021/1671	ABC	Service User01	Pending Hearing Completion		18/10/2021 10:40 AM

Case Details

Section 1 - Submission Details ▾

Section 1.1 - Nominee ▾

Section 2 - Financial Institution ▾

Section 3 - Policy & Product Information ▾

Section 4 - Case Description ▾

Section 5 - Financial Institution's Investigation Report ▾

Section 7 - Adjudication ▲

Pre-Adjudication Declaration

Pre-Adjudication Declaration Form - 18/10/2021 10:51 AM

If you and the Financial Institution cannot settle at mediation, you may choose to continue with adjudication. Your case manager will ask you to make your adjudication submission.

1

Begin by going to your dashboard and locate your case. It should have the **Sub Status: "Pending 1st Submission – CM"**. Click on the Case Name to be directed to the **Case Details** page.

2

Scroll down to Section 7 – **Adjudication**. Click on the **Pre-Adjudication Declaration** form.



Pre- Adjudication Form Export

Limits On Awards

For the avoidance of doubt, any ruling/award made by the Adjudicator(s) shall not exceed \$100,000 per claim for all cases falling within the FIDReC's jurisdiction.

Amount Claimed

Please indicate the amount that you seek to claim. ⓘ

Nominee

Would you like to add a Nominee? ⓘ

Yes
 No

Please select an existing nominee or add the details of a new nominee that you would like to include as part of this complaint. Please note that you can only select one Nominee. If you wish to include additional Nominees, please contact us.

Select existing Nominee Add Nominee

Name ↑	Created On
--------	------------

3

You should be redirected to the **Pre-Adjudication form**.

4

First, fill in the **Amount Claimed**. You will later have to explain and prove this claim by uploading supporting documents in the case details page.

5

You can next choose to add a Nominee or choose an existing Nominee. To learn how to add a Nominee, refer to [Page 5](#). Otherwise, go directly to [Page 6](#).



Some helpful tips:

You can only select one Nominee. If you wish to include additional Nominees, please contact us.



MAKE A PRE-ADJUDICATION SUBMISSION

Nominee

Would you like to add a Nominee? ⓘ

- Yes
- No

Please select an existing nominee or add the details of a new nominee that you would like to include as part of this complaint. Please note that you can only select one Nominee. If you wish to include additional Nominees, please contact us.

[Select existing Nominee](#) [Add Nominee](#)

Name ↑

Created On

Nominee Details

Name *

Test Nominee

Please enter the name in capital letters. For example, JOHN LEE

NRIC/ FIN/ Passport *

500000000G

Phone Number *

+650000001

Email *

testnominee@email.com

Correspondence Address *

Test address

Occupation *

Occupation

Is your nominee a lawyer? *

No Yes

Please click this box if you want your Nominee to receive notices about your case.

Please acknowledge that you have read, understood and accept all terms and conditions stated in the [Terms & Conditions for Nominee Appointment](#).

I acknowledge and accept the Terms and Conditions for Nominee Appointment. *

Your nominee must sign the Nominee confidentiality agreement. You will need to upload the signed Nominee Confidentiality Agreement when submitting your claim. Please download the Nominee Confidentiality Agreement [here](#).

I have uploaded the Nominee confidentiality agreement, signed by my nominee. *
If you haven't, please click to [download the form](#).

[Submit](#)

Name ↑

Created On

TEST NOMINEE

15/10/2021 4:39 PM

6

To add a **Nominee**, select **Yes &** click the [Add Nominee](#) button. Enter the details of your Nominee. You must fill up all the fields. Read and complete all the terms, then click [Submit](#) to complete the process.

7

Your Nominee should now be displayed within the table.



Some helpful tips:

There are additional declarations that you need to provide if your nominee is a lawyer. These are available on the same website as the Nominee confidentiality agreement.



Summary of Complainant

Please provide details on any further submissions that you wish to include.

Witness

Do you need to call upon any witness? ⓘ

Yes

No

Please select an existing witness or add the details of a new witness that you would like to include as part of this complaint. Please note that you can only select one witness. If you wish to include additional witnesses, please contact us.

8

Next, please fill in a detailed description of any further submissions that you want to include.

9

Select **No** if you do not need to call upon a witness. If you choose to do so, select **Yes**. To learn how to call upon a witness, refer to the next page, [Page 7](#). Otherwise, proceed to [Page 8](#).



Some helpful tips:

Do note that you can only add one witness. If you wish to include additional witnesses, please contact us.



Type of Adjudication

Please indicate the type of Adjudication you wish to pursue.

- In-Person Adjudication
- E-Adjudication
- Documents-only Adjudication

Accept T&Cs

Please ensure that you have read the Terms and Conditions that apply to your selected type of adjudication.
For In-Person Adjudication or E-Adjudication [please click here](#).
For Documents-only Adjudication [please click here](#).

- I confirm that I have read, understood and agree to ALL the terms that apply to my selected type of adjudication. *
- I confirm that I have read, understood and agree to the [Adjudication agreement and procedure](#). *

Submit

Pre- Adjudication Form

Export

Submission completed successfully.

X

10

Now, select the type of **Adjudication** you wish to pursue.

11

Click on the **Terms of Conditions** for your selected type of Adjudication. Read and then acknowledge that you accept the terms before clicking **Submit** to complete the form. Upon submission, a success message will be shown.



Some helpful tips:

Do note that if your complaint has been classified as a Non-Injury Motor Accident (NIMA) case, you will only see the option for **In-Person Adjudication**.

1**MAKE THE 1ST SUBMISSION**

Upload Documents - Please upload all your documents ⓘ

Please select the documents that you would like to include in your First Submission by indicating the order in which you would like to submit them in the First Submission column. If you do not wish to submit the document, please leave the option as None.

[Add Document](#)

First Submission	Document Name ↑	Document Type	Uploaded By	Created On
	<p>Document Name *</p> <input type="text" value="Correspondence with FI"/>	<p>Type of document *</p> <input type="text" value="Correspondences between FI & Complainant"/>		
	<p>Please choose the file you want to upload. You should check that it matches the type of document you selected. *</p> <p>Choose File Correspond...e with FI.pdf</p>			
	Submit			

1

Once you complete your pre-adjudication form, you will need to make your submissions. On the case page, scroll down to the **Upload Documents** section and click [Add Document](#) .

2

Fill in the document name and select the matching document type under **Type of Document**. Click [Choose File](#) to select your document and then click [Submit](#) .

**Some helpful tips:**

You can learn the type of documents you can upload by hovering your cursor over the ⓘ icon beside the phrase **Please upload all your documents**.

1 MAKE THE 1ST SUBMISSION

First Submission	Document Name ↑	Document Type	Uploaded By	Created On	
1	▼ Correspondence with FI	Correspondences between FI & Complainant	CM	18/10/2021 11:08 AM	
2	▼ Product Sales Contract	Product or Sales Documents	CM	18/10/2021 11:08 AM	

FIDReC Complaint REF#2021/1671 FRANKIE JK CHAN v ABC- Referring your case to adjudication CRM:0027379

To: You

Dear Ms FRANKIE JK CHAN,

We refer to our meeting on 18-October-2021.

As explained, the FI concerned was not prepared to and did not make any offer to you at mediation. In view of the FI's position, mediation is unsuccessful as the parties are unable to agree on any settlement.

At mediation, the FI or yourself cannot be compelled to agree or accept any settlement. If you believe that you have a case, you may refer your case for adjudication. The adjudicator's decision is based on the facts and merits of each case and is binding on the FI but not on you.

Please ensure that you carefully read and understand the same.

To refer your case for adjudication at FIDReC, please do the following by 01-November-2021:

- 1) Fill in the Pre-adjudication Declaration Form on the FIDReC portal
- 2) Fill in and acknowledge the Adjudication Procedure and Adjudication Agreement on the FIDReC portal
- 3) Upload any relevant information/documents which support your case on the FIDReC portal
- 4) Make a payment of S\$ 50 to FIDReC. You can choose from any of the available payment modes that are listed here (link) to make your payment. Please ensure that you indicate your Case Number within the transaction description, when making the payment.

Upon confirmation of the above, we will proceed to schedule a hearing date for your complaint in the next available date.

If we do not receive the above (i.e. items (1), (2), (3) AND (4)) by 01-November-2021, we will not be able to handle your case further and we will close the case accordingly.

Should you have further queries, please feel free to contact your case manager: Service User01 (serviceuser01@fidrec.com.sg).

Thank you.

Yours Faithfully,
Financial Industry Disputes Resolution Centre Ltd (FIDReC)

3 Now, you can organize the documents you would like to submit in the **First Submission Column**. Choose 1 for the document you want to appear first, 2 for the next, and so on.

4 Once done, scroll to the bottom of the page and click  to complete your First Submission.

 **Some helpful tips:** In addition to making your 1st submission, you will have to pay an adjudication fee using one of FIDReC's payment options. Please refer to the email sent to you for more details.

1 WHAT TO DO WHEN THE FIRST SUBMISSION IS RETURNED

Case Name ↑	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On
FRANKIE JK CHAN v ABC	2021/1671	ABC	Service User01	First Submission Returned	01/11/2021	18/10/2021 10:40 AM

5

In certain instances, your case manager may choose to return your First Submission to you. If returned, you will be notified via email. Once you log in, you will see that the **Sub Status** displayed for your complaint will be “**1st Submission Returned**”. To submit new documents or edit your submission, simply click on the **Case name** and update the details following the steps mentioned on pages 3 – 9.



Some helpful tips:
Please follow the instructions of your Case Manager when you make your changes.

2

MAKE THE 2ND SUBMISSION

Case Name ↑	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On
FRANKIE JK CHAN v ABC	2021/1671	ABC	Service User01	Pending 2nd Submission	01/11/2021	18/10/2021 10:40 AM

Upload Documents - Please upload all your documents ⓘ

Please select the documents that you would like to include in your Second Submission by indicating the order in which you would like to submit them in the Second Submission column. If you do not wish to submit the document, please leave the option as None.

[Add Document](#)

First Submission	Second Submission	Document Name ↑	Document Type	Uploaded By	Created On	
1	None	Correspondence with FI	Correspondences between FI & Complainant	CM	18/10/2021 11:08 AM	
2	None	Product Sales Contract	Product or Sales Documents	CM	18/10/2021 11:08 AM	

1

After both parties have made their 1st submissions and these are exchanged, FIDReC will allow both parties to submit a response or additional documents. This is optional. A case that is ready for Second Submission will have **Pending 2nd Submission** in its Sub Status.

2

Once you are in the **Case Details page**, scroll to the **Upload Documents** section as you did for 1st Submission. Click [Add Document](#). Repeat the steps on pages 8 and 9.



MAKE A DECISION ON THE AWARD

Case Name ↑	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On
FRANKIE JK CHAN v ABC	2021/1671	ABC	Service User01	Pending Complainant Decision on Award	05/11/2021	18/10/2021 10:40 AM

1 If the adjudicator makes an award to the complainant and the complainant was not able to sign the **Settlement Agreement** after the reading of the Grounds of Decision, the case manager can send the **Settlement Agreement** for the complainant to accept through the FIDReC portal.

Section 7 - Adjudication ▲

Pre-Adjudication Declaration
[Pre-Adjudication Declaration Form - 14/10/2021 5:11 PM](#)

Settlement Agreement
[Settlement Agreement](#)

2 Click on the **Case** that should have the Sub Status **Pending Complainant Decision on Award**. Scroll to **Section 7 – Adjudication** on the **Case Details** page. You will see the document **Settlement Agreement**.



Settlement Agreement

Settlement Agreement Terms

An Agreement Dated

18/10/2021

Between

FRANKIE JK CHAN

AND

ABC

Whereas

1. The Complainant took up a Housing/Renovation Loan (Policy No: HDJ159498745239834) from ABC. The Policy covers delays to renovation work brought about by unforeseen circumstances.

2. Due to the pandemic which brought about lockdown restrictions, renovation works which were scheduled to commence from 19 October 2020 were delayed,

The complainant claimed against the financial institution for a total sum of:

\$8,700.00

3

A **Settlement Agreement** window will appear when you click on the document.

4

View the details of the **Settlement Agreement**. Make sure you read and understand all the terms.



Some helpful tips:

You will be given **7** days to come to a decision and submit the Settlement Agreement. You may seek legal or other advice at your own cost if you wish.



MAKE A DECISION ON THE AWARD

The Complainant And The Financial Institution Hereby Agree As Follows

Wholly without any admission as to any liability whatsoever, the Financial Institution shall pay the Complainant the sum stated below within ten days from the date hereof,

\$3,000.00

The above shall be in full and final settlement of the Complainant's claim against:

ABC

Do you accept the terms of the settlement agreement?

Reminder

Before executing the Settlement Agreement, the Complainant and the Financial Institution may obtain their own professional / legal advice at their own costs.

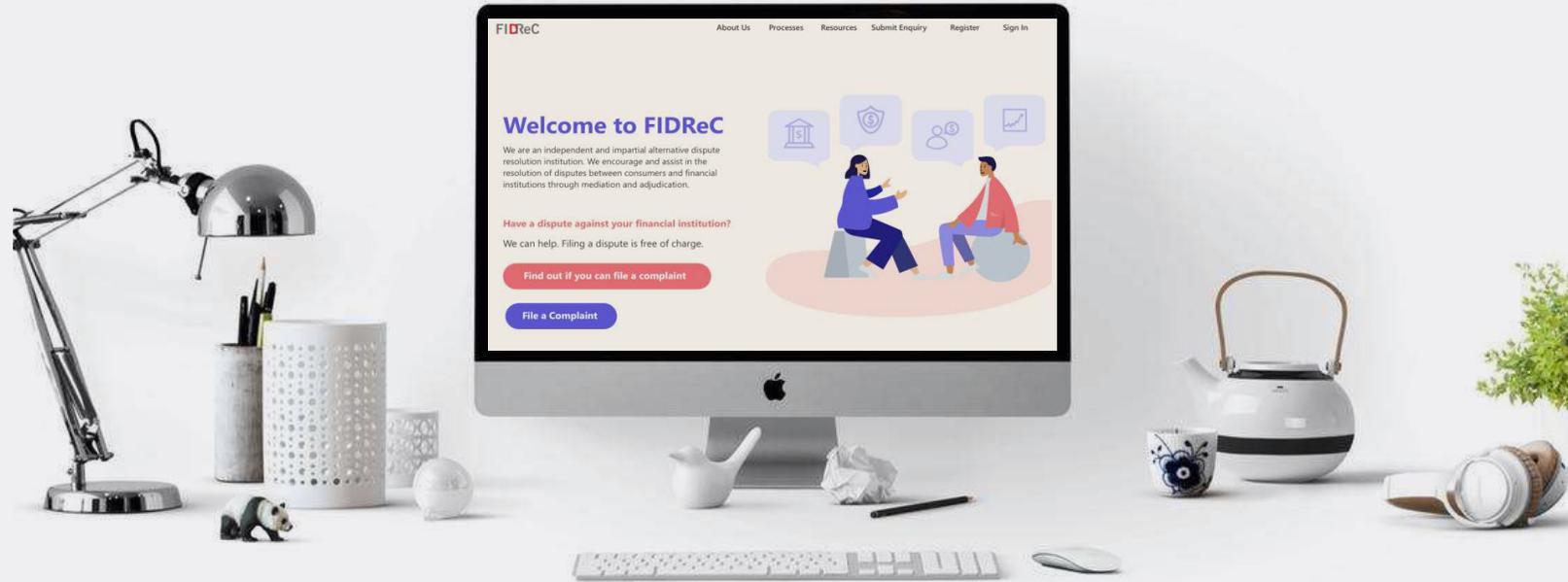
If the Complainant does not execute the Settlement Agreement, there is no settlement of the dispute, and both parties are free to pursue their rights via other avenues (whether through the legal process, arbitration, adjudication or neutral evaluation)

Submit

5

When you are ready, select 'Yes' or 'No' in the field '**Do you accept the terms of the settlement agreement?**'. Next, click **Submit** and your response will be sent to FIDReC.





Thank you!