

User Manual

Submitting a complaint for Individuals and Sole Proprietors

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



File a complaint with FIDReC (Individuals and Sole Proprietors)

Checklist for filing a complaint



Before filing a complaint, you must satisfy the following requirements:

- You are filing as an individual/ sole proprietor.
- You must contact your Financial Institution (FI) before filing a complaint.
 - You will need to allow the FI 4 weeks since the date of contact with the FI to respond to you.
 - It has not been more than 6 months since the FI's final reply to your complaint.



FIDReC

About Us Processes Resources Register Contact Us **Log in** Q

Log in Verify Account

* Username

* Password

Log in

Forgot password? Forgot username?

Do not have an account? Register as a complainant [here](#)

FIDReC

About Us Processes Resources Register Contact Us Log in Q

Please check your registered email for OTP. If you need new OTP please click [here](#)

Code

Check your email for the security code.

Verify

1

To file a complaint against a Financial Institution with us, visit our website at www.fidrec.com.sg. Select the **Log in** option on the top menu, and log in to your account.

2

Upon clicking “**Log In**” you will be prompted to input an OTP that will be sent to the email that you used to register. Input the OTP and click on “**Verify**”. You will then be redirected to your dashboard.



Some helpful tips:

You need an account to file a complaint. You can register with us using our online **Registration Form**.



FIDReC

My Dashboard

Resources

My Family

Contact Us

Invoices

TEST001 -

0

Home > My Dashboard

Welcome TEST001

My Cases

Open Cases

Search

File a new Complaint

Case Name	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On
TEST001 v ABC BANK	2024/00340	ABC BANK		Pending Mediation Scheduling		06/08/2024 11:16 AM

My Tasks

Search

Date Created	Regarding	Subject	Due Date	Activity Status
There are no records to display.				

My Appointments

Search

Subject	Start Time	Appointment Type	Case Name	Status
There are no records to display.				

3 Once you have successfully logged in, you will be directed to the Dashboard that will display all your cases, tasks and appointments.

To start the complaint submission process, click on the **“File a new Complaint”** button. You will then be asked to complete a short questionnaire about your eligibility to file a complaint.



Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

0%

You are a: *

☐ Individual or Sole Proprietor

☐ None of the above

Next

4 If you are an individual or sole proprietor, select that option, and click “**Next**” to proceed to the next question.

Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

20%

Please specify the Financial Institution that you want to submit a complaint against:

Please click on the search icon to select

☐ Can't find your Financial Institution?

Previous Next

5 Click on the search button to bring up the Financial Institution Search window.



×

UAT

🔍

Choose one record and click Select to continue

Financial Institution ↑	Also Known As	Category	Category Name (Category)
<input checked="" type="checkbox"/> UAT FI	UAT2	B	Life & Composite Insurers
<input type="checkbox"/> UAT FI	UAT1	C	General & Composite Insurers
<input type="checkbox"/> UAT03ELECTIVEFI	UAT4	Elective	Elective Financial Institutions
<input type="checkbox"/> UATFI2609	UAT3	B	Life & Composite Insurers

Select

Cancel

Deselect

6

Type in the name of the FI you wish to search for and click the search button to initiate the search.

7a

If the FI you have searched is a registered member in our database, it should appear as a search result. Tick the box next to the correct FI and Category Name and then click on **“Select”** to proceed.



Some helpful tips:

Adding an * in front or behind of the search text will display a wider range of searches related to the keywords in your search.



Choose one record and click Select to continue

Financial Institution ↑	Also Known As	Category	Category Name (Category)
-------------------------	---------------	----------	--------------------------

There are no records to display.

Please select the financial institution that you want to file a complaint against.

Please click on the search icon to select

☒ Can't find your Financial Institution?

7b

If the FI you have searched is NOT a registered member in our database, an error message will be displayed.

Close the form and select **“Can’t find your Financial Institution”**. Click **“Next”** to proceed.



Some helpful tips:

The Institution’s agreement is required before FIDReC can process your complaint. For FIs not registered with FIDReC, please obtain the agreement and you may [submit an enquiry](#) for us to assist you further.



Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

20%

Please specify the Financial Institution that you want to submit a complaint against:

UAT FI



Please click on the search icon to select

☐ Can't find your Financial Institution?

Previous

Next

8

Click “**Next**” to proceed to the next question.

Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

40%

Have you contacted your Financial Institution about your complaint? *

☐ Yes

☐ No

Previous

Next

9

Select **Yes** to this question only if you have contacted your FI regarding the complaint. Click “**Next**” to proceed to the next question.



Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

60%

Has it been 4 weeks since you contacted your Financial Institution about your complaint or has your Financial Institution already responded to you and there is no resolution to your satisfaction? *

☐ Yes

☐ No

Previous Next

10

Select **Yes** to this question only if it has been 4 weeks since you contacted your FI about your complaint, or if your FI has replied with an unsatisfactory offer. Click “**Next**” to proceed to the next question.

Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

80%

Has it been more than 6 months since the Financial Institution's final reply to you? *

A final reply is a letter or some other document from the Financial Institution to you that says that it is the Financial Institution's "final reply" and informs you that if you disagree, you can contact FIDReC for assistance within 6 months.

☐ Yes

☐ No

Previous Next

11

Select **No** to this question only if it has been less than 6 months since your FI's Final Reply. Click “**Next**” to proceed to the next question.



The screenshot shows the FIDReC user dashboard. The top navigation bar is blue with the FIDReC logo on the left and links for 'My Dashboard', 'Resources', 'My Family', 'Contact Us', and 'Invoices' in the center. On the right of the navigation bar, the user's name 'FRANKIE JK CHAN' is displayed next to a search icon and a notification bell icon showing '0' notifications. Below the navigation bar, there is a large light blue box containing text about filing a complaint. At the bottom right of this box, there is a blue button with white text that says 'Proceed to file your complaint', which is highlighted with a red rectangular border.

FIDReC My Dashboard Resources My Family Contact Us Invoices FRANKIE JK CHAN 🔍 🔔 0

You are eligible to file your complaint with FIDReC. Please note that your eligibility to file your complaint does not mean that your complaint can be handled by FIDReC. It also does not mean that your complaint is valid or will be successful. Once you submit your complaint, our team will look through the details and advise you on the next steps.

Please click the "Proceed to file your complaint" button. For additional information to assist you to submit your complaint, you may view the video - [How to file a complaint at FIDReC](#)

Proceed to file your complaint

- 12 After completing the evaluation, you can lodge a claim with us. Click **"Proceed to file your complaint"** to fill in the Dispute Resolution Form.

In order to submit the complaint, you need to fill up the following sections ...



Submission details 13

Financial Institution 20

Product/Policy Information 21

Case Description and Upload Documents 22

Terms & Conditions 24



Home > DRF Form

Export

Case Details

Please complete the Dispute Resolution Form with the relevant information to help us assess your case. For more information on how to file a complaint, please click [here](#).

Submission Details

I am filing a dispute for: **1**

☒ Myself ☐ Me & My Joint Account Holder(s)/Insured

Please select all joint account holder(s)/insured that are bringing this complaint. You can add the details of more joint account holder(s)/insured by clicking "Add New Joint Account Holder(s)/Insured" below. All joint account holder(s)/insured are required to complete the [Authorisation Form](#).

1

You will be directed to the Case Details page where you are required to fill in the **details of your complaint**. You can submit for yourself and Joint Account Holder(s)/Insured.

If you **submit for yourself**, you can proceed to next section – [Slide 17](#).



Some helpful tips:
Please proceed to the relevant step if you submit for yourself and Joint Account Holder(s)/Insured.

Filing for joint account holders (New)	Filing for joint account holders (Existing)
<u>Go to slide 14</u>	<u>Go to slide 15</u>



Submission Details

I am filing a dispute for: ⓘ

☐ Myself ☒ Me & My Joint Account Holder(s)/Insured

Please select all joint account holder(s)/insured that are bringing this complaint. You can add the details of more joint account holder(s)/insured by clicking "Add New Joint Account Holder(s)/Insured" below. All joint account holder(s)/insured are required to complete the [Authorisation Form](#).

Add New Joint Account Holder(s)/Insured

Select Existing Joint Account Holder(s)/Insured

Home > DRF Form > Add Joint Account Holder/Insured Details

1 Add Joint Account Holder/Insured Details 2 Upload Your Documents

Relationship *
Select

Name (as in Singapore NRIC or passport (for foreigner)) *
Please enter the name in capital letters. For example, JOHN LEE

NRIC/FIN/Passport No *
Please enter date in DD/MM/YYYY format.

Email
Provide a telephone number

Gender *
Select

Related to *
TEST USER 1

Date of Birth *
DD/MM/YYYY

Nationality *
Please click on the search icon to select

Phone
Provide a telephone number

Residential Status *
Select

Next Cancel

1 Add Joint Account Holder/Insured Details ✓ 2 Upload Your Documents

If the joint account holder/insured is a Singapore Citizen or Permanent Resident, please upload a copy of the front and back of NRIC/FIN. If the joint account holder/insured is not a Singapore Citizen or Permanent Resident, please upload a copy of passport's identification page.
Click [here](#) to view all supported file formats.

Document Name Document Type Created On ↑ CM Remarks Scan Results

There are no records to display.

Please refresh the form to review the Upload Status of your documents before submitting the form.

☐ Please confirm that you have uploaded a copy of the joint account holder/insured's NRIC/FIN/Passport. This will be used by FIDReC for verification purposes. *

Previous Submit

2

Select “**Me & My Joint Account Holder(s)/Insured**”, click the “**Joint Account Holder(s)/Insured**” button.

A form will appear, fill in all details and click “**Next**”. Upload a copy of the Joint Account Holder(s)/Insured’s front and back of NRIC/FIN/Passport’s identification page for FIDReC’s verification. Click the checkbox and “**Submit**” to complete the process.



Some helpful tips:

The Joint Account Holder(s)/Insured can also be managed via the My Family page that is available to you. To access this page, click “**My Family**” at the top of the page.



Submission Details

I am filing a dispute for:

☐ Myself ☒ Me & My Joint Account Holder(s)/Insured

Please select all joint account holder(s)/insured that are bringing this complaint. You can add the details of more joint account holder(s)/insured by clicking "Add New Joint Account Holder(s)/Insured" below. All joint account holder(s)/insured are required to complete the [Authorisation Form](#).

Add New Joint Account Holder(s)/Insured

Select Existing Joint Account Holder(s)/Insured

3

Select “Me & My Joint Account Holder(s)/Insured”, click the “Select Existing Joint Account Holder(s)/Insured” button.

A form will appear; select the account holder you would like to add and click “Add”.

×

Search

	Primary Name ↑	Relationship	Age	Created On	Document Uploaded?
<input checked="" type="checkbox"/>	JANE	Mother	35	25/06/2025 1:00 PM	Yes
<input type="checkbox"/>	JOSH	Father	46	25/06/2025 12:52 PM	Yes

Selected records

JANE

Add

Cancel

Proceed to next step



4 The Joint Account Holder(s)/Insured should now be displayed under the Joint Account Holder(s)/Insured row.

Submission Details

I am filing a dispute for: ⓘ

☐ Myself

☒ Me & My Joint Account Holder(s)/Insured

Please select all joint account holder(s)/insured that are bringing this complaint. You can add the details of more joint account holder(s)/insured by clicking "Add New Joint Account Holder(s)/Insured" below. All joint account holder(s)/insured are required to complete the [Authorisation Form](#).

Add New Joint Account Holder(s)/Insured

Select Existing Joint Account Holder(s)/Insured

Primary Name ↑	Relationship	Age	Created On	Document Uploaded	
JANE	Mother	35	25/06/2025 1:00 PM	Yes	<div></div>



Nominee

Would you like to add a Nominee? ⓘ

You can also choose to add a nominee later.

☒ No ☐ Yes

Please add your Nominee's details by clicking on "Add Nominee". You can only add one Nominee. If you wish to add more Nominees, please contact us.

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

5

You may add a nominee to assist you if you are not fluent with English or otherwise require assistance with FIDReC's process.

To add a nominee, please proceed to next page.

Otherwise, you may proceed to [step 8](#).



Nominee

Would you like to add a Nominee? ⓘ

You can also choose to add a nominee later.

☐ No ☒ Yes

Please add your Nominee's details by clicking on "Add Nominee". You can only add one Nominee. If you wish to add more Nominees, please contact us.

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

Add Nominee

6

Select **Yes** & click the “**Add Nominee**” button to add a nominee.

A form will appear, fill in all details and click “**Submit**” to complete the process.

Nominee Details

Name (as in Singapore NRIC or passport (for foreigner)) *

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

Phone Number *

Correspondence Address *

Is your nominee a lawyer? *

☒ No ☐ Yes

NRIC/ FIN/ Passport *

Email *

Occupation *

☐ Please click this box if you want your Nominee to receive notifications 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 Appointment Form. You will need to upload the signed Nominee Appointment Form when submitting your claim. Please download the Nominee Appointment Form and Nominee Confidentiality Agreement [here](#).

☐ I have uploaded the Nominee confidentiality agreement, signed by my nominee. *

If you have yet to do so, please click to [download the form](#).

Submit



Nominee

Would you like to add a Nominee? ⓘ

You can also choose to add a nominee later.

☐ No ☒ Yes

Please add your Nominee's details by clicking on "Add Nominee". You can only add one Nominee. If you wish to add more Nominees, please contact us.

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

Add Nominee

Full Name ↑	Created On	
NOMINEE 1	25/06/2025 1:37 PM	<input checked="" type="checkbox"/>

7

Your Nominee should be displayed under the **Nominee** row.



Some helpful tips:
Nominees are individuals who will assist you in communicating with FIDReC and are allowed to participate in mediation and adjudication sessions. Please click the box to allow your Nominee to receive notices about your case so they can keep up to date with its progress.

Financial Institution

My Complaint is against : ⓘ *

Select ▼

Please select the financial institution that you want to submit a complaint against: ⓘ

Financial Institution

ABC BANK 🔍

Please click on the search icon to select.

My Complaint is against : ⓘ *

A Bank ▼

Select

A Bank

My Insurer

Another / Third party Insurer

Payment Service Providers

Other Financial Institution (Capital Market Service Licensees, Licensed Financial Advisers, and Insurance Intermediaries)

8

In the Financial Institution section, click the dropdown under “**My Complaint is against**” field to choose what kind of FI you’re raising a complaint against.



Some helpful tips:

You can still make changes to the FI that you would like to raise a complaint against in this section

Policy & Product Information

Policy & Product Details

Add a Policy/Product

Please key in details of the Policies/ Products that relate to your Complaint

Type of Account / Policy / Product *

Account / Policy / Product *

Policy / Account Holder Name *

Account / Policy / Product Number *

Claim Type *

Claim Value (\$\$)

Claim Description (Max length is 2000 characters)

Coverage Type

Name of Account / Policy / Product

Salesperson

Submit Claim


Policy & Product Details

Add a Policy/Product

Policy/Product ↑	Claim Type	Claim Value (\$\$)	Claim Description	Case	
(B1) Credit/ Charge Cards	Monetary	\$3,000.00	This is a test	TEST001 v ABC BANK	<div><div>Edit</div><div>Delete</div></div>

- 9

This section requires you to indicate the policies/products you are raising a complaint about. To add a policy, click **“Add a Policy/Product”**.
- 10

After you have provided the relevant information click on **“Submit Claim”** to save your claim.
- 

Some helpful tips:

The details of your policy/product are still editable before submission. Click the dropdown icon next to the product.
- Filing a complaint with FIDReC | 21



Case Description

Please provide details of your complaint in chronological order and upload all the relevant documents to support your complaint (Max length 3000 characters).*

Note: If your Case Description is more than 3000 characters, please upload it as a document and insert 'Refer to uploaded attachment' in the textbox above.

11

In this section, please describe your case with the relevant details. The more information we have, the better our case managers can understand your case.

12

You are encouraged to upload documents that will support your case. Click on the “**Add Document**” button to add more documents. You can still proceed to file a complaint without additional documents. To add more documents, refer to the next page.

Upload Your Supporting Documents

Please click [here](#) to check the required documents based on your complainant type.

- The supported file formats are:
- Documents: '.pdf', '.docx', '.pptx', '.xlsx'
 - Images: '.bmp', '.gif', '.jpeg', '.jpg', '.png'
 - Audio files: '.mp3', '.wav', '.wma'
 - Video files: '.avi', '.mp4', '.mpeg', '.mpg'
 - Compressed files: '.7z', '.zip'

You can upload a maximum of 50 documents. If you want to upload more documents, please combine the documents into a zip file, contact your case manager, or [Submit an Enquiry](#) for assistance.

Add Document

Document Name	Document Type	Case	Created On ↓	Uploaded By	Upload Status
---------------	---------------	------	--------------	-------------	---------------

There are no records to display.

Please refresh the form to review the Upload Status of your documents before submitting the form.



Document Name *

Type of document *

Select

Remarks (Maximum 2000 Characters)
Please add your comments below.

Please choose the file you want to upload. You should check that it matches the type of document you selected. Please ensure that the file you upload does not contain the following characters in the file name: " \ / : | < > * ? # % " (Maximum allowed file size for each attachment is 125MB) *

Choose File

No file chosen

Submit

You can upload a maximum of 50 documents. If you want to upload more documents, please combine the documents into a zip file, contact your case manager, or [Submit an Enquiry](#) for assistance.

Add Document

Document Name	Document Type	Case	Created On ↓	Uploaded By	Upload Status
Sample Document 1	Confidentiality Agreement	TEST001 v ABC BANK	13/03/2025 5:04 PM	CM	Success

Please refresh the form to review the Upload Status of your documents before submitting the form.

13

In the pop-up window, enter your document name and select the appropriate type of document from the **Type of document** dropdown list. Then, to choose a file from your computer, click **“Choose File”** to select the document and click **“Submit”**.

14

Your chosen file should now be displayed under the **Upload Document** row.



Some helpful tips:
You can add more than one document by repeating the process.

Mandatory Documents - Have you uploaded all your mandatory documents? ⓘ

☐ I have uploaded the signed parental consent form for all Joint Account Holder(s)/Insured who are below 18 years old.
If you have yet to do so, please click to [download the form.](#) *

☐ I have uploaded the authorization form for the Joint Account Holder(s)/Insured.
If you have yet to do so, please click to [download the form.](#) *

☐ I have uploaded the copy of NRIC/Passport for my nominee. *

☐ I have uploaded the Nominee Appointment Form and Nominee Confidentiality Agreement, signed by my nominee.
If you have yet to do so, please click to [download the form.](#) *

Accept T&Cs

☐ I/We have referred my/our complaint to the insurance company/bank/financial institution ("FI") concerned and have not obtained a resolution to my/our satisfaction. *

☐ I/We understand that FIDReC's adjudication award will be below S\$3000 for FIDReC-NIMA claims. *

☐ I/We are aware that FIDReC's Adjudication awards are limited to S\$100,000 per claim (for claims filed before 1 July 2024) or S\$150,000 per claim (for claims filed on or after 1 July 2024) for all claims other than FIDReC-NIMA claims under paragraph II above. Notwithstanding, I/We understand that I/We can refer a dispute of a larger sum to FIDReC, provided I/We agree to reduce my/our claim to S\$100,000 per claim (for claims filed before 1 July 2024) or S\$150,000 per claim (for claims filed on or after 1 July 2024). *

☐ I/We acknowledge that the completion and submission of this Dispute Resolution form (DRF) to FIDReC and/or the acceptance of this DRF by FIDReC does not mean that FIDReC will handle my/our complaint. FIDReC will access my/our complaint and may, depending on the facts, inform me/us that FIDReC is unable to handle my/our complaint. *

☐ I/We agree and authorise FIDReC to provide copies of the Dispute Resolution Form and all supporting documents to the FI for their investigation. I/We also authorise the FI to release such information as may be required by FIDReC to process this complaint. *

☐ I/We agree and consent that in the event that my/our claim proceeds to adjudication, this Dispute Resolution Form, together with the supporting documents which I/We submitted to FIDReC will be given to the FI as part of the first exchange of documents. *

☐ I/We confirm that I/We have read, understood and agree to ALL the [Terms of Use](#) and the [Obligation of Confidentiality](#) relating to the use of this Dispute Resolution Form. *

Save As Draft

Submit

15 Read our terms and conditions and click on each box to acknowledge that you accept the terms. At this point, you can click on **“Save as Draft”** to save a draft and come back to it later. Once done, click on **“Submit”**.



Some helpful tips:

If you have a family member under the age of 18 or a nominee, you will need to submit additional documents under the **Mandatory documents** section.



Home > 2025/00055

Thank you for filing your dispute with us. You will receive an acknowledgement email explaining the next steps. x

Dear Mr TEST001,

We acknowledge receipt of your dispute submitted on 13/3/25 5:08 PM.

Please note that your case number is 2025/00055.

We will initiate the Early Resolution phase on 14/3/25 to address your complaint against ABC BANK. The Early Resolution phase provides an opportunity for you and ABC BANK to negotiate directly with each other to resolve the dispute as quickly and efficiently as possible.

We have informed ABC BANK of your complaint against them and a representative from the Financial Institution may contact you on your complaint. Alternatively, you may also reach out to the [Financial Institution](#) directly to resolve the dispute if you wish.

Kindly access the [portal](#) to view your complaint details. FIDReC will review your case submission 10 business days from 14/3/25 unless we hear from you.

Welcome TEST001

My Cases

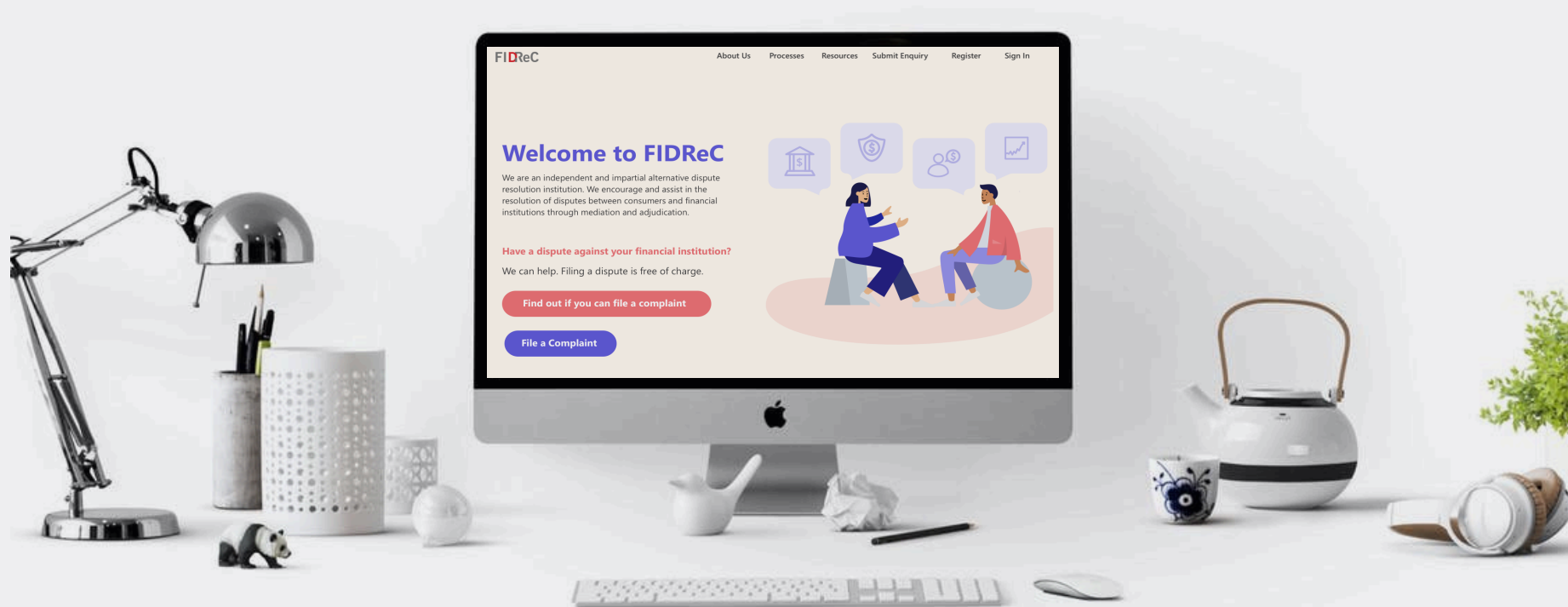
Open Cases ▾

Q

File a new Complaint

Case Name	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On ↓
TEST001 v ABC BANK	2025/00055	ABC BANK		Pending Early Resolution		13/03/2025 5:01 PM

- 16
- After your complaint has been submitted, you will be shown this success message on the portal.
- 17
- You will also receive a confirmation email from us with your case number. Please check your Junk or Spam folder if you do not see the email.
- 18
- You have successfully submitted your dispute! This case should now be visible on your dashboard.



Thank you!