

User Manual

Submitting a complaint for Small Businesses and Charities

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



File a complaint with FIDReC (Small Businesses and Charities)

Checklist for filing a complaint



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

- You are filing on behalf of a Charity/ Small Business.
 - To find out if your charity/ small business qualifies, please refer to the [Terms of Reference](#).
- 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 six (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](#)

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.

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



Some helpful tips:

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



The screenshot shows the FIDReC user interface. At the top, there is a navigation bar with the FIDReC logo and links for 'My Dashboard', 'Resources', 'Contact Us', 'Invoices', and a user profile for 'SMALLBIZSAMPLE1'. Below the navigation bar, the user is greeted with 'Welcome SMALLBIZSAMPLE1'. The main content area is divided into three sections: 'My Cases', 'My Tasks', and 'My Appointments'. Each section has a search bar and a 'File a new Complaint' button. The 'My Cases' section is currently empty, displaying 'There are no records to display.' The 'My Tasks' and 'My Appointments' sections are also empty. The 'File a new Complaint' button in the 'My Cases' section is highlighted with a red box.

3

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.

Please select the category that best describes the entity you are filing a complaint on behalf of:

Small Business	Charity
Go to slide 6	Go to slide 7



Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

0%

You are a: *

Small Business

Charity

None of the above

Next

4a Select **Small Business** to this first question. Click **“Next”** to proceed to the next question.

If you are representing a Charity please proceed to the next page.

Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

16%

Does your business entity fulfill the following two (2) criteria? *

- Is registered and operating in Singapore and
- Has a group annual sales turnover of SGD 1 million or less in each of the two (2) financial years immediately preceding the current financial year of the business entity

Yes

No

Previous Next

5a Select **Yes** if your organisation fulfils the criteria. Click **“Next”** to proceed to the next question – [slide 8](#).



Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

0%

You are a: *

Small Business

Charity

None of the above

Next

4b Select **Charity** to this first question. Click “**Next**” to proceed to the next question.

Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

16%

Does your Charity fulfill the following two (2) criteria? *

- Is registered under the Charities Act and operating in Singapore and
- Has a gross annual receipt of not more than SGD 10 million in each of the two (2) financial years immediately preceding the current financial year of the charity

Yes

No

Previous Next

5b Select **Yes** if your organisation fulfils the criteria. Click “**Next**” to proceed to the next question.



Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

33%

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?

Previous Next

6

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



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

7

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

8a

If the FI you have searched is a registered member in our database, it should appear as a search result. Tick 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.



unknown FI

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?

8b

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

33%

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

UAT FI

Please click on the search icon to select

Can't find your Financial Institution?

9

Click “Next” to proceed to the next question.

Home > Evaluate My Eligibility

Evaluate my eligibility to file a complaint

50%

Have you contacted your Financial Institution about your complaint? *

Yes
 No

10

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

66%

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](#)

11 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

83%

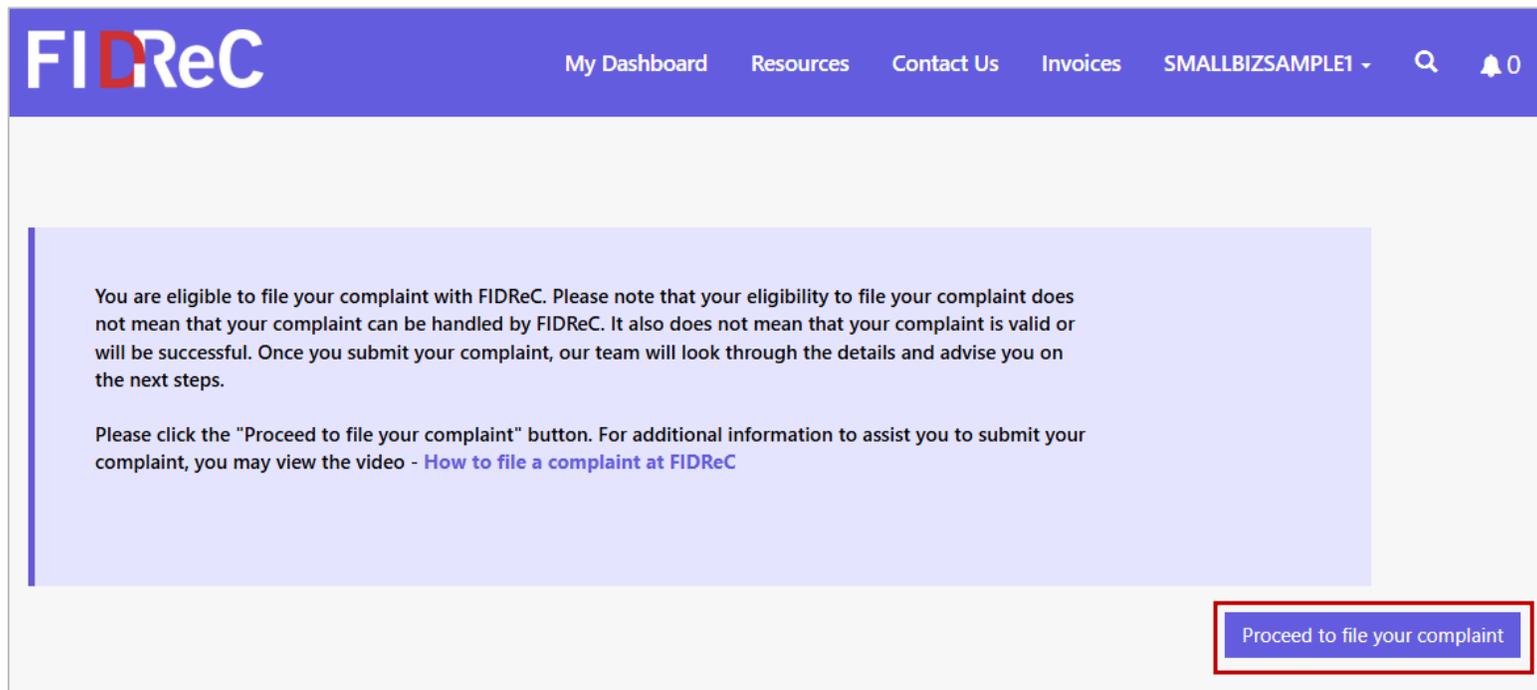
Has it been more than six (6) months since the Financial Institution's final reply to you? *

A final reply is a letter, email or other document from the Financial Institution that informs you of their resolution or outcome and states that if you disagree with it, you may contact FIDReC for assistance within six (6) months.

Yes
 No

[Previous](#) [Next](#)

12 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.



13

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 ...



Select Financial Institution 15

Policy and Product Information 16

Case Description 18

Upload Documents 19

Terms and Conditions 21

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](#).

Financial Institution

My Complaint is against : **i** *

Select

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

Financial Institution

UAT FI

Please click on the search icon to select.

My Complaint is against : **i** *

Select

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)

1

You will be directed to the Case Details page where you are required to fill in the **details of your complaint**.

2

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

3

In the next section, to add the policy/ product information, select **“Add a Policy/Product”**.

4

A pop-up will appear. Select **“OK”** to close the pop-up.

Policy & Product Information

Policy & Product Details

[Add a Policy/Product](#)

Please note that you will not be able to change your 'My Complaint is against' selection once you add a product/policy. If you are unable to find your product, please click cancel and select another type of Financial Institution from the previous page.

[OK](#) [Cancel](#)

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 Type *

Select

Select

Monetary

Non-Monetary

Monetary & Non-Monetary

Claim Value (S\$) *

Please omit the '\$' and ',' when you enter the claim value.

- 5 Select the “**Type of Account / Policy / Product**” from the dropdown accordingly.
- 6 Select the “**Account / Policy / Product**” accordingly.
- 7 Fill in the details of the policy accordingly.
- 8 For claims that are **Monetary** and **Monetary & Non-Monetary**, please include the amount you wish to claim



Policy & Product Information

Policy & Product Details

Policy/Product ↑	Claim Type	Claim Value (\$\$)	Claim Description	Case
(G8) Others, please specify				SMALLBIZSAMPLE1 v UAT FI

Edit

Delete

9

You may continue to **edit / delete** the policy and product information that you have created.

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.

10

Please furnish the information of your case with the relevant details. The more information we have, the better our case managers can understand your case.

Upload Documents - Please upload all your documents 

Please click 'Submit' at the bottom of this page after you have successfully uploaded all your documents.

Please provide the following with your submission:

- Sales Documents related to your account/policy/product
- Correspondences between you and your FI related to this issue
- Other supporting documents such as bills, medical reports, police report etc.

Click [here](#) to view all supported file formats.

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.

11

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.

Document Name *

Type of document *

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) *

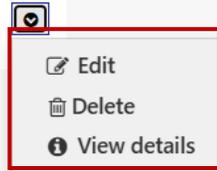
Choose File No file chosen

Submit

12 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”**.

13 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.
You may change/edit the document after uploading it.

Document Name	Document Type	Case	Created On ↓	Uploaded By	Upload Status
ACRA Business Profile Search	ACRA Business Profile Search	SMALLBIZSAMPLE1 v UAT FI	30/06/2025 3:28 PM	CM	

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

14

Please read our terms and conditions and click on each box to acknowledge that you accept the terms. You may select on **“Select As Draft”** to save a draft and continue the form later. Once completed, click on **“Submit”** to submit 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 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), but that I/We can refer a claim 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 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. *



Home > 2025/00146

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

Dear Mr SMALLBIZSAMPLE1,

We acknowledge receipt of your dispute submitted on 27/6/25 12:06 PM.

Please note that your case number is 2025/00146.

We will initiate the Early Resolution phase on 30/6/25 to address your complaint against UAT FI. The Early Resolution phase provides an opportunity for you and UAT FI to negotiate directly with each other to resolve the dispute as quickly and efficiently as possible.

We have informed UAT FI 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 30/6/25 unless we hear from you.

Welcome SMALLBIZSAMPLE1

My Cases

☰ Open Cases ▾

Search



File a new Complaint

Case Name	Case Number	FI	Case Manager	Sub Status	Due Date [CM]	Created On ↓
SMALLBIZSAMPLE1 v UAT FI	2025/00146	UAT FI		Pending Early Resolution		27/06/2025 10:46 AM

15

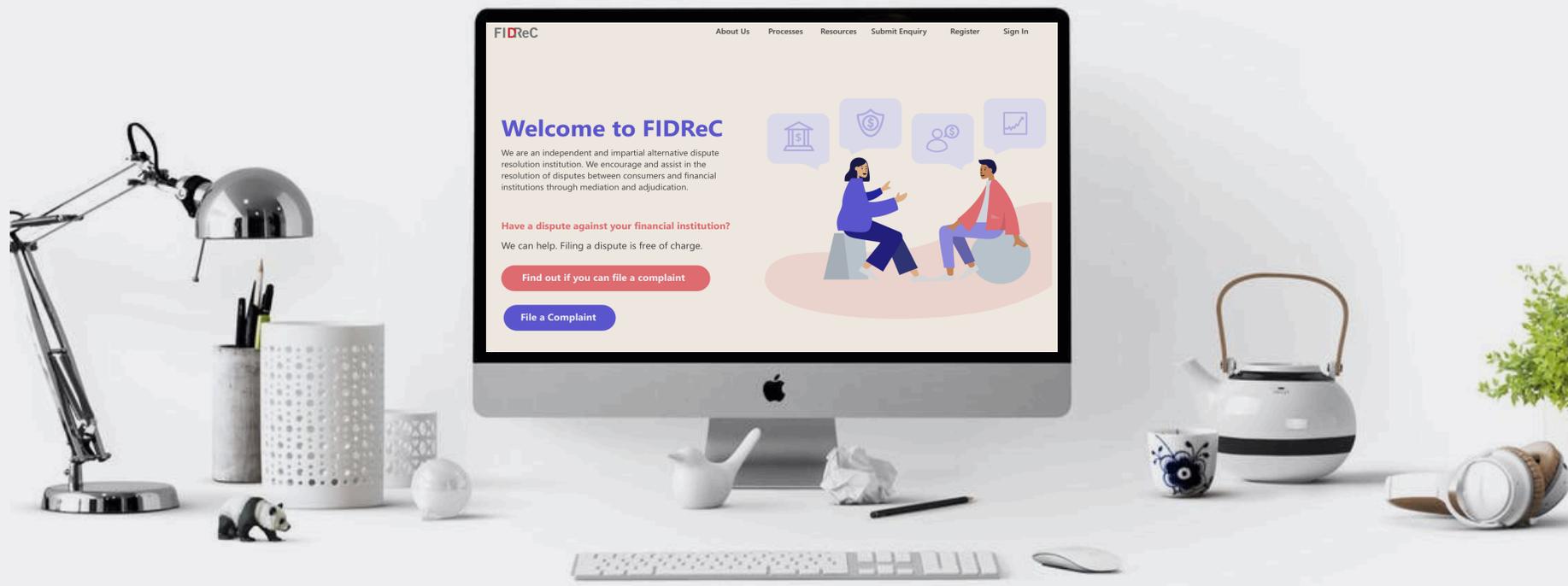
After your complaint has been submitted, you will be shown this success message on the portal.

16

You will receive a confirmation email from us with your case number. Please check your Junk or Spam folder if you do not see the email.

17

You have successfully submitted your dispute! This case should now be visible on your user dashboard.



Thank you!