



# *Visibility and Access*

*An examination of web-based information available to members relating to the Mutual Banking Code of Practice, internal dispute resolution and external dispute resolution.*

May 2010

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# Visibility and Access

## Executive Summary

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In July 2009, Abacus Australian Mutuals (“Abacus”), the official industry body for the Australian mutual financial services sector launched the Mutual Banking Code of Practice (“the Code”), which is designed to establish and improve service delivery and business practices for their members subscribing to the Code.

The Code also created an independent code monitoring body and in October 2009, the Code Compliance Committee (“CCC”) was established to ensure credit unions and mutual building societies (“Mutuals”<sup>1</sup>) that have subscribed to the Code meet the standards of good practice set out in the Code.

The CCC has arranged for the Financial Ombudsman Service (“FOS”) to provide compliance management services on its behalf, and working with FOS, has developed a code compliance program.<sup>2</sup>

The CCC compliance program has three core activities, namely monitoring, investigating, and reviewing.

Reviewing involves undertaking research into a particular requirement or requirements of the Code and reporting the findings to influence a change in industry practices or promote industry improvements. This is the first review undertaken by CCC in monitoring Mutuals’ compliance to the Code.

At the core of the Code are ten key promises to members by the Mutuals. These promises are to:

- Behave fairly and ethically;
- Focus on the interests of members;
- Provide clear information about products and services;
- Maintain responsible lending practices;
- Deliver high customer service and standards;
- Deal fairly with any complaints;

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<sup>1</sup> The term “Mutuals” is the collective noun used to describe credit unions and mutual building societies that have subscribed to the Mutual Banking Code of Practice. Friendly Societies are not subscribers.

<sup>2</sup> More on the CCC compliance program can be found at <http://www.cccmutuals.org.au/about-ccc/what-we-do/>

- Recognise member rights as owners;
- Comply with legal and industry obligations;
- Recognise their impact on the wider community; and
- Support and promote the Code

These promises help to establish the Code as an effective way of improving standards and services as it places the onus on subscribers to:

- Promote the existence of the Code to their members;
- Provide easy access to information about the Code;
- Provide access to dispute resolution processes; and
- Advise members what they can do if services and standards do not meet the expectations set by the Code.

This Report identifies the results of a review on web-based information available to members relating to the Code, internal dispute resolution (IDR) and external dispute resolution (EDR).

Each of these areas relates to particular obligations in the Code, namely:

- Section D:
  - Clause 27 – Prompt, fair resolution of complaints;
  - Clause 28 – Our complaints handling process; and
  - Clause 29 – External Dispute resolution schemes.
- Section E:
  - Clause 1 – Publicising the Code.

In each of these areas, “visibility” and “accessibility” are key requirements for ensuring that members are able to raise complaints and disputes appropriately should the need arise.

In addition to the specific Code requirements and to ensure that all members have access to the benefits of good business practices, the Code incorporates, via reference, the Guiding Principles of the Australian Standard, *“Customer Satisfaction – Guidelines for Complaints Handling in Organizations”* (AS ISO 10002:2004). Both visibility and accessibility are key principles of the standard.

To ensure that members are aware of the Code and the benefits, rights and responsibilities, the Code requires Mutuals to:

- Publicise the Code;
- Promote the adoption of the Code;
- Make copies available in branches;
- Where a Mutual has a website - provide links or downloads;
- Upon request, mail copies of the Code to members; and
- Ensure that all employees, agents and representatives receive training in the Code and apply it in their dealings with members.

The CCC acknowledges that the development of web strategies and online communications are a matter for each Mutual.

In seeking to improve member awareness and access to information, relating to the Code, IDR, and EDR, the CCC recommends the following:

- Use the code symbol as a mark of distinction and commitment to the promises of the Code.
- Create links via the Code mark/symbol to copies of the Code.
- Advertise the ten promises of the Code.
- Communicate with your members on how you are meeting these ten promises.
- Advertise that copies of the Code are available either through branches or via mail upon request.
- Include brief information about IDR and EDR procedures on the “HOME” or “CONTACT US” page with a link to a separate complaint page.
- Include a link to the website of the relevant EDR scheme.
- Include a complaint option in the online enquiry form (if one exists).
- Check the search function (if available on the website) to ensure that simple searches on the Code and complaints handling provide results.
- Under “contact us” details, provide key staff or dedicated methods for compliments and complaints.
- Consider advertising access to translating services where required.
- Review your website against the standards outlined by the World Wide Web Consortium (W3C). W3C have developed international standards and guidance for website development including the area of accessibility. (Refer Annexure)
- Refer to the *NSW Government Website Style Directive* as guidance before developing or updating the websites as the guide is develop based on best practices and focuses on user’s experience.

## Why look at visibility and access?

If we take the perspective of a member, the issues of visibility and access are key features in ensuring they are aware of the means by which they can raise issues or concerns about poor services or products.

With respect to self-regulation and complaints handling, subscribing to a Code, or having the best processes to deal with complaints is meaningless to members if they are unable to understand what it means for them.

In response to an issues paper looking at industry self-regulation (2000), the Commonwealth Consumer Affairs Advisory Council identified that codes of conduct were invisible to certain consumers.<sup>3</sup>

In particular, they identified that the following members of the community are most likely not to understand or access the benefits and rights provided by a code of conduct:

- Urban elderly women and men
- Rural and remote families
- Working parents who have little time
- People isolated in their own homes because of poverty or ill health
- People with low literacy and/or verbal skills
- People of working age dependent on government support
- Young people who have never had a full time permanent job
- Non-English speaking people

The underlying concerns raised in this submission fall into the key areas of visibility and accessibility.

For self-regulation to be truly effective, members of Mutuals need to be able to identify and access key information, relating to the ten key promises of the Code.

In order to assess compliance with the Code requirements and the ability for members to access key information via a Mutual website, we examined one hundred and one (101) websites using key word searches, website navigation, and a consistent approach.

The results identified a range of both good and poor practices, and we have summarised the key findings and recommendations in the following table.

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<sup>3</sup> Submission by Commonwealth Consumer Affairs Advisory Council in response to task force on industry self Regulation Issues Paper, October 1999, p 4

Key Finding	Background	Recommendation
<b>Overall rating</b> Forty-three per cent (43%) of the websites do not meet basic standards regarding visibility and accessibility	<ul style="list-style-type: none"> <li>Based on an overall score between 1- 5 (1 being poor and 5 being satisfactory) , forty-three per cent (43%) only scored a “one” or “two”</li> <li>Only twenty-three (23%) of websites reviewed had necessary information visible and accessible for a member to find within a reasonable time (website scoring a “four” and “five”)</li> </ul>	Mutuals should review their websites against the standards outline by the World Wide Web Consortium (W3C). W3C have developed international standards and guidance for website development including the area of accessibility.  Mutuals can also refer to the <i>NSW Website Style Directive</i> <sup>4</sup> for additional guidance before developing or updating the websites.
<b>Visibility and accessibility of Code information</b> Whilst websites are not the only means of communicating to members, sixty-six per cent (66%) of mutual Code subscribers had information about the Code accessible on their website.	<ul style="list-style-type: none"> <li>One of the key promises made to members is supporting and promoting the Code</li> <li>Thirty-four per cent (34%) of Mutuals websites have explanatory information and readily visible access to the Code</li> <li>A minority of websites refer to Abacus</li> </ul>	As the Code is an important part of the relationship between a member and the Mutual, Mutuals should have Code information accessible on their websites. CCC believes that the ‘About Us’ or ‘Home’ page is the optimal place to promote the benefits, rights, and responsibilities.
<b>Visibility and accessibility of IDR information</b> <ul style="list-style-type: none"> <li>Of the 101 websites we looked at, eighty-two per cent (82%) provided relevant information on IDR</li> </ul>	<ul style="list-style-type: none"> <li>Of the 82% that provided relevant information, sixty-one per cent (61%) had good information detailing their own dispute resolution process via their website</li> <li>Information about IDR</li> </ul>	A clearly marked “Complaints” page with a prominent link from the “Home” page is highly recommended. IDR details should also be included in the “Contact Us” page with clear and concise guidance

<sup>4</sup> NSW Government Website, 2009, Version 6, *NSW Government Website Style Directive – Explanatory Notes*, viewed 3<sup>rd</sup> May, 2010, <<http://www.gcio.nsw.gov.au/products-and-services/policies-guidelines/Style%20Directive%20Explanatory%20Notes%20v6.pdf>>

	<p>contained only in a separate FSG file was considered inadequate, as it is often not readily accessible or visible to members due to the limitation of the search function of the websites to look for keywords in PDF files</p>	<p>on the website regarding where and how to make a complaint.</p>
<b>Visibility and accessibility of EDR information</b> The visibility and access to external dispute resolutions schemes varied across the websites.	<ul style="list-style-type: none"> <li>• Fifty-four per cent (54%) of the websites reviewed had accessible and visible information relating to EDR</li> <li>• In relation to websites that provide EDR information, twenty-three per cent (23%) failed to identify the EDR scheme that members could contact</li> </ul>	<p>The CCC recommends that EDR information should be disclosed together with IDR information and preferably on a specific dispute or complaint-handling page. The CCC would consider a direct link as a very efficient and cost effective way to provide members with details and information about their relevant EDR scheme.</p>

## Why is it important?

The CCC sought the views of industry stakeholders and these views and opinions highlight that there are benefits for members and service providers in developing and promoting transparent and accessible process for escalating and resolving concerns, complaints, and disputes.

## Financial Ombudsman Service

In relation to the report Mr. Philip Field, the Ombudsman – Mutuals at FOS, said:

“The Financial Ombudsman Services (FOS) welcomes this report by the Mutuals Code Compliance Committee. The report highlights the need for Mutuals and other financial services providers to review their websites to ensure they provide easy access to information about their internal and external dispute resolution processes. In my experience, the sooner the financial services provider was made aware of their customer’s

concerns, the more likely it was that those concerns could be resolved to the satisfaction of both parties.”

He also said that, “Providing details about external dispute resolution and a link to the FOS website is also important. Customers should only have to come to FOS as a last resort if their dispute is not resolved by their financial services provider. Even if the dispute is not escalated to FOS, there is a wealth of information on our website about our approach to different types of disputes that the customer might find useful in their dealings with their financial services provider. Financial services providers should review their website content in light of the Mutuals CCC Report on Visibility and Access to ensure that their customers can easily find information about internal and external dispute resolution processes and Code obligations. Any changes that need to be made to websites should be considered as an investment in increasing customer satisfaction through the early resolution of complaints without the need to escalate the matter to FOS.”

## Next Steps

- The CCC will publish the paper on its website.
- Provide electronic copies to each code subscribing Mutual.
- Provide a copy to Abacus.
- Provide a copy to the Credit Ombudsman Service Limited (“COSL”) and FOS.
- Provide a copy to the Australian Securities and Investments Commissions (“ASIC”).
- Continue to monitor website development and measure any improvements.
- Work with EDR schemes to monitor disputes and assess whether visibility and access to information has been a contributing factor.

# The Review

## Purpose and Scope

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**The purpose of this review was to assess visibility of and access to:**

- Web-based information relating to the Code;
- Web-based information on dispute resolution between members and their credit union or mutual building society; and
- Alternative dispute resolution in the event that a dispute is either not resolved or not resolved to the satisfaction of the member.

### The Scope

- Mutuals that have subscribed to the Mutual Banking Code of Practice
- Mutuals' websites and contents
- Product Disclosure Statements, terms and conditions, and other documents available for downloading in Adobe Portable Document Format (PDF) from websites

### Considered out of scope

- Mutuals' branches and other physical presences
- Documents and/or information distributed through other means
- Mutuals who had not subscribed to the Code

### The outcomes we seek are to:

- Develop a better understanding of disclosure for Mutuals and their members;
- Establish and promote the CCC and the requirements of the Code relating to disclosure, visibility and access;
- Identify and promote good business practices in regard to visibility and accessibility of information about the Code, internal and external dispute resolution (IDR and EDR) by the publication of a public report; and
- Meet with individual Mutuals to address any non-compliance with the Code's requirements.

## **What is “Visibility” and “Access”?**

### **Visibility**

For the purpose of this review, visibility relates to the Code and dispute resolution - either internal or external.

The characteristics of good visibility are to ensure:

- Members know their rights under the Code;
- Members know the methods available to express dissatisfaction with the services and products provided;
- All staff, especially those who are frontline, are able to provide members with information regarding the various options and processes for lodging a complaint; and
- Members are aware that if their complaint is not resolved to their satisfaction, that an external dispute resolution scheme exists.

There are no prescriptive methods for creating visibility. Some approaches are:

- Posters and brochures displayed at member service contact points;
- A designated complaints section displayed on your website with a link from the homepage;
- Promotion of special complaint telephone hotlines on letterhead, product disclosure statements, financial services guides, leaflets and advertising;
- Provision of information in written communications, such as letters, loan contracts, terms and conditions, account statements and annual reports; and
- Liaison with special-needs groups to inform members of particular arrangements that accommodate their requirements.

## **Access**

The term access in the context of the Code and dispute resolution generally relates to “ways” and “means”. Time and effort involved, ease and convenience, as well as visibility, are factors in the quality of accessibility.

Good access establishes the expectations of the members by the provision of:

- Information about being a subscriber to the Code and the ten promises made to members;
- Information to members about how to make a complaint if they are unhappy with any aspect of the products or services provided;
- Information about the complaints process and expected timeframes;
- Information on where members can go if they are not happy with the resolution of a dispute; and
- Information on making a complaint about a possible breach of a provision of the Code.

Whilst each organisation and membership will have specific needs and requirements, some common characteristics of accessibility include:

- Information which is readily accessible in ‘plain’ English, and other languages, for members on how, when, where and to whom to make complaints;
- Acceptance of oral complaints
- Ensuring that members can be represented by financial counsellors or other advocates and have an easy process for providing authorisation to these third parties to act on their behalf;
- Cross-cultural training;
- The provision of straight-forward and easy-to-understand information regarding the Code and the complaints process prominently displayed and circulated, such as in locations where members access the services and products, websites, product statements and brochures;
- Simple and flexible arrangements for members to lodge complaints regarding products, services or conduct; and
- Special arrangements for people with disabilities or particular needs, such as access to a telephone interpreter’s services and W3C-compliant websites.

These suggestions are good business practices, designed to promote a positive impact on brand loyalty and member satisfaction. In addition, effectively dealing with complaints can result in earlier resolution of disputes and proactive improvements in products and services.

## Conducting the Review

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From October to December 2009, we conducted a survey of Code subscribers' websites. The review examined the visibility and accessibility of information relating to the:

- Mutual Banking Code of Practice;
- Internal disputes resolution process (how to make a complaint); and
- Membership and availability of an external dispute resolution scheme (what members could do if they were not happy with the internal resolution or response).

### Our Objectives were to:

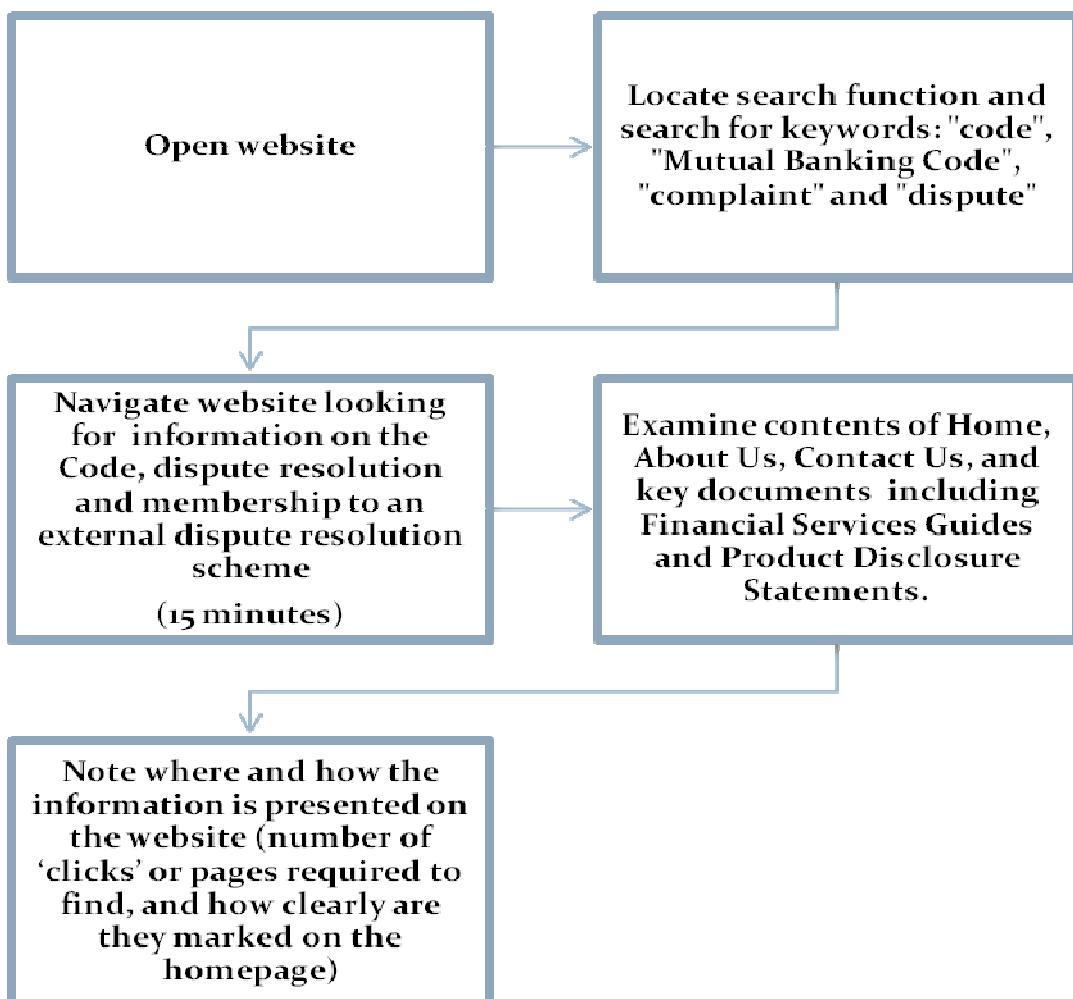
- Gain further understanding of the Mutuals industry and its members and how information is or could be provided;
- Examine how information relating to the Code and dispute resolution is disclosed;
- Assess how effectively the Code is promoted by the Mutuals via their websites;
- Identify and promote what is considered by the CCC as good business practice in regard to visibility and accessibility of information about the Code, internal and external dispute resolution (IDR and EDR); and
- Identify any potential opportunities to improve disclosure and promotion of the Code and dispute resolution processes

### How did we conduct the review?

In order to assess the accessibility and visibility of the Code and the complaints handling processes, we used a fixed set of questions for each area and a defined process so that the results are comparable and more reliable.

### The methodology

In conducting this review, we adopted the perspective of a member trying to access information via websites. We researched trends in web-based behaviours of consumers and, due to an ostensible lack of suitable methodologies, devised a simple approach. These steps are a logical approach to web browsing and are not necessarily sequential.



The methodology provided a consistent approach when examining each of the websites. We believe this was an important part of the review in order to produce results that were robust and objective.

In addition to a set procedure for examining each website, we designed a set of questions to answer during each examination. The responses to these questions formed the basis of the results.



## The Code

- Can Code information be sought/accessed on the website?
- Where is the information about the Code located?
- How is the information for Code presented?
- Can the information about the Code be accessed through the Search function?
- Can the Code be accessed through the website?



## Resolving Disputes

- Can IDR information be provided or accessed on the website?
- Where is the information for IDR located?
- How is the information for IDR recorded?
- Can the information about IDR be accessed through the Search function?
- IDR information?
  - Hours of operation?
  - Specific complaints form?
  - Specific complaints email?
  - Specific complaints fax?
  - Specific complaints phone?
  - Benchmarks for complaints handling (eg how long the company will undertake to resolve a complaint from receipt of all relevant information)?



## External Dispute Resolution

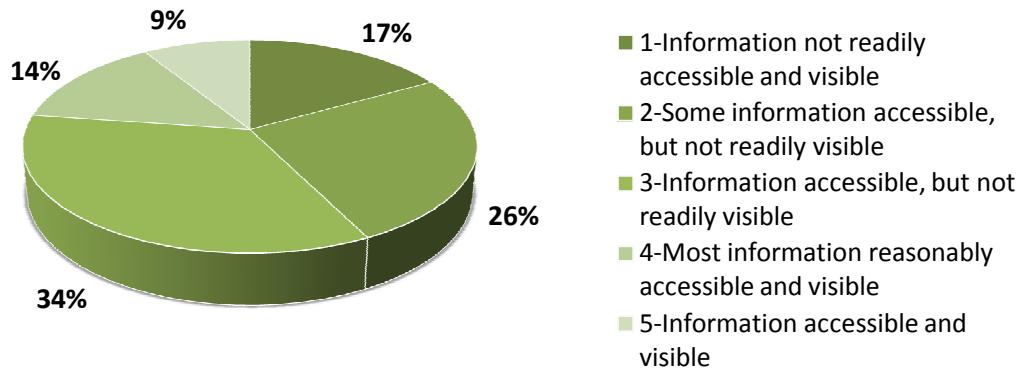
- Can EDR information be provided or accessed on the website?
- What is the member's EDR scheme
- Where is the information for EDR located?
- How is the information for EDR recorded?
- Is there a direct link to EDR scheme?
- Can the information about EDR be accessed through the Search function?

# The Results

Mutuals websites are rated (score out of 5) based on the four criteria below:

Four Key elements reviewed (Overall Rating)			
The Search Function	Code Information	IDR Information	EDR Information
Is a search function available?	Is Code information assessable?	Is IDR information available?	Is EDR information available?
Does the search return Code information when keywords "Code" or "Mutual Banking Code" are searched?	Are the 10 Key Code Promises displayed?	Location of IDR information?	Location of EDR information?
Does the search respond to "Complaint" or "Dispute" when these keywords are searched?	Location of Code information?  Visibility of Code information?	Visibility of IDR information?	Visibility of EDR information?  Direct link to EDR?

## Overall Rating (Score Out of 5)



This chart relates to an overall score given out of “5” to each website as to the visibility and accessibility of all researched information - being the Code, IDR and EDR information.

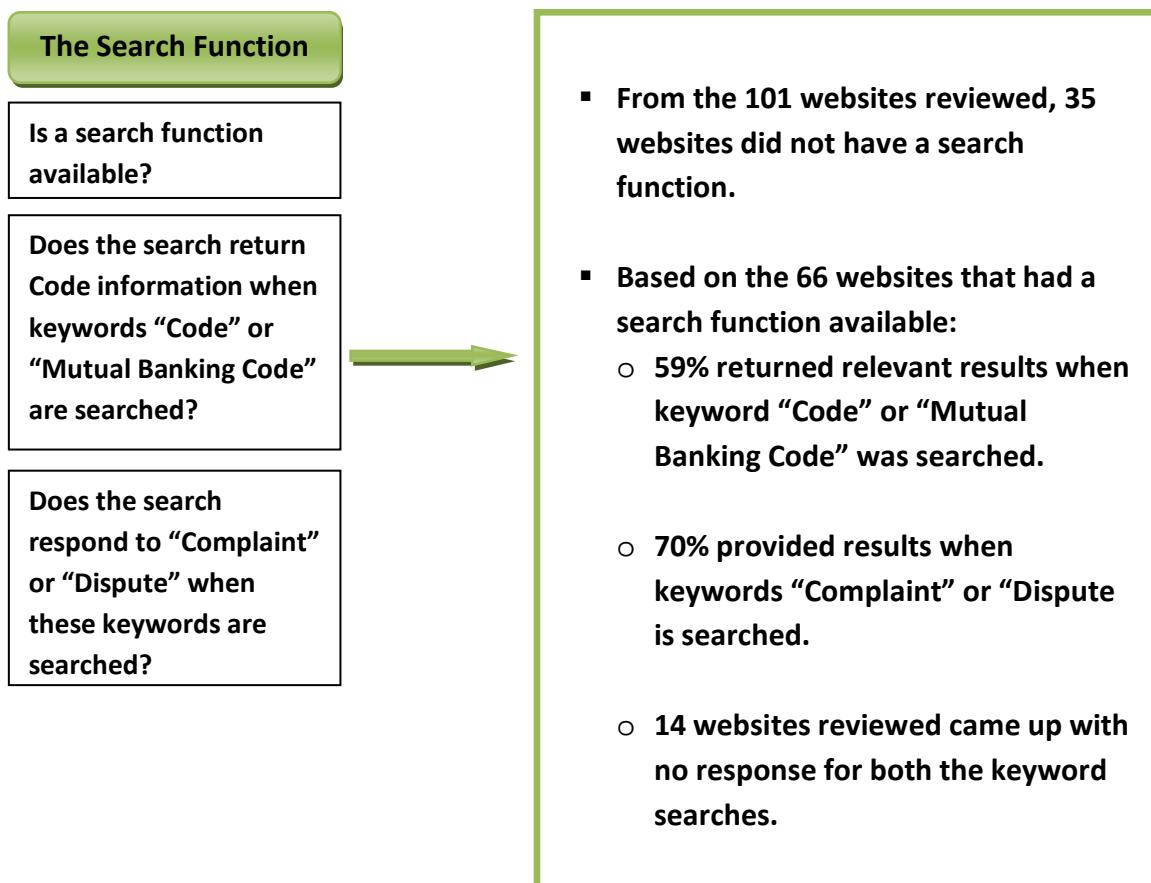
We were concerned that, from all the websites included in the research, only twenty-three per cent (23%) had necessary information visible and accessible for a member to be able to find within a reasonable time and with only basic computer literacy.

Given the growth of web use for information and access to services, we were surprised that forty-three per cent (43%) of the reviewed sites scored either a ‘one’ or a ‘two’ rating - indicating that they did not meet basic standards regarding visibility of and access to Code, IDR and EDR information, while an additional thirty-four per cent (34%) of the sites complied only with the basic requirements (scored a ‘three’ rating).

The sites may have had information prompting a member to make further contact: ‘If you are not happy with our service, you can complain to us’, or the information was contained in the Financial Services Guide (FSG) which in most cases was a PDF disclosure document. While the CCC believes the FSG provides members with essential information, it is not ideal without any further assistance or guidance available through the website.

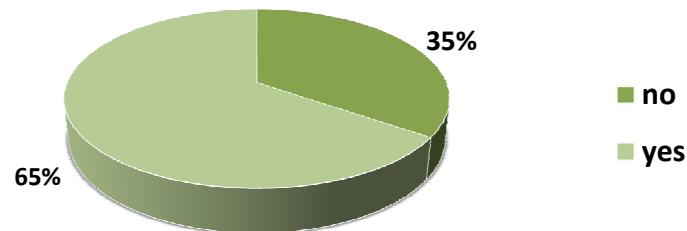
## The Search function

The following table provides an overview of the web-based information reviewed on the search function and the key observations.



**Following are the results of the review on the search function:**

### **Is a search function available?**

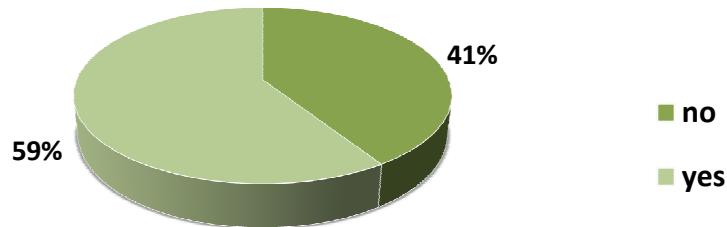


From the 101 reviewed websites, 35 websites did not have any search facility.

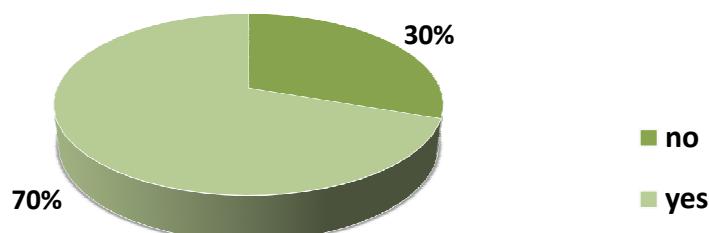
Some websites did have a 'sitemap' facility; however, this was not taken into consideration when trying to locate the key information.

We did not rate websites in regards to the existence of a search facility, as this is a commercial decision for each company concerned. However if a search facility exists, there is an expectation that simple searches provide relevant information and/or links to Code and dispute resolution information.

## **Does the search function respond to 'Code' ?**



## **Does the search function respond to 'Complaint' or 'Dispute'?**



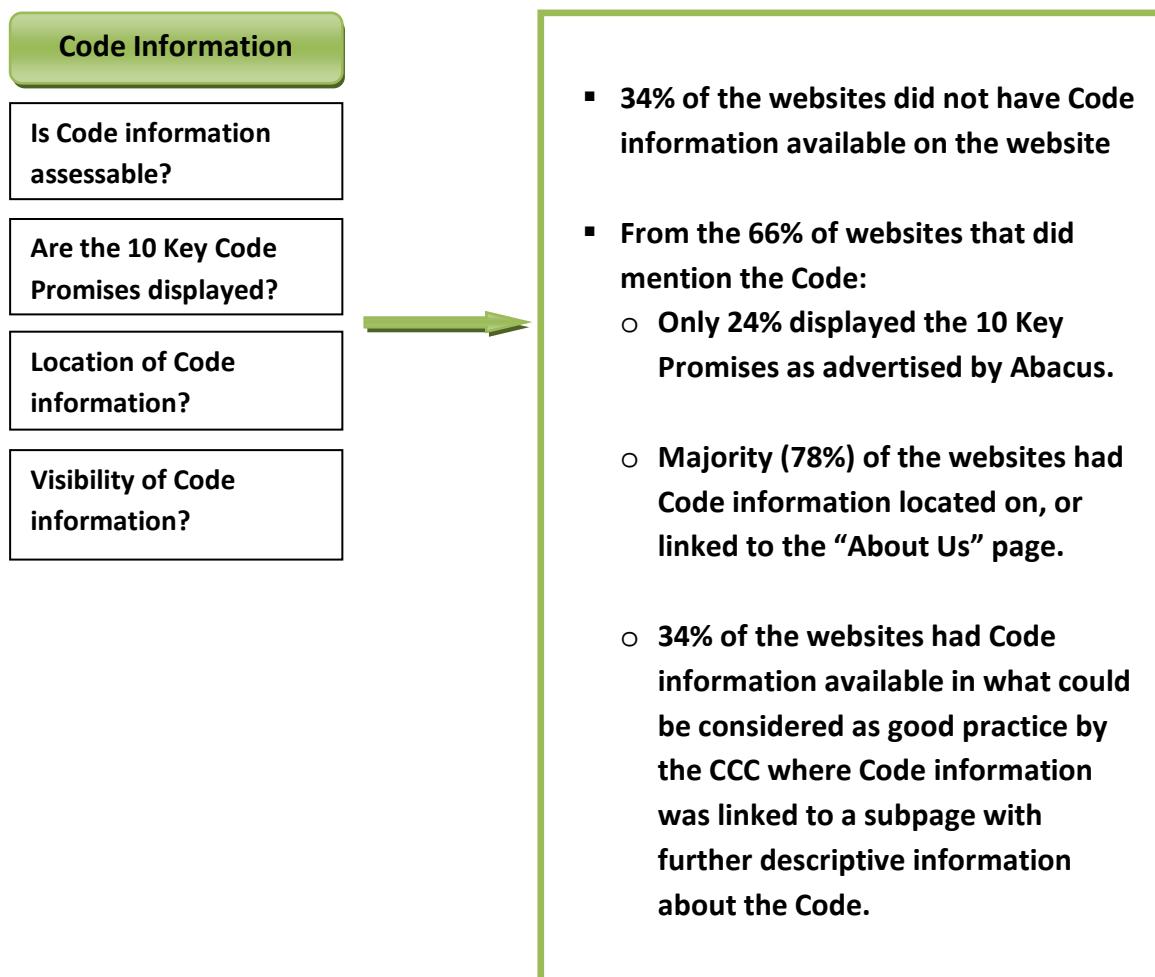
We tested the 66 websites which provided a search function and identified that only fifty-nine per cent (59%) of the websites provided results when searching under the words 'Code' or 'Mutual Banking Code' and only seventy per cent (70%) provided results when searching under the words 'Dispute' or 'Complaint'.

In fact, in 14 cases, neither search came up with a response.

We do emphasize that Mutuals should test its search facility of their website to ensure its functionality in regards to Code, IDR and EDR information.

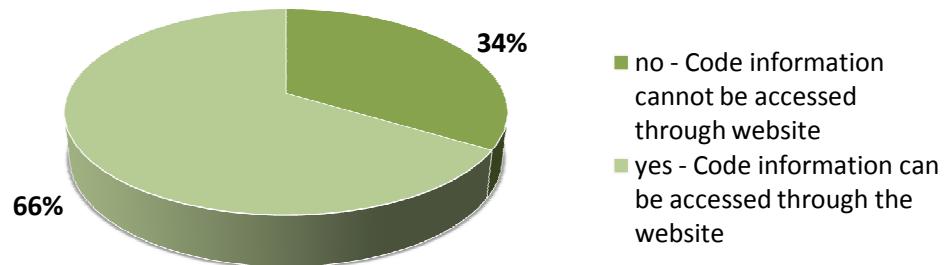
## The Code

The following table provides an overview of the web-based information reviewed on the Code and the key observations.



**Following are the results of the review on the Code information:**

### **Accessibility of Code information**

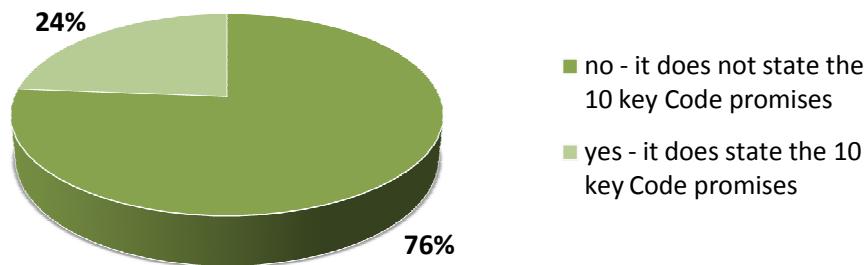


Of the 101 websites we looked at, thirty-four per cent (34%) scored poorly as they did not have sufficient information about the Code.

This represents a potential breach of Section E.1 of the Code namely:

**"In conjunction with Abacus, we will publicise this Code and promote our adoption of it, including in our branches. We will make copies of the Code available in our branches and will give or post you a copy on request. We will publish the Code (or a link to it) on our website, if we have one."**

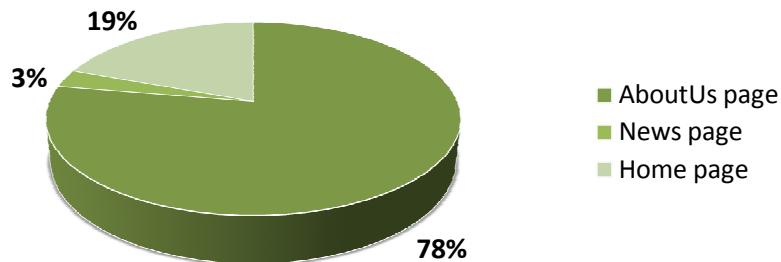
## 10 Key Code Promises



From the sixty-six per cent (66%) of websites who mentioned the Code, only twenty-four per cent (24%) displayed the 10 key promises as advertised by Abacus.

CCC believes that subscribers should utilise the 10 key promises of the Code as a summary to highlight and advertise to members their compliance with high industry standards and practice.

## Location of Code Information



From the sixty-six per cent (66%) of the websites that had Code information available for members, we then identified and assessed where the information was located.

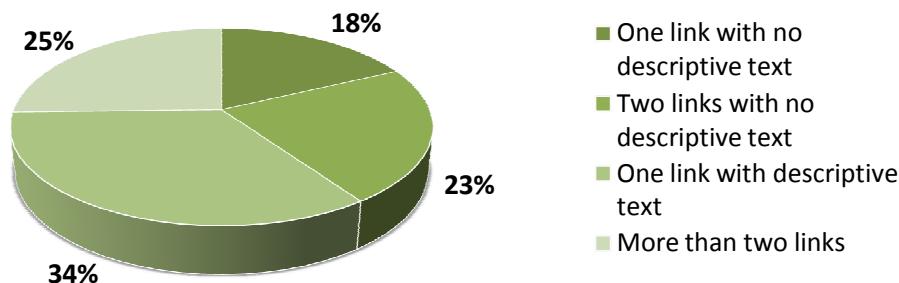
It was noted that the majority, seventy-eight per cent (78%) of the websites, had Code information located on, or linked to the 'About Us' page.

As the Code is an important part of the relationship between a member and the Mutual, forming part of the terms and conditions for all relevant products and services, we believe that the ‘About Us’ or ‘Home’ page is the optimal place to promote the benefits, rights, and responsibilities.

This requirement is more compelling when the terms and conditions or relevant product disclosure statements do not reflect the current Code.

We noted that the ‘News’ page was not a satisfactory location for Code information, as it is updated on a regular basis, thus old information (e.g. Code information) is no longer readily visible.

## Visibility of Code information



A ‘link’ is defined as one click of the mouse on the website to direct the user to a specific point in the website. This link might then connect to another link or a descriptive text.

The CCC believes that the best visibility of Code information is being achieved with the display of one specific link from the ‘Home’ or ‘About Us’ webpage to a subpage displaying more descriptive information about the Code and the option to obtain a PDF copy of the Code.

Links with no directive or no further description of the Code, or more than two links appeared to be too confusing. A consumer with no knowledge of the industry would not be able to find such information in a timely manner.

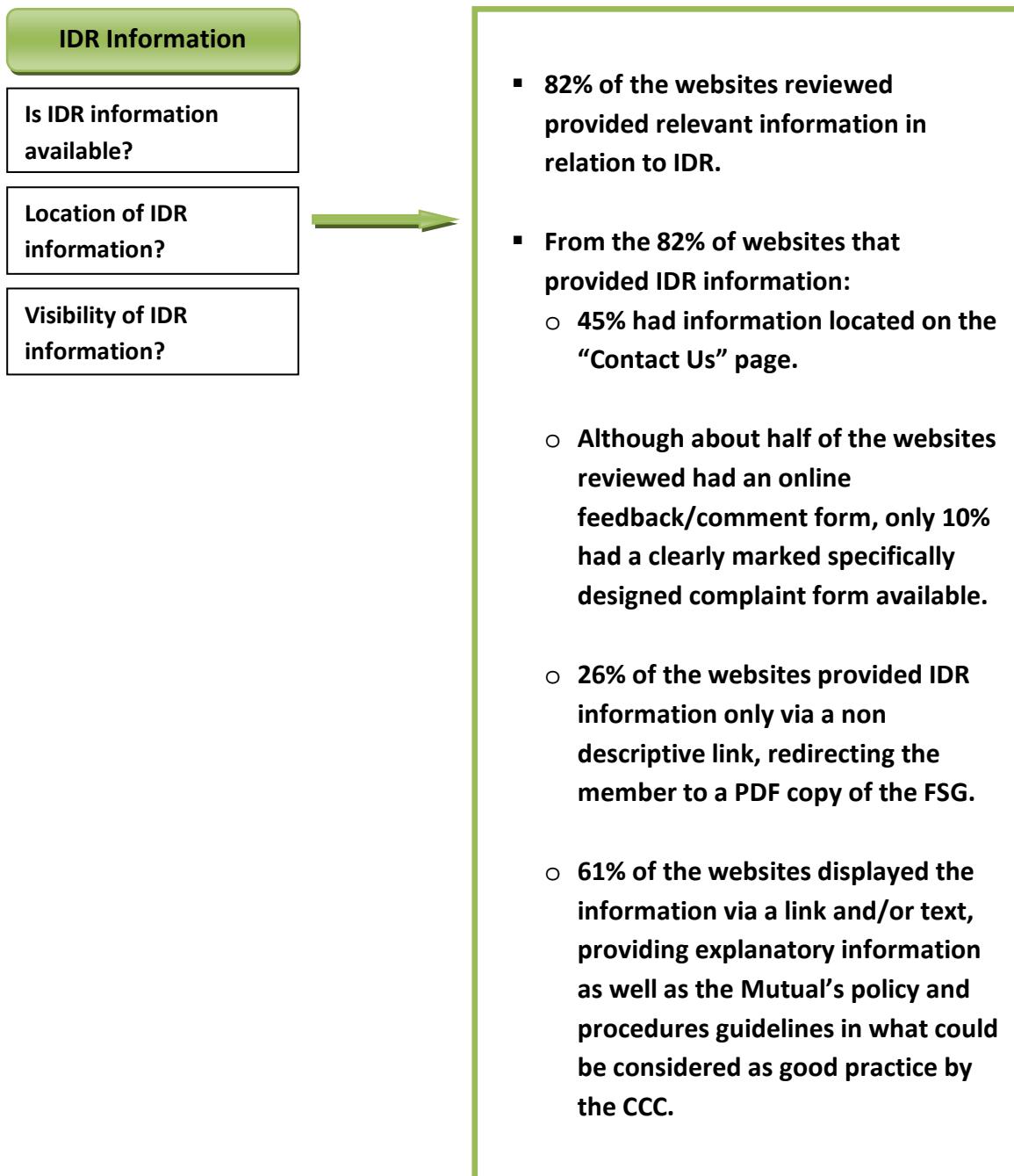
The review identified that only thirty-four per cent (34%) of the websites with Code information had this information available in what was perceived as best practice by the CCC.

Forty-one per cent (41%) only provided a link with no further explanatory information. In most cases, the link enabled the user only to open up a PDF copy of the Code.

The CCC considers that providing an explanation regarding the benefits of banking with a Mutual who has adopted the Code, and explanation of how the Code affects the member's rights and responsibilities and how the Mutual is working to deliver on the ten key promises, would provide more certainty for members and help promote the Code as competitive advantage.

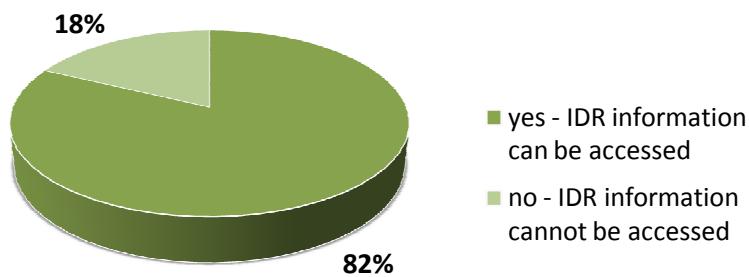
## Resolving disputes - Internal Dispute Resolution (IDR)

The following table provides an overview of the web-based information reviewed on IDR and the key observations.



**Following are the results of the review on IDR information:**

### **Accessibility of IDR information**



Of the 101 websites we looked at, eighty-two per cent (82%) provided the relevant information in relation to internal dispute resolution (IDR).

The remaining eighteen per (18%) cent did not have any information about the complaint handling process on their website.

This figure includes websites that mentioned IDR, but there was no further information available about IDR, or links/download copies of the IDR procedures.

We note that the FSG did provide the relevant details as required by the Corporations Act.

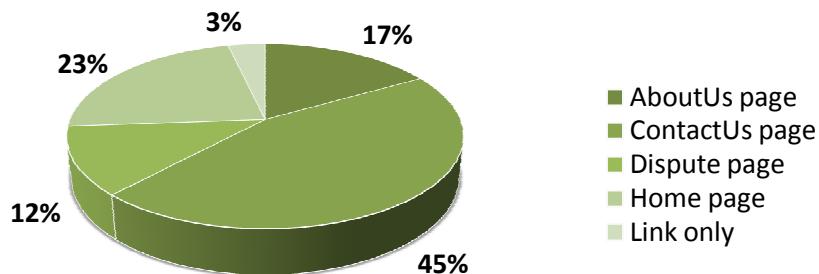
The use of an FSG to promote and set expectations regarding IDR as part of a website strategy is questionable and as such was not considered suitable as part of this assessment.

This represents a potential breach of section 28.2 of the Code, which includes:

**'Features of our complaints-handling process include:**

- **We provide information on how we deal with complaints, including your right to take unresolved complaints to an External Dispute Resolution scheme, in our product information, through our branches and on our website (if we have one).**
- **We will give or send you a copy of this information if you ask us, or if you raise a concern that we are not able to resolve immediately. We will also explain how the process works.'**

## Location of IDR information



We examined the eighty-two per cent (82%) of websites that provided information in relation to IDR. Of those websites, we identified forty-five per cent (45%) had information located on the ‘Contact Us’ page.

The other areas used to provide IDR information were:

- About Us (17%)
- Home page (23%)
- Specific Dispute page (12%); and
- General information page or link only to the FSG (3%)

The Standards Australia Handbook “*The why and how of complaints handling*” recommends “prominent signage about how and where to complain at the point of service delivery” as one of the measures to increase visibility.

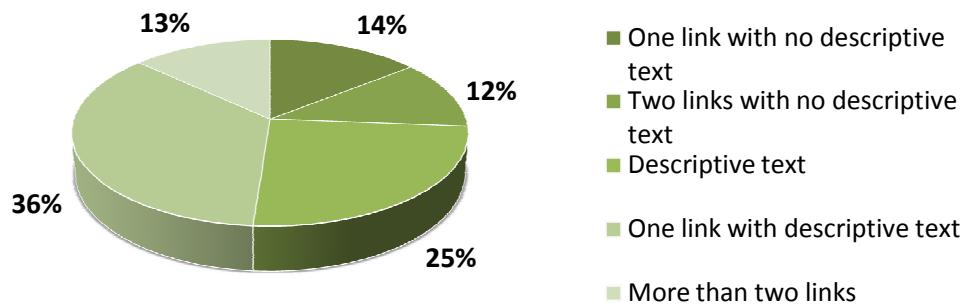
The CCC recommends that IDR information for members should easily be accessible via websites. There should be a clear distinction between feedback, general inquiries, and complaints to ensure that members have some certainty that their complaint is handled appropriately.

Although about half of the reviewed website did have an online feedback/comment form available, only ten per cent (10%) had a clearly marked specifically designed complaint form available.

Other considerations are:

- Having a separate disputes page – with a prominent link from the Home page
- Include in the Contact Us page, clear contact details for your complaints manager.
- Consider an online complaint form, which should be different to a general online feedback form

## Visibility of IDR information



The same method and descriptive was used as in the assessment of the visibility of Code information.

Twenty-six per cent (26%) of the websites with IDR information provided this only via a non-descriptive link (e.g. redirecting the user to the FSG). When examining the FSG links, they would typically open in PDF format without any further explanation about IDR procedures.

While this may meet the standards required by the Corporations Act, the CCC believe that a Mutual should provide clear and concise guidance on the website regarding where and how to make a complaint. In addition, the guidance should also explain what the member could expect to occur after a complaint was lodged.

Sixty-one per cent (61%) of the websites displayed the IDR information via link and/or text, providing explanatory information as well as the Mutual's policy and procedures for IDR.

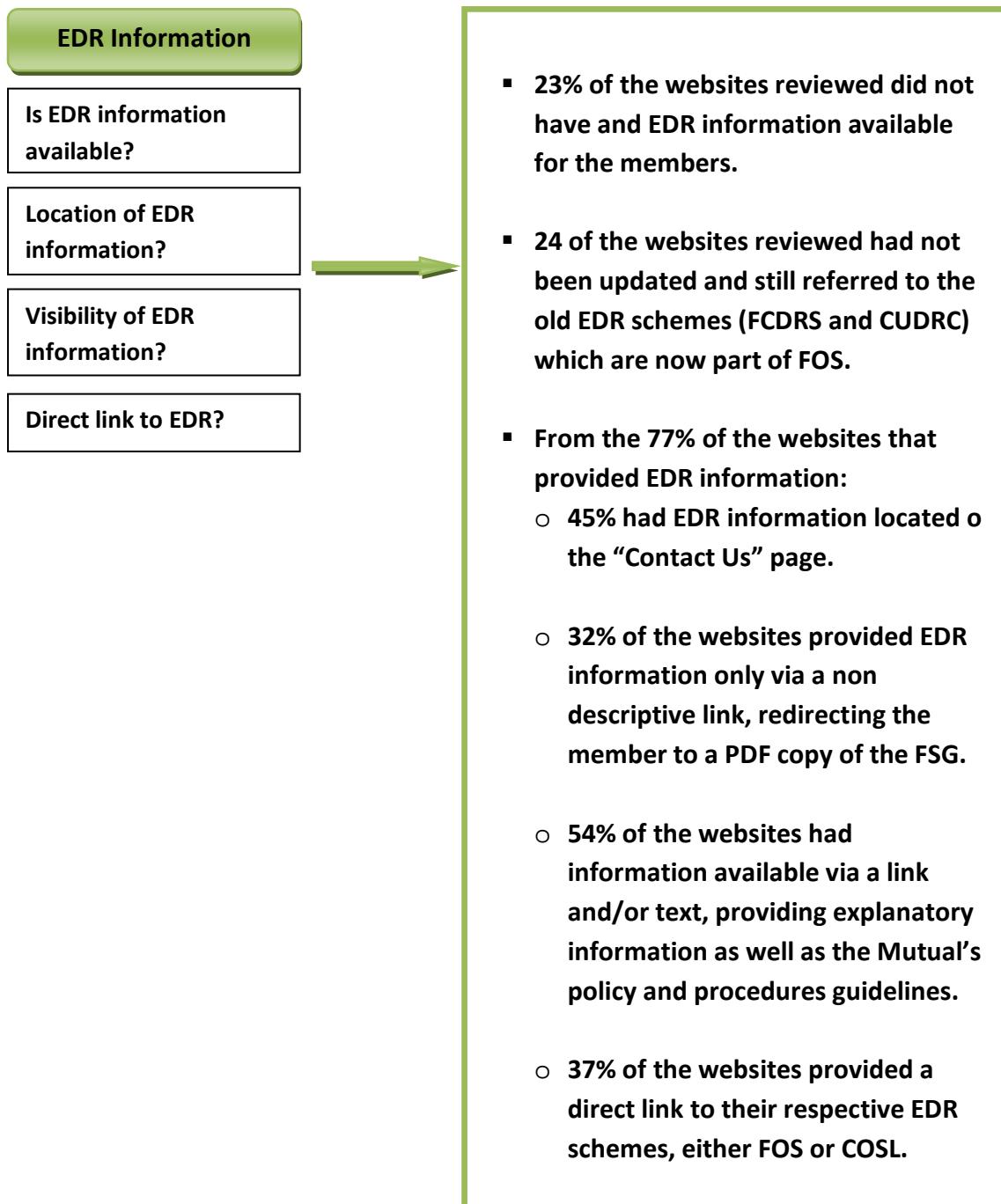
Thirteen per cent (13%) of the websites used two or more links to obtain the required information that was not considered satisfactory.

The CCC recommends and good business practice requires:

- Specific contact details for IDR related issues,
- Explanatory notes in regards to the Mutual's procedures on how to deal with IDR issues; and
- An explanation regarding what will happen and by when, following receipt of the complaint.

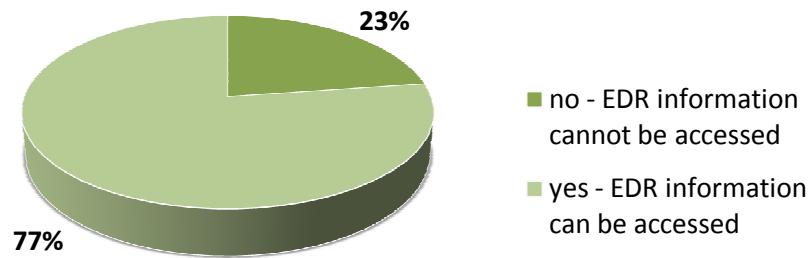
## Resolving disputes - External Dispute Resolution (EDR)

The following table provides an overview of the web-based information reviewed on EDR and the key observations.



**Following are the results of the review on EDR information:**

## **Accessibility of EDR information**



Of the 101 websites we examined we found that twenty-three per cent (23%) did not have any EDR information for members.

Surprisingly 24 websites had not been updated since July last year and still referred to the names of old EDR schemes (FCDRS and CUDRC) which are now part of FOS.

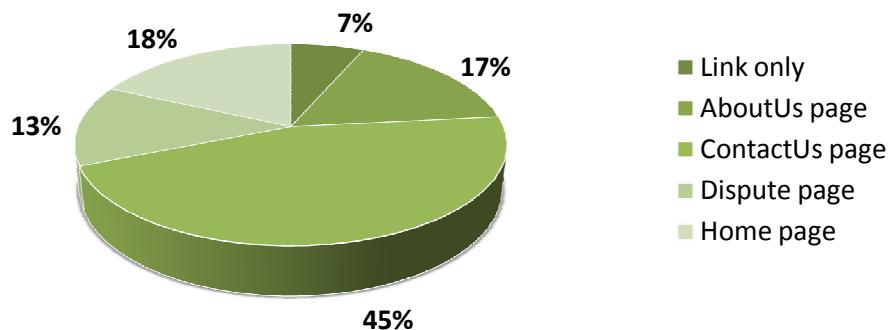
For the purpose of this assessment, where the website did mention EDR, but did not provide any further information or did not nominate the EDR scheme, the website was rated 'no – EDR information cannot be accessed'.

This represents a potential breach of clause 29.2 of the Code:

**"We belong to one or more EDR schemes approved by the Australian Securities and Investments Commission. We will tell you which scheme(s) we belong to if you ask us, and we will prominently disclose this in our information about complaints and disputes, and on our website (if we have one)."**

The CCC recommends that the identification of the relevant EDR scheme, web links to the relevant website and contacts details should be included on the Mutual Websites.

## Location of EDR Information



We examined the 78 websites that provided information in relation to EDR. Of those websites, we identified forty-five per cent (45%) had information located on the 'Contact Us' page.

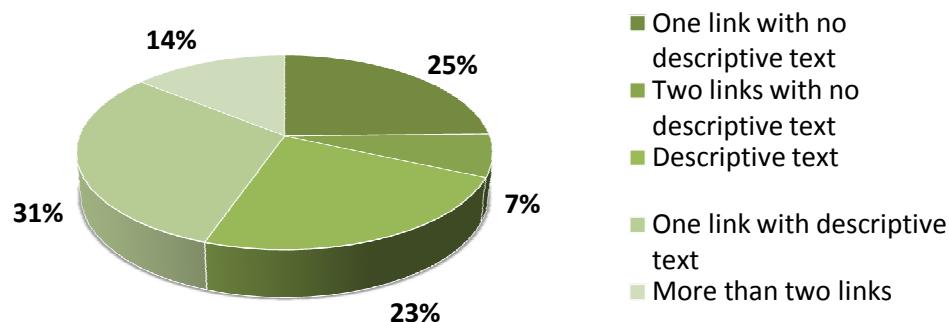
The other areas used to provide EDR information were:

- About Us (17%)
- Home page (18%)
- Specific Dispute page (13%); and
- General information page or link only to the FSG (7%).

The CCC recommends that EDR information should be disclosed together with IDR information and preferably on a specific dispute or complaint-handling page.

Alternatively, the 'Contact Us' page is suitable if the page is clearly set out and provides specific information and/or links regarding contact details of the relevant EDR scheme.

## Visibility of EDR information



The same method and descriptive was used as in the assessment of the visibility of Code information.

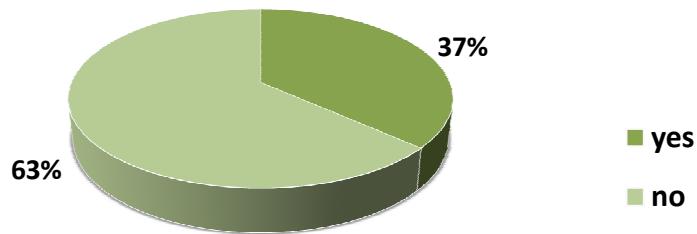
An examination of the 78 websites with EDR information identified that thirty-two per cent (32%) of the websites provided the information only via a non-descriptive link (e.g. redirecting the user to the FSG). When examining the FSG links, they would typically open in PDF format without any further explanation about EDR procedures.

While this may meet the standards required by the Corporations Act, the CCC believe that a Mutual should provide clear and concise guidance on the website regarding where and how to make a complaint if not successfully resolved by the Mutual. In addition, the guidance should also explain what the member would expect to occur after a complaint was lodged with the relevant EDR scheme.

Fifty-four per cent (54%) of the websites displayed the EDR information via link and/or text, providing explanatory information as well as the company's policy and procedures guidelines for EDR.

Fourteen per cent (14%) of the websites used two or more links to obtain the required information that was not considered satisfactory.

## Direct link to EDR facility?



As part of the review, we examined the use of links as a quick and simple way of directing members to relevant sources of information.

While there are no requirements to provide direct links to external websites, we were surprised that only thirty-seven per cent (37%) of surveyed websites provided a direct link to their respective EDR schemes, to either FOS or COSL.

The CCC would consider a direct link as a very efficient way and cost effective way to provide members with details and information about their relevant EDR scheme.

# Our findings and conclusions

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## Overall Rating

The overall results showed that over forty-three per cent (43%) of the surveyed websites had only limited information or hard to find information available, with another thirty-five per cent (35%) having it accessible but not readily visible.

## Code

One of the key promises made to members is supporting and promoting the Code. Whilst websites are not the only means of communicating to members, only sixty-seven per cent (67%) of mutual Code subscribers had information about the Code accessible on their website.

Of these, only thirty-four (34%) have explanatory information and readily visible access to the Code. Only a small minority refer to Abacus – the industry association and the owner of the Code.

## IDR

Although nearly all Mutuals comply with the minimum legal requirements to have some form of information about internal disputes resolution in their Financial Services Guide (FSG), about sixty per cent (60%) of those reviewed have satisfactory information about their own dispute resolution process visible and accessible via their website.

Information about IDR contained only in a separate FSG file was considered inadequate, as it is often not readily accessible or visible to members due to the limitation of the search function of the websites to look for keywords in PDF files. (This was not the case for every site and depended on the technical capabilities for the web site).

## EDR

The visibility and access to external dispute resolutions schemes varied across the websites. Fifty-four per cent (54%) of the websites reviewed had accessible and visible information relating to EDR.

In relation to websites that did provide information, twenty-three per cent (23%) failed to identify the EDR scheme that members could contact. Where this was the case – members were referred to the Mutual in the first instance where further information would be available upon request. Sixty-three per cent (63%) had no direct link to EDR.

## Recommendations

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- The development of web strategies and online communications are a matter for each Mutual.
- In seeking to improve member awareness and access to information, relating to the Code, IDR, and EDR, the CCC recommends the following to Code subscribers.
- Use the code symbol as a mark of distinction and commitment to the promises of the Code.
- Create links via the Code mark/symbol to copies of the Code.
- Advertise the ten promises of the Code.
- Communicate with your members on how you are meeting these ten promises.
- Advertise that copies of the Code are available either through branches or via mail upon request.
- Include brief information about IDR and EDR procedures on the “HOME” or “CONTACT US” page with a link to a separate complaint page.
- Include a link to the website of the relevant EDR scheme.
- Include a complaint option in the online enquiry form (if one exists).
- Check the search function (if available on the website) to ensure that simple searches on the Code and complaints handling provide results.
- Under “contact us” details, provide key staff or dedicated methods for compliments and complaints.
- Consider advertising access to translating services where required.
- Review your website against the standards outlined by the World Wide Web Consortium (W3C). W3C have developed international standards and guidance for website development including the area of accessibility. (Refer Annexure)
- Refer to the *NSW Government Website Style Directive* as guidance before developing or updating the websites as the guide is develop based on best practices and focuses on user’s experience.

## ANNEXURE

The principles for accessibility in web site content include<sup>5</sup>:

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### Perceivable

- Provide **text alternatives** for non-text content
- Provide **captions and alternatives** for audio and video content
- Make content **adaptable**; and make it **available** to assistive technologies
- Use **sufficient contrast** to make things easy to see and hear

### Operable

- Make all functionality **keyboard accessible**
- Give users **enough time** to read and use content
- Do not use content that causes **seizures**
- Help users **navigate and find** content

### Understandable

- Make text **readable and understandable**
- Make content appear and operate in **predictable ways**
- Help users **avoid and correct mistakes**

### Robust

- Maximize **compatibility** with current and future technology

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<sup>5</sup> W3C Web Accessibility Initiative, Web Accessibility Quick Tips, Feb 2010,  
<http://www.w3.org/WAI/WCAG20/glance>