

Appendix 1: Form CHR and Form LTAHO Data Fields

The file to be submitted by financial advisers (including financial advisers that are insurance brokers) is comprised of two reports:

- Form CHR (Financial Advisers Complaints Handling and Resolution Biannual Report) (“Form CHR”) – This report consists of the Cover Page (where it relates to Form CHR) and tabs with ‘Form CHR’ in the tab names
- Form Long-term Accident & Health and Others (“Form LTAHO”) – This report consists of the Cover Page (where it relates to Form LTAHO) and tabs with ‘Form LTAHO’ in the tab names.

The data fields for each tab are set out in the following sections:

- I. Cover Page
- II. General
- III. Transaction
- IV. Investigation
- V. Client
- VI. Representative
- VII. Representative Count

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I. Cover Page

S/N	Name of Data Field	Description and Notes
I.1	For each report, indicate “Yes” if filing a NIL report	This indicates whether a financial institution (“FI”) is filing a NIL report or otherwise in the current reporting cycle. For Form LTAHO, ‘Form LTAHO Rep Count’ tab must be completed even if no complaint was received by the FI in the current reporting period.
I.2	Company did not receive any Complaints reportable under the relevant report in the reporting period	This indicates whether the filing of NIL report was due to no reportable complaint received under the relevant report in the reporting period or otherwise.
I.3	Others, please elaborate	The FI should provide the reason(s) for filing NIL report in this field if “No” is selected under S/N I.2.

II. General

S/N	Name of Data Field	Description and Notes
II.1	Unique identifier	Each complaint should have a unique identifier, such as a case ID.
II.2	FAA Complaint Type <i>[for Form CHR]</i> Complaint-LT A&H / Complaint- Others type <i>[for Form LTAHO]</i>	This indicates if a complaint is “Original” or “Reopened”. If new information arises for a complaint where FI assesses the need to re-open the case, the FI should indicate complaint type as “Reopened”. The FI should also provide an update on the relevant information. The unique identifier should be the same as the one used in the previous reporting cycle when the complaint was originally reported.
II.3	FAA Complaint status <i>[for Form CHR]</i> Complaint-LT A&H / Complaint- Others status <i>[for Form LTAHO]</i>	This field indicates the status of a complaint at the end of the current reporting cycle. It has the following options: Not resolved – A complaint was received or reopened in the current reporting cycle but has not been resolved.

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S/N	Name of Data Field	Description and Notes
		- New information – This refers to a complaint where all of the following apply: - the complaint was not resolved in the previous reporting cycle; - the complaint remains not resolved as at the end of the current reporting cycle; and - new information relating to the complaint arose, or there was a change to any previously reported information on the complaint, during the current reporting cycle. The unique identifier should be the same as the one used in the previous reporting cycle when the complaint was reported. - Resolved – A complaint is deemed to be resolved on the date of the occurrence of either of the following events in the current reporting cycle: - if the complainant accepts any explanation given or offer made by the FI; - on the FI sending its final response to the complainant in respect of the complaint.
II.4	Date received by the firm	Use the format YYYYMMDD. For reopened complaints, indicate the date of reopening.
II.5	Compensation requested at the point of complaint (SGD)	This field records monetary compensation requested by the complainant (if applicable). If no monetary compensation is requested, FI should indicate “0”. If the client requested a refund of losses or principal + interest, the FI should compute the amount, on a best effort basis. If the monetary amount requested is too complex to be computed (e.g. involving multiple products and leverage facilities), the FI can indicate the client's request. This field can also be updated along the complaints handling process, even in the next reporting cycle, as the value of compensation may not be readily available in the current reporting cycle (e.g. medical bills).

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S/N	Name of Data Field	Description and Notes
II.6	Complainant's expectation(s) for resolution (non-monetary)	This field records the non-monetary requests made by the complainant (if any), based on the options set out below. • Request for reinstatement of policy • Request for transaction to be cancelled and investment amount/premiums to be refunded • Request for waiver of exclusion clauses • Others • Not applicable
II.7	Complainant's expectation(s) for resolution (non-monetary) (if Others is chosen)	This field is to elaborate Complainant's expectation(s) for non-monetary resolution if "Others" is selected in the 'Complainant's expectation(s) for resolution (non-monetary)' field.
II.8	Date that FAA Complaint was escalated for investigation (if applicable) [for Form CHR] Date that Complaint-LT A&H/Complaint-Others was escalated for investigation (if applicable) [for Form LTAHO]	Use the format YYYYMMDD.
II.9	Reason(s) if not escalated for investigation	This field is mandatory if the case has been closed without investigation.
II.10	FAA Complaint outcome [for Form CHR] Complaint-LT A&H / Complaint-Others outcome [for Form LTAHO]	This field indicates the complaint outcome based on the options below. • FI fully agreed with the client's requests/appeals • FI partially agreed with the client's requests/appeals • FI did not agree with the client's requests/appeals • Others If the client accepted the FI's counter-offer that was entirely different from the client's requests/appeals, indicate "FI partially agreed with the client's requests/appeals". The complaint outcome should be based on the actual outcome to the client. For example, if the FI did not agree to the client's request but the product provider agreed and

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		offered what the client requested, then “FI fully agreed with the client’s requests/appeals” should be indicated.
II.11	FAA Complaint outcome if FI did not fully agree to complainant's requests <i>[for Form CHR]</i> Complaint-LT A&H / Complaint-Others outcome if FI did not fully agree to complainant's requests <i>[for Form LTAHO]</i>	If the FI did not fully agree to the complainant’s requests, it should select the complaint outcome from the options set out below. • Monetary compensation • Policy reinstated • Client accepted explanation given by FI • Others
II.12	FAA Complaint outcome (if Others is chosen) <i>[for Form CHR]</i> Complaint-LT A&H / Complaint-Others outcome (if Others is chosen) <i>[for Form LTAHO]</i>	This field is to elaborate the complaint outcome if “Others” is selected in the ‘Compliance outcome’ field.
II.13	Monetary compensation (if any) (SGD)	This field records the quantum of any monetary compensation offered to the client.
II.14	Remarks on FAA Complaint outcome <i>[for Form CHR]</i> Remarks on Complaint outcome <i>[for Form LTAHO]</i>	This field records further information on complaint outcome, if any. For example, if compensation was offered by a third party, such as product provider, or if compensation offered as goodwill instead of due to admission of the allegation.
II.15	Manner of FAA complaint resolution <i>[for Form CHR]</i>	This field is to elaborate how the FAA complaint was resolved, which is either of the following: (a) Complainant accepted explanation given or offer made; (b) Final response sent to the complainant.
II.16	Date of resolution	Use the format YYYYMMDD.
II.17	Reason(s) for delay if resolution was more than 20 business days after the date the complaint is received <i>[for Form CHR]</i>	This field records specific explanation why a complaint was not resolved within 20 business days from the date of receipt. The response should identify the key factor(s) contributing to the delay.

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S/N	Name of Data Field	Description and Notes
II.18	Has legal action been taken by the complainant?	Indicate "Yes" once FI is aware that the complainant has commenced legal action, e.g. filing of civil suit. Indicate "No" if the complaint has been resolved without legal action taken by the complainant. This field should be left blank if the complaint has not been resolved and the FI is unaware of any legal action taken by the complainant.
II.19	Did the complainant file a police report?	Indicate "Yes" once FI is aware that the complainant has filed a police report. This field should be left blank if the FI is unaware of any police report filed by the complainant.
II.20	FIDReC case ID	FIs should obtain and record the unique case IDs from FIDReC once FIs have been formally notified by FIDReC on the complaint.
II.21	MAS Case Reference Number	Indicate the MAS Case Reference Number (e.g. MAS-2026-01-00001-01) for complaints that are referred from MAS.
II.22	Has a misconduct report been filed or will a misconduct report be filed?	FIs need not fill in fields marked in 'X' in Form CHR and Form LTAHO, if a misconduct report has been filed or will be filed, as the relevant information will be submitted through the reporting of misconduct and accompanying investigation report. This applies to misconduct reports filed from 1 January 2027 onwards.
II.23	Misconduct report number	Indicate the misconduct report number (e.g. MR209910000000000) if a misconduct report has been filed. If the complaint is linked to more than one misconduct report, indicate the corresponding report numbers separated by commas (,).

III. Transaction

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S/N	Name of Data Field	Description and Notes
III.1	Unique identifier	Use the same identifier as in the 'General' tab of the relevant report.
III.2	Transaction ID	This should be a unique ID for each transaction involved in the complaints, e.g. policy number, contract number. In the case that one contract may include more than one product, ensure that further identifiers are added on, e.g. serial number, to differentiate each product in the same contract. Insert a dash (-) if the row does not involve a transaction
III.3	Date of sale / alleged offence	Use the format YYYYMMDD. This field captures the date the client signs the contract, or places the order, for the transaction. If no products were involved for a particular complaint (e.g. allegation of aggressive sales tactics at roadshows): (a) indicate the date of offence under "Date of sales/alleged offence" field; (b) fill in up the "Unique identifier" and "Where was the client prospected?" fields; and (c) indicate "No product involved" under "Product Type" field, while leaving the other columns on products blank. If no transactions were involved (e.g. allegation on misrepresentation of a product's features in the internet/social media), indicate the date of offence under "Date of sales/alleged offence" field. If no transactions were involved and the client is unable to recall the date of alleged offence, leave this field blank and indicate "Yes" in the field "Complainant / representative unable to recall date of sale / alleged offence?".
III.4	Complainant / representative unable to recall date of sale / alleged offence?	Indicate "Yes" if the complainant or representative is unable to recall the date of alleged offence.

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S/N	Name of Data Field	Description and Notes
III.5	Where was the client prospected?	This field should be filled in up according to what was recorded and acknowledged by the client at the point of sale. If this data point is not available (e.g. for past transactions prior to the implementation of the Financial Advisers (Complaints Handling and Resolution) Regulations 2021), this field should be filled in according to the client's recollection.
III.6	Where was the client prospected? (if Others is chosen)	This field should be filled in if "Others" is chosen in the 'Where was the client prospected?' field.
III.7	Location of where client was prospected (if Roadshow or Retailer is chosen)	This field should be filled in if "Roadshow (e.g. temporary / short-term arrangements)" or "Retailer (tie-up with FI) (e.g. long term arrangements)" is chosen in the 'Where was the client prospected?' field.
III.8	Where did the advisory session take place?	This represents the location where the transaction/sale was closed. This field should be filled in up according to what was recorded and acknowledged by the client at the point of sale. If this data point is not available (e.g. for past transactions prior to the implementation of the Financial Advisers (Complaints Handling and Resolution) Regulations 2021), this field should be filled in according to the client's recollection.
III.9	Where did the advisory session take place? (if Others is chosen)	This field should be filled in if "Others" is chosen in the 'Where did the advisory session take place?' field.
III.10	Location of where advisory session took place (if Roadshow or Retailer is chosen)	This field should be filled in if "Roadshow (e.g. temporary / short-term arrangements)" or "Retailer (tie-up with FI) (e.g. long term arrangements)" is chosen in the 'Where did the advisory session take place?' field.
III.11	Product type	If no products were involved for a particular complaint, indicate 'No product involved'.
III.12	Product type (if Others is chosen)	If no products were involved for a particular complaint, leave this column blank.

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S/N	Name of Data Field	Description and Notes
III.13	Product name	If no products were involved for a particular complaint, leave this column blank.
III.14	Amount invested by client / premium amount (SGD)	If no products were involved for a particular complaint, leave this column blank. If the transaction was conducted in a currency other than SGD, convert the amount to SGD (as at the payment date) and reflect here. You may refer to the currency exchange rates published by MAS. If the product is a regular premium product, enter the regular premium amount. For example, if the premium is paid on a monthly basis, do not include an annualised figure or a cumulative figure, but just the monthly premium amount.
III.15	Premium type (for insurance products)	If no insurance products were involved for a particular complaint, leave this column blank.

IV. Investigation

S/N	Name of Data Field	Description and Notes
IV.1	Unique identifier	Use the same identifier as in the 'General' tab of the relevant report.
IV.2	Transaction ID	Use the same Transaction ID as per the 'Transaction' tab of the relevant report. Each row corresponds to an allegation relating to a specific transaction. Insert a dash (-) if the row does not involve a transaction.
IV.3	Allegation or Finding	To indicate "Allegation" if the issue arose as an allegation by the complainant. To indicate "Finding" if: (a) any contravention of any business conduct requirements or any unfair practice in relation to the

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		provision of a financial advisory service and/or recommendation in respect of LT A&H policies; and (b) the issues were not alleged by the complainant/client but uncovered during the course of investigations, audit or compliance checks.
IV.4	Allegation / finding	This field captures each type of allegation or finding arising from the investigation process. Select from the options set out below. • Inadequate fact-find • Sub-agency/pooling • Mis-selling/unsuitable recommendation • Switching detrimental to the interest of the client • Inadequate information disclosure/misrepresentation • Lapses in executing client's transaction instructions that result in client incurring losses • Aggressive sales tactics, e.g. hard-selling, physical / verbal harassment • Financing of client's premiums • Impersonation • Other acts involving fraud, dishonesty or other offences of a similar nature (e.g. cheating, fraud, forgery, misappropriation of monies or criminal breach of trust, money laundering) • Breach of client confidentiality • Others
IV.5	Allegation / finding (if Others is chosen)	This field should be filled in if "Others" is chosen in the 'Allegation / finding' field. It should be reasonably detailed, e.g. avoid using vague terms such as "breach of internal guidelines", "market misconduct".
IV.6	Allegation / finding is in respect of	This field is to indicate whether the allegation or finding is in respect of: (i) Marketing & prospecting; (ii) Advisory & sales; (iii) Both (i) and (ii); or (iv) Others.

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IV.7	Allegation / finding is in respect of (if Others is chosen)	This field should be filled in if "Others" is chosen in the 'Allegation / finding is in respect of' field.
IV.8	Investigation outcome	This field is to indicate the latest investigation outcome here. Select from the options set out below. • Under investigation • Substantiated • Unsubstantiated • Inconclusive • No investigation conducted For example, if an allegation in respect of an FAA complaint was inconclusive in the previous reporting cycle, but new information had since been discovered to substantiate the allegation, indicate "Substantiated" in this field. The following fields in the 'Form CHR General' tab should be updated: (i) FAA Complaint type – Reopened; and (ii) FAA Complaint status – "Resolved" or "Not resolved", as the case may be. Indicate "No investigation conducted" in this field where the complaint was not investigated at any point since it was first received. If this outcome is selected, the "Reason(s) if not escalated for investigation" field in the 'General' tab must be completed. The reason provided should clearly explain why an investigation was not carried out (e.g. insufficient information to commence investigation).

V. Client

S/N	Name of Data Field	Description and Notes
V.1	Unique identifier	Use the same identifier as in the 'General' tab of the relevant report.
V.2	Is client a Selected Client as at date of sale/advice, as per FI's assessment?	A selected client means any client who meets any 2 of the following criteria: (a) is 62 years of age or older, (b) is not proficient in spoken or written English, (c) has below GCE 'O' level or 'N' level certifications, or equivalent academic qualifications,

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		other than a client who meets any 2 of the criteria and has been assessed by the FI (such assessment to be documented in writing) to possess adequate investment experience and knowledge to transact in the investment product recommended. FIs may indicate "N/A" if the sale or offence took place before the implementation of the Balanced Scorecard Framework.
V.3	Date of birth of client	Use the format YYYYMMDD. Leave this field blank if the date of birth is not available, and indicate "Yes" in the 'Date of birth not available' field.
V.4	Date of birth not available	Indicate "Yes" if date of birth is not available. Leave this field blank if not applicable.
V.5	English proficiency of client as at date of sale/advice	Leave this field blank if not applicable.
V.6	Academic qualification of client as at date of sale/advice	Leave this field blank if not applicable.

VI. Representative

S/N	Name of Data Field	Description and Notes
VI.1	Unique identifier	Use the same identifier as in the 'General tab' of the relevant report.
VI.2	Representative number of representative	Insert a dash (-) if the individual involved is not an appointed representative.
VI.3	Name of salesperson / staff	This field is only required if the individual being complained against is not an appointed representative.
VI.4	Representative is involved in the FAA Complaint in his/her capacity as a representative or supervisor <i>[for Form CHR]</i> Representative is involved in the Complaint-LT A&H/Complaint-Others	This field has three options: Representative – If the complaint is against the representative for his/her conduct in provision of financial advisory services or recommendation of long-term accident & health policies.

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	in his/her capacity as a representative or supervisor <i>[for Form LTAHO]</i>	- Supervisor – If the complaint is against the representative for his/her conduct of supervisory duties. - Unknown
VI.5	Details of supervisor not available	Indicate "Yes", and leave other supervisor data fields blank if the details of the supervisor of the representative at the point of sale is not available, e.g. transaction took place a long time ago and staff movements had taken place.
VI.6	Representative number of supervisor of representative	This refers to the supervisor of the representative at the point of sale.
VI.7	Name of representative's supervisor	Only required if the supervisor is not an appointed representative.
VI.8	Did the supervisor accompany the representative for the sale / advisory session?	
VI.9	Name of Tier 2 agency of representative as at date of sale / alleged offence	Only fill this field if the representative is an insurance/LFA representative who is a Tier 1 or Tier 2 representative. If the Tier 2 agency does not have a specific agency name, fill this with the name of the Tier 2 representative.
VI.10	Name of Tier 3 agency of representative as at date of sale / alleged offence	Only fill this field if the representative is an insurance/LFA agent who is a Tier 1, Tier 2 or Tier 3 representative. If the Tier 3 agency does not have a specific agency name, fill this with the name of the Tier 3 representative.

VII. Representative Count

Data fields in 'Form LTAHO Rep Count' tab only apply to Form LTAHO under. It pertains to number of retail representatives carrying out financial advisory services and/or recommending long-term accident & health. This tab is to be filled in even if no complaint was received during the reporting period.

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S/N	Name of Data Field	Description and Notes
VII.1	To/be able to serve individual retail clients, i.e. individual clients who are not accredited investors as defined under Regulation 2 of the Financial Advisers Regulations ("FAR")	Each reporting cycle would have two fields to be filled in. • 1H: 31 Mar and 30 Jun • 2H: 30 Sep and 31 Dec
VII.2	Not to/be unable to serve individual retail clients	Each reporting cycle would have two fields to be filled in. • 1H: 31 Mar and 30 Jun • 2H: 30 Sep and 31 Dec