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Purpose of presentation

- ▶ **What is an industry code of practice?**
- ▶ **How do industry codes of practice fit in?**
- ▶ **Industry codes of practice supported by Financial Ombudsman Service Australia (FOS)**
- ▶ **Codes as an advocacy tool**
 - ▶ **General Insurance Code: Financial hardship – key features**
 - ▶ **Banking Code: Financial hardship – key features**
 - ▶ **Debt collection practices – key features**
 - ▶ **Preventing unmanageable debt**
 - ▶ **Credit reporting**
 - ▶ **Access and Transparency – key features**
 - ▶ **Complaint and dispute resolution – key features**
 - ▶ **Toolkit for Banking Clients**
- ▶ **Codes as a means of raising systemic areas of concern**
- ▶ **Resources**