

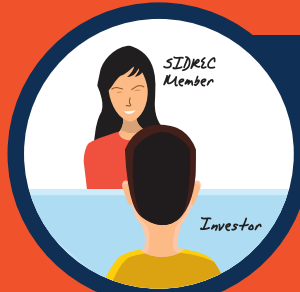
# How SIDREC works



Free and fair help for investors.

# 1

(a) Investor lodges complaint with SIDREC Member.



**SIDREC MEMBER:**

- Banks
- Brokers
- Fund Managers
- Unit Trust Management Companies
- Private Retirement Scheme (PRS) Providers & Distributors

# 2

(b) No response or not happy with answer? Investor refers dispute to SIDREC.



**ELIGIBILITY:**  
Criteria include:-

- RM250,000 max claim limit
- Against SIDREC Member
- Involves capital market products/services

(c) SIDREC conducts preliminary review for eligibility.

# 3

(d) Mediation process commences (for eligible claims).



- Confidential
- Documents & information from both sides
- Informal environment
- Specialist/expert help

**SUCCESSFUL**

(e) Investor and Member to sign settlement agreement.

**NOT SUCCESSFUL**

(e) Case proceeds to Adjudication. Parties are given the opportunity to add information, present their case, bring in witnesses and seek clarification from the other party.

# 4



(g) Final decision is made. Either:

- Award claim in full
- Partial award
- Dismiss claim

(f) Adjudication process.  
Based on what is fair and reasonable, review includes consideration of:

- Best Practices
- Conduct of both parties
- Laws
- Facts



(h) Post-Adjudication decision

**INVESTOR ACCEPTS AWARD**

- Member & Investor comply with SIDREC's award
- SIDREC closes case

**INVESTOR REJECTS AWARD**

- Investor may seek other avenues for redress
- SIDREC closes case

