

# Users of the Scheme

BFSO is committed to providing a readily accessible Scheme for all consumers. BFSO offers a free service to both individuals and small businesses.

All Users (%)



Consumers throughout Australia can contact BFSO for the cost of a local call. They can discuss their particular problem with a case officer and obtain referral details for the customer relations department of their financial institution.

The BFSO website was upgraded during the year. Some of its features include general information regarding the Scheme, a 'jurisdiction checker' to help users determine whether their dispute is within the Terms of Reference, information on how to lodge a dispute with the Scheme and copies of BFSO publications.

The BFSO brochure 'How to Resolve Your Dispute' is available in Arabic, Chinese, Greek, Italian, Serbian, Turkish and Vietnamese on the Scheme's website or by telephoning the office to request a copy.

Our TTY number allows callers with speech or hearing impairments to converse with BFSO via text. Interpreting services are provided for callers whose first language is not English and arrangements can also be made for written material to be translated into English.

BFSO's arrangements with Vision Australia to present quarterly talk-back segments on Radio for the Print Handicapped have continued throughout the last year.

## Summary of Users of Scheme and the Percentage of the Population in Each State

Comparison of the number of users of the Scheme and the percentage of the adult population in each state continues to show a similar pattern to previous years. There was an over-representation of telephone enquiries and disputes in Victoria and the Australian Capital Territory, proportional representation in the Northern Territory, Tasmania and Western Australia and an under-representation of disputes in New South Wales, Queensland and South Australia.

Reflective of the nation-wide service BFSO provides, the percentage of disputes from each state continues to more closely reflect the population spread.

## Rural Users

Rural users of the Scheme are those consumers living in the non-capital city statistical divisions identified by the Australian Bureau of Statistics.<sup>1</sup>

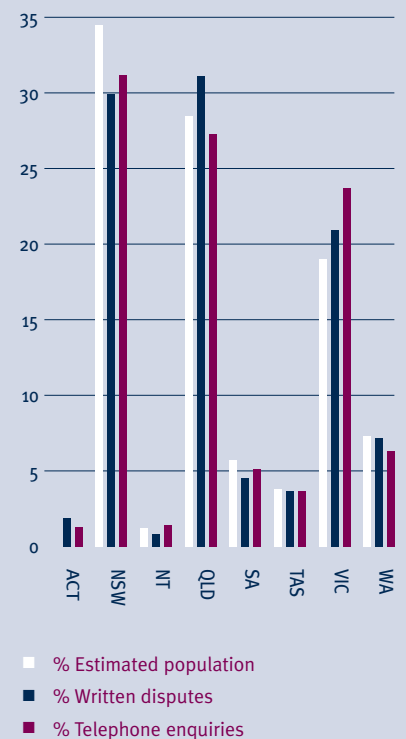
This year there has again been an over representation of disputes from consumers in rural areas of the Australian Capital Territory, Queensland and Victoria compared to the population in these regions. Last year in Western Australia there was an over representation of disputes from consumers in rural areas, however this year, there was proportional representation from rural consumers in that state together with those in the Northern Territory and Tasmania. The rural users of the Scheme were once again under-represented in New South Wales and South Australia compared to the rural population.

In these areas, priority will be given to the provision of information about the Scheme during the forthcoming year.

## Small Business

The relative proportion of individual and small business consumers using the Scheme was similar to the previous two years, with 7.5 per cent of telephone enquiries and 12.5 per cent of written disputes from small businesses.

### Rural Users (%)



### Users of the Scheme

	Individuals	Incorporated Businesses	Unincorporated Businesses
Phone Enquiries	92.5%	4.6%	2.9%
Written Disputes	87.5%	7.5%	5.0%

1. Australian Demographic Statistics 3101.0 – December quarter 2002.