

Do you have
a problem with
your financial
services provider?



FINANCIAL
OMBUDSMAN
SERVICE

When to contact us

If you have a concern or complaint, the first thing to do is raise the matter with your financial services provider (FSP). Many problems boil down to a simple misunderstanding or error that can be quickly dealt with by the FSP and the customer.

If you and the FSP can't resolve the problem, then we can provide assistance.

We recommend that you visit our website to:

- see a full list of who to contact if your FSP is a FOS member
- learn as much as possible about how we will manage the dispute, or
- use our online form to lodge your dispute.

We are independent and fair

FOS prides itself on being effective and efficient in handling disputes. Our staff have many areas of expertise and extensive experience in handling many types of dispute.

At FOS we believe that everyone deserves to be heard and to receive independent and fair treatment. To resolve disputes between consumers and financial services providers (FSPs) we take an investigative approach. This means obtaining and considering all relevant information about a dispute so we can achieve a fair and reasonable outcome for both parties. Our staff consider the views of both parties and we encourage parties to a dispute to ask questions and raise any concerns they have. We strive to keep everyone informed about the progress of a dispute they are involved in.

FOS is not a government agency, but it is a non-profit organisation and it is regulated by the Australian Securities and Investments Commission (ASIC).

We can help

The Financial Ombudsman Service (FOS) will help you by providing an independent service to resolve your dispute. We are a dispute resolution service for financial services providers (FSPs) and their customers. We do not take sides - we are the umpire.

What disputes can we help with?

We can consider disputes that consumers have with FSPs who are members of FOS. Check our website for a full list of our members.

The types of disputes we can handle fall into several categories:

- Banking
- Credit
- Financial planning
- General insurance
- Insurance broking
- Investments
- Life insurance
- Loans
- Managed funds
- Mortgage and finance broking
- Pooled superannuation trusts
- Stock broking
- Timeshares



Contact us

We recommend that you visit our website **www.fos.org.au** for comprehensive information about our services and help to answer questions you may have. If necessary, you can also lodge your dispute online.

To talk to one of our customer service staff call **1300 78 08 08***. Other helpful contact details are:

info@fos.org.au

GPO Box 3 Melbourne VIC 3001

www.fos.org.au

* 9am - 5pm AEST. Calls will be charged for the cost of a local call from landlines. Calls from mobile phones will be charged at the applicable rate from your carrier.

