

English

Need help resolving a problem with your financial services provider?

FOS Australia offers fair and independent dispute resolution that is free to consumers.



What sort of problems can FOS help with?

- Banking and finance
- Credit
- Home, contents, travel and life insurance
- Financial planning
- Insurance broking
- Investments
- Managed funds
- Pooled superannuation funds and more

We can help if your financial services provider is a member of FOS. Check by visiting our website: www.fos.org.au/member

How to solve the problem?

Step one

Tell your financial services provider – many problems are fixed this way.

Step two

Still not happy? Contact FOS.

Step three

We will work directly with you and your financial services provider to help you reach a fair agreement.

If you and your financial services provider cannot reach an agreement, we will make a decision, taking into account laws, codes of practice and information provided by both parties.

Will you need help using our service?

Interpreter service

If English is not your first language we can arrange access to a free interpreter service.

Call the free interpreter service on **131 450** or call us on **1800 367 287** and we will organise an interpreter for you.

Complaining to FOS is free, you do not need to pay someone to help you.

If you think you may need someone to help, you might qualify for free legal aid or financial counselling assistance.

Visit www.nationallegalaid.org or www.financialcounsellingaustralia.org for more information.

Checklist

Here are some steps to consider before coming to FOS:

- Have you complained to your financial services provider?
- Have you given your financial services provider 45 days to respond? (21 days for financial difficulty problems)
- Is the financial services provider a member of FOS?
- Is your financial services provider taking legal action against you? If yes, contact FOS immediately.

Contact us



www.fos.org.au



info@fos.org.au



1800 367 287
Mon to Fri, 9.00-5.00pm



Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001



If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service. www.relayservice.gov.au



Interpreting service **131 450**