

Clear coverage

The Financial Ombudsman is for everyone

The Financial Ombudsman is not just about the 'big end of town' — our members cover the full range of financial services

- » Accountants
- » Administration services providers
- » Banks
- » Corporate advisors
- » Credit providers and representatives
- » Credit reporting agency bodies
- » Credit unions, mutual banks and building societies
- » Custodian and depository services
- » Debt collectors and buyers
- » Financial brokers, planners and advisors
- » Foreign exchange and derivatives dealers
- » Friendly societies
- » General insurers and general insurance brokers
- » Life insurers and life insurance brokers
- » Make a market
- » Managed discretionary account operators
- » MIS operators/fund managers
- » Motor vehicle financiers
- » Mortgage brokers, lenders, managers and originators
- » Non-bank and small amount lenders
- » Non-cash payment system providers
- » Pooled superannuation trusts
- » Product distributors
- » Product issuers
- » Rental lease providers
- » Research houses
- » Securities dealers
- » Stockbrokers
- » Superannuation fund trustees and advisors
- » Timeshare scheme operators
- » Travellers cheques/foreign currency transfer providers
- » Trustees
- » Underwriting agencies

85% of our licensee members are sole operators or small organisations

Working together to build trust

FOS seeks to develop strong relationships with our members built on trust, collaboration and valued interactions. We share information and guidance about disputes that helps members understand areas of their business that are working well and areas for improvement, and raise systemic issues that help members resolve process problems and other matters that may be affecting a broader range of their customers.



As does our expertise

Our decision-makers

14 ombudsman 11 adjudicators

Our panels

FOS employs panel members to bring additional expertise to dispute investigations. Panel members are also called on to contribute to decision-making processes including drafting, loss calculation and staff training.

20* industry panel members
(9 investments, 4 insurance, 3 life insurance, 2 stockbroking, 1 traditional trustee)

Our investments panel members include certified financial planning practitioners

2 medical indemnity panel members

7* consumer representatives
(7 investments, 3 insurance)

** Panel members work across multiple product lines*

Our case workers

Our dispute resolution staff have a blend of legal, industry-specific and dispute resolution skills:

-  legal
-  accounting
-  economics
-  financial planning
-  stockbroking
-  conciliation/mediation