

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 body
- » 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 society
- » 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 trust
- » Product distributors
- » Product issuers
- » Rental lease providers
- » Research houses
- » Securities dealers
- » Securities
- » Stockbrokers
- » Superannuation fund trustee and advisors
- » Timeshare scheme operators
- » Travellers cheques/foreign currency transfer providers
- » Trustees
- » Underwriting agencies

83% of our licensee members are sole operators or small organisations

Limited Australian Financial Services Licensees

We are pleased to have welcomed over **750** accountants as new members in the last 12 months following changes to licensing requirements for accountants providing advice about SMSFs.

While we expect most will never have a dispute at FOS, we have supported our new small members in a variety of ways, including seminars hosted by our Ombudsmen with over 20 years experience in investment and advice (SMSFs) and the provision of useful resources supporting quality business practice and risk mitigation.



FOS provides a range of informative guides

As does our expertise

Our decision-makers

14 ombudsmen 10 adjudicators

Our panels

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

19 industry panel members
(9 investments, 3 insurance, 2 life insurance, 2 stockbroking, 2 traditional trustee and 1 timeshare)

Our investments panel members include certified financial planning practitioners

2 medical indemnity panel members

9 consumer representatives
(7 investments, 2 insurance)

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