

COMPLAINTS PROCEDURE

WHEN SHOULD YOU SEEK HELP FROM THE OMBUDSMAN?

If you have followed the internal complaints procedures of your financial service provider and you are still not satisfied the Financial Services Ombudsman may investigate a complaint about.

- The provision of a financial service
- An offer to provide a financial service
- Failure to provide a particular financial service that has been requested

THE FINANCIAL SERVICES OMBUDSMAN MAY NOT INVESTIGATE A MATTER WHICH:

- Is or has been the subject of legal proceedings before a court or tribunal
- Occurred more than six years before the complaint is made
- Is within the jurisdiction of the Pensions Ombudsman
- Broader issues of consumer protection should be referred to the Irish Financial Regulator.

CAN THE OMBUDSMAN DECLINE TO INVESTIGATE A COMPLAINT?

A complaint may not be investigated by the Ombudsman if in his opinion:

- It is vexatious or frivolous or not in good faith
- The subject matter is trivial or does not relate directly to the customer,
- Other redress means are available

HOW DO YOU REFER A COMPLAINT TO THE OMBUDSMAN?

You should write to the Ombudsman setting out, as briefly as possible, the cause of your complaint. You can submit your complaint using the [online complaints form](#).