



## Coronavirus update: Information for financial consumers

The Channel Islands Financial Ombudsman is continuing to operate during this challenging period, resolving complaints about financial services provided in or from the Channel Islands. Staff are operating from remote locations and while calls to our office are not being answered live, messages left will be replied to as soon as possible. If you can, rather than telephone, please contact us by email at [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org).

For people facing financial difficulty or who are worried about their ability to keep up their loans (mortgages, personal loans, credit card debt) during this difficult time, please contact your bank or financial services provider as early as possible to discuss your concerns and find out what they can do to help, see below. If you are not satisfied with their service or have a dispute with your financial services provider, please make a complaint to them and give them an opportunity to resolve the matter. If your financial services provider cannot resolve your concerns to your satisfaction, you can complain to our office by clicking on the “Submit a Complaint” button on our webpage at: [www.ci-fo.org](http://www.ci-fo.org).

Useful advice can also be found on the [Guernsey](#) and [Jersey](#) government websites. The [Citizens Advice Guernsey](#) (call 01481 242266) and the [Jersey Citizens Advice Bureau](#) (call 01534 724942) can also provide personal money management and debt advice.

The [Jersey Bankers Association](#), [Isle of Man Bankers Association](#) and the [Association of Guernsey Banks](#) have jointly provided a [banking industry update](#) and some financial services providers in the Channel Islands have made public statements or published advice on their websites regarding their approach

during this crisis. Please see the links to the banks mentioned in the banking industry update provided below:

**Personal customers**

[HSBC](#)

[Lloyds](#)

[NatWest International](#)

[Barclays](#)

[Skipton International](#)

[Santander International](#)

**Business customers:**

[HSBC](#)

[Lloyds](#)

[NatWest International](#)

[Barclays](#)

There is also information regarding the new government backed business loan guarantee schemes, from [Guernsey](#) and [Jersey](#).

This information is correct as of 1 April 2020, please contact the financial services providers for their latest information.