

CIFO Service Charter

Introduction

The Channel Islands Financial Ombudsman (CIFO) Service Charter outlines the standards which our organisation aims to meet when handling complaints. It also explains how the parties to complaints (the complainant and the Financial Service Provider (FSP) which is being complained about) can help us meet those standards so that we can resolve complaints promptly, efficiently, and effectively.

What to expect from us

Dealing with both parties

We will:

- Explain our role and what we can and cannot do;
- Explain how we handle complaints and the information we need to help us deliver a fair outcome;
- Suggest any alternative avenues for complainants if we are unable to help; and,
- Keep both parties updated on our progress with the complaint.

An open and fair procedure

We will:

- Decide whether we can look at the complaint;
- Make sure we understand the complaint;
- Explain how we will do our work;
- Gather information we need from both parties;
- Investigate fairly and listen to both sides;
- Share facts with both parties and explain how we reached our decision;
- Resolve complaints in a way which is fair and reasonable; and,
- Publish information regularly on our website about our work.

A quality service

We will:

- Manage internal conflicts of interest;
 - Treat the parties to the complaint courteously and respectfully;
 - Make our service as easy as possible to use and give support where needed;
 - Treat information as confidential unless a law requires or permits us to share it, and look after the information provided to us securely;
 - Check to make sure we have accurate information; and,
 - Apologise if we make mistakes and rectify them as soon as we can.
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How both parties can help us

Complainants

- Complain to the financial service provider first and give them a chance to make it right;
- Treat us courteously and respectfully;
- Give us complete and accurate information that we ask for in a reasonable amount of time;
- Make sure we have up-to-date contact details;
- Tell us if you have any needs we can accommodate so that we can best support you through our review of your complaint;
- Understand that we carry out our investigations in a way that is fair for everyone involved in the complaint; and,
- Understand that we may not always be able to provide the outcome you want.

Financial service providers (FSP)

- Identify early on when an issue with a customer becomes a complaint;
 - Investigate complaints fully;
 - Give customers a clear final answer to their complaints within three months;
 - Make your customers aware of our service, how to contact us, and the time limits to do so in your final response in accordance with our published guidance on our [website](#);
 - Treat your customers who make a complaint and our staff courteously;
 - Give us the information we ask for within a reasonable amount of time; and,
 - Continue to work with our office throughout our review to address the complaint quickly and efficiently.
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Complaints about our service

Complaints about our service can be made directly to the Principal Ombudsman, unless the complaint is about the Principal Ombudsman, in which case it can be made to the Chair of our Board of Directors.