

## **Guidance – how to protect against scammers who impersonate us here at the Channel Islands Financial Ombudsman (CIFO)**

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### **Introduction**

Cyber criminals use a variety of methods to contact people claiming to be working for a legitimate business or organisation.

They use a variety of tricks to make it seem like a genuine message from us but are in fact trying to get personal details and information from you.

It is really important to make sure you check and verify that any messages you receive are genuine. This will help you keep your personal information secure and stay safe online. To help you do this, here is some information about how we work.

### **Things we never ask for...**

Scammers posing as us will try to make their messages sound as convincing as possible, but there are some things we will never ask for, such as:

Money – we are a free service set up by the legislatures in Jersey and the Bailiwick of Guernsey and our service is free to consumers. We will never ask you to pay a fee to send us a complaint.

Information ‘up front’ – if you have never been in contact with us before, it is likely that the message will be a scam, and you should not respond to it. We never ‘cold call’ and would only contact you if you had been in touch with us to submit a complaint.

Asking you to buy financial products or services – we are an impartial body that helps to resolve financial complaints, we would not offer you financial products or services, or financial advice.

Asking you to take part in an incentive scheme to get your complaint looked at, upheld or to release compensation – scammers may try to entice you with some kind of incentive, such as buying gift cards or goods, telling you it is a way of getting your complaint upheld, or to release compensation. They may also say they will handle any compensation or awards made and offer to make these payments to you. We will never do this, and any messages claiming to be us with this kind of request are definitely fake.

### **How to check if something is from us...**

Here are some examples of how you can check whether a message claiming to be from us is genuine.

Check the email address – if you’re using a tablet, laptop, or desktop computer, check the email address between the <> symbols. Most scammers will try to hide the email address as they will not be able to use a verified Channel Islands Financial Ombudsman email, so it is best to check for this. If you are using a mobile device, you will need to select the sender's name to see the email address.

Check the phone number – if you receive a call from a normal mobile phone number, or from an international area code claiming to be us, do not give any information if you are unsure. Even if the number looks genuine, some scammers use a technique called ‘Caller ID spoofing’ and replicate a real number so it looks genuine. Hang up, wait for five minutes to make sure the line is clear, or use a different phone line, and call us (Jersey 01534 669800, Guernsey 0481 722218 or International +44 1534 669800) directly to check if the call was genuine.

Check spelling and grammar – while Artificial Intelligence is reducing many of the historical grammatical and spelling mistakes scammers commonly made, some scamming messages may still contain these types of errors. Bad English is a good indicator that a message is false.

Check how the message is addressed - scammers may refer to you as ‘Dear customer’ or ‘Dear (your email address)’ whereas genuine messages from us will use your first name or title and last name, depending on how you have told us you would like to be referred to.

Questions – a genuine call from one of our team will include asking you for information that you will have provided when you first submitted your complaint. If you are unsure that the person you are speaking to is genuine, do not give them the security information or any other details, then call us.

### **Postal correspondence**

If you receive anything in the post that says it comes from us, our registered office address is:  
Channel Islands Financial Ombudsman (CIFO)  
PO Box 114  
Jersey, Channel Islands  
JE4 9QG

### **Still not sure? Check**

If you’re still not sure that the message you have received is genuine and from us, you can call us at +44 1534 748610 and one of our team will be happy to help.

### **Report scams**

If you receive a message from someone who is impersonating this office, can you please contact us by emailing [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org) and, if possible, attach the scam message.

CIFO’s Principal Ombudsman will keep this guidance under review and will update as necessary. This version is correct as of April 2025. Any comments or suggestions on this guidance may be sent to [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org).