

Service Provided In / From	Bailiwick of Guernsey (includes Alderney and Sark for financial services)	Jersey						
Complainants	<ol style="list-style-type: none"> 1. Must be a consumer or microenterprise (anywhere in the world) or a Channel Islands small charity; 2. Must not be a financial services provider (FSP); 3. Must have been a client or had another specified relationship with the financial services provider. 							
Financial Services	<p>The complaint must relate to an action (or failure to act) by a financial service provider while carrying out relevant financial services business, in or from within the location. Relevant financial services business covers:</p> <table border="1" data-bbox="352 629 1477 1261"> <tr> <td colspan="2" data-bbox="352 629 1477 674">1. Banking</td> </tr> <tr> <td colspan="2" data-bbox="352 674 1477 719">2. Money service business</td> </tr> <tr> <td data-bbox="352 719 903 1261"> <ol style="list-style-type: none"> 3. Insurance, excepting commercial reinsurance; 4. Investment funds: activities relating only to Class A collective investments schemes and not other collective investment schemes; 5. Investment services such as advising, managing or dealing in Class A funds and other investments such as stocks and shares; 6. Pensions. Exemption for pension business carried on in relation to an occupational pension scheme, where the employer does not do any other pensions business; </td> <td data-bbox="903 719 1477 1261"> <ol style="list-style-type: none"> 3. Insurance; 4. Investment funds: activities relating only to recognized funds and not other collective or alternative investment funds; 5. Investment services such as advising, managing or dealing in collective investment funds and other investments such as stocks and shares; 6. Pensions. Exemption for pension business carried on by employers in relation to their occupational pension schemes, where the employer does not do any other pensions business; </td> </tr> </table> <p>7. Credit. Exclusions for informal store credit; debt-advice from a third party such as a Citizens Advice Bureau; point-of-sale credit intermediaries that are not financial services providers;</p> <p>8. Related (or ancillary) services provided by the same financial services provider;</p> <p>9. Providing advice or introductions to the areas above.</p>		1. Banking		2. Money service business		<ol style="list-style-type: none"> 3. Insurance, excepting commercial reinsurance; 4. Investment funds: activities relating only to Class A collective investments schemes and not other collective investment schemes; 5. Investment services such as advising, managing or dealing in Class A funds and other investments such as stocks and shares; 6. Pensions. Exemption for pension business carried on in relation to an occupational pension scheme, where the employer does not do any other pensions business; 	<ol style="list-style-type: none"> 3. Insurance; 4. Investment funds: activities relating only to recognized funds and not other collective or alternative investment funds; 5. Investment services such as advising, managing or dealing in collective investment funds and other investments such as stocks and shares; 6. Pensions. Exemption for pension business carried on by employers in relation to their occupational pension schemes, where the employer does not do any other pensions business;
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Timing	<ol style="list-style-type: none"> 1. 'Starting point': the act or omission that led to the complaint must not be before 2 July 2013; 	<ol style="list-style-type: none"> 1. The act or omission that led to the complaint must not be before 1 January 2010; 2. The financial services provider must have already had a reasonable opportunity to resolve the complaint (a maximum of 3 months); 3. The complainant must refer the complaint to CIFO by the later of: <ol style="list-style-type: none"> a. 12 months after the date of the financial service provider's decision; b. 2 years after complainant should have known he/she had reason to complain. 4. The complainant must also refer the complaint to CIFO within 6 months of receiving the financial service provider's decision on the complaint if the financial service provider met certain conditions in handling the complaint. 						