



## YOUR INVITATION TO APPLY FOR MEMBERSHIP OF THE INTERNATIONAL NETWORK OF FINANCIAL SERVICES OMBUDSMAN SCHEMES (the INFO NETWORK)

### About the INFO Network

The International Network of Financial Services Ombudsman Schemes (the INFO Network) was established in 2007, when a group of Ombudsmen from the United Kingdom, Canada, Australia, Ireland, New Zealand, the United States and South Africa decided to formalise their annual meetings and ongoing co-operation.

The Members of the INFO Network are Financial Services Ombudsman and other independent schemes/offices operating as out-of-Court dispute resolution mechanisms in the financial sector. The overall aim is for Members to work together to develop their expertise in dispute resolution, by exchanging experiences and information in areas including:

- scheme/office structures, functions and governance models
- scheme/office codes of conduct
- use of information technology
- handling of systemic issues
- cross border referral of complaints
- staff training and continuing education.

INFO Network **membership** provides a **network of colleagues** who understand the Ombudsman role and what it is like to run an Ombudsman scheme/independent out-of-court dispute resolution office.

The **annual INFO Conference** provides opportunities for professional development and networking among Members and invited others, formally and informally.

A **monthly E-Bulletin** keeps Members in touch with the latest news from each other and in financial services more generally.

A **secure Ombudsman Intranet** provides Members with facilities to seek advice, start discussions, share documents and access a growing library of Ombudsman resources.

The **public INFO Network website** [www.networkfso.org](http://www.networkfso.org) helps build awareness of the services of Financial Services Ombudsman schemes worldwide.

At September 2011, the INFO Network has 49 Member schemes/offices from 31 countries:

Armenia	Finland	Kazakhstan	Republic of Trinidad and Tobago
Australia	France	Lithuania	Tobago
Austria	Greece	Malaysia	Senegal
Botswana	Hungary	New Zealand	South Africa
Canada	Ireland	Norway	Spain
Czech Republic	India	Pakistan	Switzerland
Chile	Isle of Man	Peru	United Kingdom
Denmark	Italy	Poland	United States

## **INFO NETWORK MEMBERS (SEPTEMBER 2011)**

### **Armenia**

- Financial System Mediator of Armenia

### **Australia**

- Financial Ombudsman Service
- Superannuation Complaints Tribunal
- Credit Ombudsman Service Limited

### **Austria**

- Arbeiterkammer (Chamber of Labour)

### **Botswana**

- Office of the Banking Adjudicator

### **Canada**

- Ombudsman for Banking Services and Investments
- Client Services & Compensation Division of the Autorité des marchés financiers, Québec
- General Insurance OmbudService
- OmbudService for Life & Health Insurance

### **Czech Republic**

- Czech Financial Arbitrator (Finanční Arbitr České Republiky)

### **Chile**

- Chilean Insurance Ombudsman (Defensor del Asegurado, Chile)

### **Denmark**

- Danish Complaint Board of Banking Services (Pengeinstitutankenævnet)
- Danish Mortgage Credit Complaint Board (Realkreditankenævnet)
- Danish Insurance Complaints Board (Ankenævnet for Forsikring)

### **Finland**

- Finnish Financial Ombudsman Scheme

### **France**

- Médiateur de la Fédération Française des Sociétés d'Assurances

### **Greece**

- Hellenic Ombudsman for Banking–Investment Services

### **Hungary**

- Arbitration Board of Budapest (Budapesti Békéltető Testület)

### **Ireland**

- Financial Services Ombudsman

### **India**

- Banking Ombudsman, Reserve Bank of India

### **Isle of Man**

- Financial Services Ombudsman

### **Italy**

- Associazione Conciliatore Bancario – Ombudsman Bancario

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**Kazakhstan**

- Insurance Ombudsman

**Lithuania**

- State Consumer Rights Protection Authority, Republic of Lithuania

**Malaysia**

- Financial Mediation Bureau Malaysia

**New Zealand**

- Banking Ombudsman, New Zealand
- Insurance & Savings Ombudsman, New Zealand
- Financial Services Complaints Ltd

**Norway**

- Norwegian Financial Services Complaints Board (Finansklagenemnda) (FinKN)

**Pakistan**

- Banking Mohtasib (Ombudsman) Pakistan

**Peru**

- Banking Ombudsman Peru (Defensoria del Cliente Financiero)

**Poland**

- Polish Insurance Ombudsman (Rzecznik Ubezpieczonych)

**Republic of Trinidad and Tobago**

- Office of the Financial Services Ombudsman of Trinidad and Tobago

**Senegal**

- Banking Ombudsman
- Insurance Ombudsman

**South Africa**

- Office of the Credit Ombud
- Ombudsman for Long-term Insurance
- Ombudsman for Banking Services
- Office of the Ombud for Financial Services Providers
- Ombudsman for Short-term Insurance
- Pension Funds Adjudicator

**Spain**

- Customer Complaints Service (Defensor del Cliente), Federation of Catalan Savings Banks
- The Complaints Service of the Bank of Spain (Servicio de Reclamaciones)

**Switzerland**

- Ombudsman of Private Insurance and of Suva
- Swiss Banking Ombudsman

**United Kingdom**

- Financial Ombudsman Service

**United States**

- Office of the Ombudsman, U.S. Office of the Comptroller of the Currency
- Office of the Ombudsman, Office of Thrift Supervision, U.S. Department of the Treasury

## WHO CAN JOIN THE INFO NETWORK?

**Membership** of the INFO Network is offered in line with the provisions in Clauses 3.1 and 3.3 of the INFO Network Constitution which are set out below (clause 3.2 refers to Associate status which is explained below):

- 3.1 *Financial Ombudsman schemes/offices operating as out-of-Court dispute resolution mechanisms in the financial sector shall be eligible to be admitted as Members of the INFO Network.*
- 3.3 *Admission as a Member or an Associate shall be at the discretion of the INFO Network Committee.*

The **annual subscription for Members** is based on each scheme's annual budget. Annual subscription rates (in Euros) are currently:

- a. EUR 1,800 for a large scheme/office (budget over EUR 3,000,000)
- b. EUR 1,200 for a medium scheme/office (budget EUR 800,000 to EUR 3,000,000)
- c. EUR 300 for a small scheme/office (budget under EUR 800,000)

## TO APPLY FOR MEMBERSHIP

Please complete the application form on page 5 and return it to the INFO Network Secretariat by email: [secretariat@networkfso.org](mailto:secretariat@networkfso.org) or by facsimile: +61 7 55451385

**Contact:** Karen Scott, INFO Network Secretariat, +61 7 55451598

Do not send any money at this time.

Once your application is approved by the INFO Network Committee, an invoice will be sent to you with payment details.

## TO APPLY FOR ASSOCIATE STATUS

Internal Ombudsman schemes/offices operating within companies, representatives of regulatory or self-regulatory bodies, and Ombudsman schemes/offices in other consumer sectors, may be admitted as Associates. Associates shall have the right to be invited to INFO Network conferences and be circulated with information, but shall have none of the rights conferred on Members under this Constitution.

Contact the INFO Network Secretariat for the Associate application form: [secretariat@networkfso.org](mailto:secretariat@networkfso.org)

## **MEMBERSHIP APPLICATION FORM – INFO NETWORK**

**1. Name of your independent dispute resolution scheme**

**2. Description of the scheme**

**3. Name of the Ombudsman** (or equivalent):

**4. Contact information**

- Postal address:
- Street address:
- Telephone (including country and area codes):
- Facsimile (including country and area codes):
- Website:

**5. Membership subscription** (based on your scheme's annual budget—see previous page)

Large / medium / small scheme

On behalf of my scheme, I hereby make application for Membership of the International Network of Financial Services Ombudsman Schemes (the INFO Network) on the basis set out in the INFO Network Constitution.

**Name:**

**Signature:**

**Date:**

**Email address:**