

The FSA – who we are

- The Financial Services Authority (FSA) is the independent watchdog set up by the government under the Financial Services and Markets Act 2000 (FSMA) to regulate financial services in the UK, and protect the rights of retail customers.

Customer Contact Centre

- We have a dedicated Consumer Helpline offering impartial information and general guidance. We may also be able to put you in touch with other organisations that can help you.
- As an independent regulator, we do not investigate individual complaints and cannot recommend any firms, or give advice about specific firms or products.
- If a firm is suspected of breaching our rules and regulations we will pass the information to the relevant supervisory area of the FSA. However, under FSMA any subsequent investigations have to remain confidential.

What we do	What we don't do
<ul style="list-style-type: none">✓ We are the public face of the FSA✓ We respond to all direct correspondence✓ We offer impartial guidance and information✓ We are able to help point you in the right direction to answer your question✓ We can check to see if a firm is FSA authorised, you can also check this information at the following website: www.fsa.gov.uk/Pages/register/	<ul style="list-style-type: none">✗ We are not able to offer specific financial advice✗ We are unable to resolve individual disputes or complaints. This is covered by the Financial Ombudsman Service✗ We do not pay compensation to you if a firm goes out of business. This is covered by the Financial Services Compensation Scheme✗ We do not cover consumer credit. This includes: the selling of loans, credit cards, second-charge loans

How to find the literature you require

There is a wealth of information available to you on our website: www.moneymadeclear.fsa.gov.uk

If you are unsure of which organisation you need to speak to there are organisations that can help you either online or over the phone for a wide range of services. Details of some of the main ones are overleaf but there is also a list available at: http://www.moneymadeclear.fsa.gov.uk/about_the_fsa/links/useful_links.html

FSA Publications are available at: www.moneymadeclear.fsa.gov.uk/publications

Leaflet line: You can order our most popular publications on **0845 456 1555** (this is a fully automated line)

How to contact us

If after reading the information on our website, or any of our publications, you have a question that you feel we can help you with, you are welcome to contact us:

Telephone: 0845 606 1234

Minicom/Textphone: 0845 730 0104

(0845 numbers will be charged at the local rate based on current charges from BT landlines. Charges for calls from mobile phones and other networks may vary.)

Email: http://www.moneymadeclear.fsa.gov.uk/about_the_fsa/contact/contact_us.html

Post:

**Customer Contact Centre
The Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS**



Organisations that can help you

Nature of your query	Organisation to contact	Contact details (please note that the organisations are not able to respond in every case and the level of assistance depends on the nature of your enquiry)
Complaints		
I have a complaint that I can't resolve with my firm, they are an authorised firm, who should I speak to?	Financial Ombudsman Service (FOS) – a dispute resolution service who can investigate complaints that are unable to be resolved between individuals and an FSA-authorized firm	www.financial-ombudsman.org.uk Tel: 0845 080 1800
I have a complaint about a firm that is no longer FSA authorised. Who should I contact?	Financial Services Compensation Scheme (FSCS) – a safety net for consumers who have claims against firms we no longer regulate	www.fscs.org.uk Tel: 020 7892 7300
I have a complaint about the FSA	FSA Complaints scheme - is not an alternative to the Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) for a complaint against a firm or former firm.	http://www.fsa.gov.uk/Pages/About/complaints/index.shtml Tel: 020 7066 9870
Pensions		
I have a general query about pensions . Who should I contact?	The Pensions Advisory Service – provide information and guidance to consumers on all aspects of pensions and help resolve disputes between consumers and their pension providers	www.pensionsadvisoryservice.org.uk Tel: 0845 601 2923
I wish to trace my pension plan. Who can help me?	Pension Tracing Service – provide a free service to people who are unable to locate the trustees of their occupational pension scheme	www.thepensionservice.gov.uk Tel: 0845 600 2537 Minicom/textphone – 0845 60 60 285 (open Mon-Fri 9.00-5.00)
I have a query about my State Pension , including State Second Pension, Pension forecasts, and Pension credit. Who should I speak to?	Department of Work and Pensions (DWP) – the government department responsible for administering the State Pension, and State Second Pension	www.dwp.gov.uk You can find the phone number you require at: http://www.dwp.gov.uk/contact/contact_atoz.asp
Consumer credit		
I have a query about consumer credit ; loans, credit cards, occupational pension schemes and second-charge loans. Who should I speak to?	Office of Fair Trading (OFT) – The OFT regulates consumer credit and is interested in complaints about consumer credit providers. The Financial Ombudsman Service can look at a complaint between individual consumers and credit providers.	Consumer advice is available from Consumer Direct http://www.consumerdirect.gov.uk/ Tel: 08454 04 05 06 www.oft.gov.uk 08457 22 44 99
General query		
I need general legal advice and guidance.	Citizens Advice Bureau – provide general advice and guidance on a range of subjects in financial services	www.citizensadvice.org.uk You will be able to find the phone number for your local office in the phone book
Financial Advice		
I would like to find an Independent Financial Adviser (IFA) in my area.	IFA Promotion – will help you to find an IFA in your area	www.unbiased.co.uk Tel: 0800 085 3250
I would like to find an independent mortgage broker in my area.	IFA Promotion – will help you to find a Mortgage Adviser in your area	www.unbiased.co.uk Tel: 0800 085 3250
I would like to find an independent insurance broker in my area.	British Insurance Brokers Association (BIBA)	www.biba.org.uk Consumer Helpline: 0901 814 0015
Taxation		
I have a question about tax issues.	HM Revenue & Customs (HMRC) – responsible for all VAT issues and import/export issues.	www.hmrc.gov.uk You can find the phone number you require at: http://www.hmrc.gov.uk/contactus/helplines.htm