

Financial Regulator: about us

free
for independent information



FINANCIAL REGULATOR
Rialtóir Airgeadais

Who is the Financial Regulator?

We are an independent watchdog set up by the Government to:

- regulate firms that provide financial services; and
- help you make informed decisions about your personal finances.

We do not sell anything. We give you free, independent information in plain English and help answer your questions.

How are firms regulated?

We do this by:

- imposing rules designed to protect your savings and investments; and
- developing and monitoring 'codes of conduct' to make sure that firms deal with you openly and fairly. Our **Consumer Protection Code** is a set of principles and rules that financial services firms must follow. It is in place since 1 July 2007. For more information, see our booklet '**Consumer Protection Code – your little red book**'.

How can the Financial Regulator help you?

We provide information on financial products, such as mortgages, savings, personal loans and insurance. All our information is free and written in plain English.

As a Regulator, we do not take the place of a financial advisor. We cannot recommend a product or service or give you personal advice. But our information can help you understand financial products, so that you can make the right choices for your needs.

For example, our information can help you to:

- save money on your **car insurance**;
- get the best deal with your **mortgage**;
- decide how to **save** or **invest**;
- shop around for the cheapest **credit card**;
- decide on your **life insurance** needs; and
- look for the best value **personal loan**.

What information services do we provide?

Publications

Our publications include:

- **guides**, explaining personal finance products such as mortgages, savings and investments, personal loans, pensions and insurance;
- **booklets**, giving you details on topics such as credit cards, equity release, car finance, serious illness and income protection insurance; and
- **fact sheets**, to alert you to issues such as how to check your credit rating or make a complaint.

You can order any of these free publications using the contact details on the back of this fact sheet. Some of our publications are also available in Irish or on audio CD. Contact us for more information.

Consumer help-line: to call 1890 77 77 77

You can call our help-line if:

- you have a query about a financial product or service; or
- you want us to send you a publication.

Website: www.itsyourmoney.ie

Our site has:

- information on financial products – from bank accounts to pensions;
- questions to ask and 'Dos and don'ts';
- a jargon buster to help you understand financial terms;
- on-line surveys for comparing products;
- loan and mortgage calculators;
- a budget planner;
- life-stage information; and
- details of any upcoming regional visits.

You can contact us through our website or at:
consumerinfo@financialregulator.ie

Information Centre: 6-8 College Green, Dublin 2

Our centre has dedicated staff who can:

- answer your questions about financial products;
- give you free access to our website; and
- direct you to other organisations that may be able to help you.

Our centre is wheelchair friendly and we have installed a loop system for hard of hearing consumers.

Can I check if a firm is regulated?

You can contact us on 1890 200 469 to check if a firm is regulated or you can click on to the warning notices on **www.financialregulator.ie** for a list of firms that have been operating without authorisation, or to download lists of the firms that we regulate.

We regulate:

- banks and building societies;
- insurance companies;
- brokers (insurance, investment and mortgage intermediaries);
- credit unions;
- moneylenders;
- investment management firms;
- collective investment schemes; and
- bureaux de change and money transmitters. (We regulate these for money laundering purposes only.)

Can I make a complaint about a firm to the Financial Regulator?

We do not sort out individual complaints; this is the job of the Financial Services Ombudsman. However, we can help by giving you the information you need to make your complaint and by logging your complaint as part of our ongoing regulation role. Contact us for a copy of our '**How to make a complaint**' fact sheet.



How to contact us...

Phone In

consumer help-line,
lo-call 1890 77 77 77

Log In

www.itsyourmoney
consumerinfo@financialregulator.ie

Drop In

Information Centre,
6-8 College Green, Dublin 2