



Seeking advice and redress on financial services

Information note

The National Consultative Committee on Racism and Interculturalism (NCCRI) was established in 1998 as an independent expert body focusing on racism and interculturalism. The NCCRI is a partnership body which brings together government and non-government organisations, and is core funded by the Department of Justice, Equality and Law Reform.

The NCCRI records racist incidents as a means of monitoring trends and providing a complementary data source to other reporting systems. Allegations of discrimination against people from minority ethnic backgrounds by banks and other financial institutions occasionally feature in the NCCRI racist incidents reports. In addition, the NCCRI has received reports of discrimination by insurance companies in relation to HIV testing and has carried out some preliminary research on this topic. This research is incorporated in an NCCRI Advocacy Paper entitled *Discussion on Potentially Discriminatory Practices by Financial Institutions – HIV Testing*.¹ The NCCRI has engaged with the Irish Insurance Federation with a view to improving transparency on this issue.

This note is intended to provide information for people who have enquiries or complaints about financial institutions, including complaints of racial discrimination. The following organisations can deal with enquiries and complaints in relation to banks and insurance companies.

1. The Financial Regulator

The Financial Regulator is responsible for the regulation of all financial services firms in Ireland and in the protection of the consumers of those firms. Financial institutions must comply with Code of Conduct rules, which oblige them to act in a fair and transparent manner when dealing with consumers. The Financial Regulator provides information and assistance to consumers who have a general service complaint, (for example charges, quality of service, administrative errors) as well as enquiries about a firm, product or service.

Consumer Information Department
Irish Financial Services Regulatory Authority
P.O. Box 9138
College Green
Dublin 2

E-mail: consumerinfo@FinancialRegulator.ie

¹ Available at: www.nccri.ie/advocacy.html. For additional information, please contact Fiona McGaughey, NCCRI Research and Policy Officer, email: fiona@nccri.ie / Tel: 01 8588006.

Consumer help-line: lo-call 1890 77 77 77
Open from 8am to 8pm Monday to Friday and from 9am to 1pm Saturday.
Drop in: Consumer Information Centre, College Green, Dublin 2. Open
from 9.30am to 5pm Monday to Friday. Late opening until 6pm
Thursdays.

2. The Financial Services Ombudsman

The Financial Services Ombudsman is a statutory officer who deals independently with complaints from consumers about their individual dealings with all financial services providers that have not been resolved by the providers. The Ombudsman is therefore the arbiter of unresolved disputes and is impartial. It is a free service to the complainant. Broader issues of consumer protection are the responsibility of the Irish Financial Regulator.

Financial Services Ombudsman's Bureau
3rd Floor
Lincoln House
Lincoln Place
Dublin 2

Email: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie
Lo Call: 1890 88 20 90
Tel: 01 6620899
Fax: 01 6620890

3. Equality Authority

Where a complaint relates to racial discrimination, information can be sought from the Equality Authority. Financial institutions are exempted from equality legislation in some cases, the Equality Authority can provide additional information on this.

The Equality Authority is a statutory body with a general remit to promote equality under the employment equality and equal status legislation. The Equality Authority provides information to the public on the equality legislation. The Equality Authority may at its discretion, where the case has strategic importance, provide legal assistance to people who wish to bring claims of discrimination to the Equality Tribunal on the grounds of gender, age, disability, sexual orientation, marital status, family status, religion, 'race' and membership of the Traveller community.

Equality Authority
Clonmel St
Dublin 2

E-mail: info@equality.ie
Website: www.equality.ie
Text Phone: 01 4173385
Telephone: 1890 245545 or 01 4173333
Fax: 01 4173366

4. Equality Tribunal

Complaints of racial discrimination in the provision of services by financial institutions can be brought to the Equality Tribunal; a quasi-judicial body that appoints Equality Officers to hear and decide claims of discrimination on the grounds of gender, age, disability, sexual orientation, marital status, family status, religion, 'race' and membership of the Traveller community. Equality Officers can also mediate in disputes.

In the case of discrimination in the provision of goods or services, a person wishing to make a claim of discrimination must notify the person against whom the claim is made in writing within two months of the date of the most recent occurrence of the discrimination. This written notification can be fulfilled by filling out a form, available from the Equality Tribunal. If there is no reply or the reply is unsatisfactory the complaint can then be referred to the Equality Tribunal within 6 months of the discrimination.

Equality Tribunal
3 Clonmel Street
Dublin 2

Email: info@equalitytribunal.ie
Website: www.equalitytribunal.ie
Tel: 01 4774100
Fax: 01 4774141
LoCall: 1890344424

5. NCCRI Racist Incidents Monitoring

The NCCRI has a confidential system for recording incidents related to racism, including racially motivated crime and racial discrimination. Incidents can be forwarded by non-governmental organisations or by the person who has been subjected to racism. The NCCRI does not typically take action on individual cases but the information is used to indicate trends and key issues to be addressed. A reporting form can be requested from the NCCRI or downloaded from the website.

NCCRI
Third Floor
Jervis House
Jervis Street
Dublin 1

E-mail: info@nccri.ie
Website : www.nccri.ie
Tel: 01 8588000
Fax: 01 8727621

For other areas of discrimination or racist crime, please refer to the NCCRI's *Seeking Advice and Redress Against Racism* handbook. Available upon request from the NCCRI, or download from: www.nccri.ie/pdf/ROI-Guidebook.pdf.