



# FMOS

Financial  
Markets  
Ombudsman  
Service



## Need help with your financial or investment dispute?

The Financial Markets Ombudsman Service (FMOS) was established on 1 January 2025 through the consolidation of the Ombudsman for Financial Services and the Securities Industry Dispute Resolution Center.

FMOS offers an independent, fair and free dispute resolution service for consumers and investors who are unable to resolve their complaints with financial service providers or capital market intermediaries.



### FMOS Jurisdiction

FMOS accepts disputes with direct financial losses not exceeding RM250,000 for the following products and services provided by our Members:

- i. Banking/Islamic banking/digital banking products and services
- ii. Insurance and takaful claims
- iii. Capital market products and services



### Who Can File a Complaint?

-  A financial consumer who uses or has used financial services or products provided by a Financial Service Provider or a Capital Market Intermediary:
  - for personal, domestic or household purposes; or
  - in connection with small business.
-  An individual investor or sole proprietor having a dealing or transaction relating to capital market services or products involving a Member.

### FMOS Members

You can file a dispute against the following Members:

- |   |   |  |
|---|---|--|
| <br>Licensed banks/Islamic banks/digital banks   | <br>Licensed insurers/takaful operators                    | <br>Prescribed development financial institutions                       |
| <br>Approved insurance brokers/takaful brokers   | <br>Approved financial advisers/Islamic financial advisers | <br>Approved issuers of a designated payment/Islamic payment instrument |
| <br>Licensed investment banks, stockbrokers, unit trust management companies, fund managers, private retirement scheme providers, and distributors |   |  |

## Contact FMOS for Free and Fair Dispute Resolution



**Financial Markets Ombudsman Service (FMOS)**  
[Reg. No: 200401025885]  
Level 14 Main Block Menara Takaful Malaysia  
No. 4 Jalan Sultan Sulaiman,  
50000 Kuala Lumpur, Malaysia

 +603 2272 2811

 [www.fmos.org.my](http://www.fmos.org.my)



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