



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:



Licensed banks/Islamic banks/digital banks



Licensed insurers/takaful operators



Prescribed development financial institutions



Approved insurance brokers/takaful brokers



Approved financial advisers/Islamic financial advisers



Approved issuers of a designated payment/Islamic payment instrument



Licensed investment banks, stockbrokers, unit trust management companies, fund managers, private retirement scheme providers, and distributors

Contact FMOS for Free and Fair Dispute Resolution



Resolving Disputes, Maintaining Trust

Financial Markets Ombudsman Service (FMOS)

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