

Know your rights with the ombudsman

Money matters may be on many people's minds at the moment. But where can you turn if you have a financial problem that you can't resolve?

Mature Times spoke to Caroline Wells, head of outreach at the Financial Ombudsman Service - the free service set up by law with the power to sort out problems between consumers and financial businesses - for some tips to help get your complaint taken seriously.

To find out more, visit:
www.financial-ombudsman.org.uk
 or phone 0300 123 9 123



Caroline Wells

Caroline's tips on getting money problems sorted out

If you need to make a complaint about a financial product or service, here are a few tips to help get your complaint taken seriously:

- 1. What are you unhappy about?** Be clear in your own mind what the problem is and how you would like it to be settled.
- 2. Try to stay calm.** No matter how upset you might be, try to be calm and polite. This can help you get your points across more clearly and effectively.
- 3. Get in touch.** First, contact the business you think is responsible and explain what has gone wrong. Try to have any relevant information to hand, for example statements, or policy documents.
- 4. Write or phone?** It can be a good idea to put your complaint in writing - and keep a copy of your letter. If you prefer to call, make a note of the time and date of the call, the details of what was said and the name and telephone number of the person you spoke to.
- 5. Taking things further.** The business will have a complaints procedure - if the person you are dealing with isn't able to take the necessary action to resolve your complaint, say you want to take things further. And remember, if the business doesn't settle the matter to your satisfaction, the Financial Ombudsman Service may be able to help.

Medal of dishonour

A DECORATED World War Two veteran who is the last surviving member of his bomber unit has been left "devastated" after callous burglars ransacked his home.

The 87-year-old hero returned from a friend's house to discover his medals missing and his military service photographs and memorabilia strewn around the property.

He is the only remaining person from his Lancaster Bomber Unit to have flown sorties over Germany and received a number of medals as a result of recognition of his bravery.

Discarded

Luckily, the thieves discarded these as they left the scene and they have been returned to the pensioner.

Police condemned the burglars, who made off with three wide screen televisions during the incident on Saturday in Barnstaple, Devon.

Detective Constable Noel Bourke said: "This was a callous crime which targeted an 87-year-old war veteran.

"Those responsible thought nothing of stealing medals honouring his achievements but fortunately these were recovered discarded near the house and returned to the gentleman.

"I hope that the nature of this offence will prompt people who may have information to come forward or may even prick the consciences



An Avro Lancaster Bomber

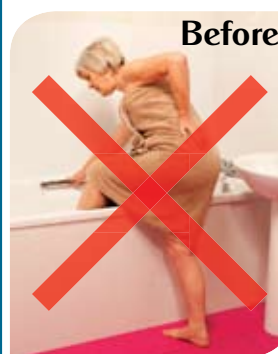
of the offenders to hand themselves in or at the very least return the televisions."

The man's son said his father was "very upset."

He said: "Obviously he's devastated and very upset, but he just wants them caught now so he can move on."

As the only remaining member of his unit, the 87-year-old veteran goes to Dronten in Holland for a festival in recognition of the assistance provided by Bomber Command, where he is treated as a VIP for the work carried out by him and his colleagues during the war.

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