

Tim

good day, I was given details of your web page and address today. I realise from conversations with others that you are far from having such a position in place but wondered if I might share my experience of dealing with a Jersey bank. I believe that this will highlight the urgent need for such a position. The present relationship between the Jersey Financial Services Commission (JFSC) and at least one major bank highlights the difficulty that an individual customer has when they are treated badly by their bank.

The bank in question lied when mis-selling an investment and the bank's own internal review confirms that the lies were told. The JFSc refuses to act and responded by saying that it will not address specific points of complaint. Prior to the evidence becoming available when I had complained previously the JFSC had written to the bank in question and said not to formally reply to the JFSC but just to review my complaint, respond to me and cc JFSC. Obviously this is not an investigation. To then ignore the evidence when produced does not inspire confidence in this broken system.

The "solution" that appeals to the bank and JFSC is to tell the customer to sue the bank if the customer can raise a £100,000+ to cover the cost.

This is just a way to shut down complaint. If there were an Ombudsman then the JFSc would not be able to hide nor would banks be able to ignore genuine customer complaints and people who previously banked in Jersey for 30 years would not have had to move their savings to the UK in order to get protection.

If you are interested please take the time to look at:

[http://www.youtube.com/watch?v= J-SebK9gKI&context=C4fa5c86ADvjVQa1PpcFPVYBDqR7p6PebxJFod-adnkTPPcRCyc6M=](http://www.youtube.com/watch?v=J-SebK9gKI&context=C4fa5c86ADvjVQa1PpcFPVYBDqR7p6PebxJFod-adnkTPPcRCyc6M=)

which will make your hair stand on end. It could happen to you.

Thanks for your time

George Burrow