

A PRACTICAL GUIDE TO FINANCIAL OMBUDSMAN SERVICE CLAIMS SECOND EDITION



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The Financial Ombudsman Service Financial Ombudsman Service,2001

The Essential Business Guide Anna McGrail,2008

A Practical Guide to Financial Ombudsman Service Claims Adam Temple,Robert Scrivener,2018-05-13 This book cuts a path through the rules of the Financial Ombudsman Service with practical guidance to the law and procedure of FOS complaints An indispensable guide for lawyers navigating such complaints and for those who wish to challenge FOS decisions It also addresses the difficult area of how FOS complaints interact with Court procedures

User's Guide to California's Human Services Classification System California. Office of Planning and Research,1979

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The Regulation of Mobile Money Sunduzwayo Madise,2019-03-26 The emergence of mobile money and other new forms of payment has changed the sovereign foundations of money Starting as a Department for International Development funded project in Kenya mobile money has now spread to many developing countries This book looks at the regulatory issues that mobile money poses and the potential risks to the financial system It undertakes a comparative study of mobile money regimes in Kenya Mala i Tanzania and South Africa Although the main study is on Mala i the lessons learnt are valuable to Sub Saharan Africa in understanding the regulatory issues surrounding mobile money The main argument that this book makes is that the traditional regulatory architecture of supervising the financial services is ill

suites to supervise new forms of money like mobile money With no requirement for a bank account mobile money is not subject to prudential regulation Mobile money is now considered a key developmental tool to achieve financial inclusion among the poor rural based unbanked and underbanked As opposed to traditional additive forms of financial inclusion mobile money is transformative In most jurisdictions where it has been launched mobile money has largely been regulated using light touch with regulation following innovation This work however proposes an approach based on the concept of really responsive regulation This approach is best suited to embrace mobile money as it passes from the pre financial inclusion to the post financial inclusion phases of its evolution This book will appeal to students and academics in the financial regulation field

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