

How the FCA can help you: animation transcript

When Meena's insurer went out of business, she was contacted unexpectedly with an offer to help her claim compensation.

The offer seemed good, and the adviser knew what he was talking about.

But before giving any of her details, Meena decided to check the firm on our Financial Services Register.

It showed that the firm was unauthorised.

Meena called our consumer line, who confirmed her decision not to contact the firm again and gave her more information on her next steps.

At the FCA, this is just one of ways we aim to help you.

We work to make sure that firms treat you fairly and deliver products and services that meet your needs.

If you come across a financial scam, a misleading financial advert or a financial contract that seems unfair, you can report it to us.

If you're looking to buy a financial product or service, our Financial Services Register will show you if the business is authorised.

Our Warning List will also show you which firms to avoid.

Or if you just want to learn more about avoiding scams, choosing investments or your consumer rights, our ScamSmart, InvestSmart and consumer pages are a great place to start.

We don't work alone when it comes to protecting your money. We also work closely with other organisations to make sure you're covered if things go wrong.

The Financial Ombudsman Service settles complaints you might have about a financial service or product.

The Financial Services Compensation Scheme (FSCS) protects you when authorised firms go out of business.

And MoneyHelper offers money, debt and pensions guidance that's backed by Government.

After speaking to us, Meena decided to go to the FSCS. But if you're confused about where to go, we'll help guide you to the right place.

Visit: [fca.org.uk/consumers](https://www.fca.org.uk/consumers)