



## Feel out of tune with your bank?

the ombudsman can help you restore the harmony

**0300 123 9 123**  
**financial-ombudsman.org.uk**

Getting financial problems sorted is our job – and it could be yours too.

At the Financial Ombudsman Service we employ a wide range of people with all kinds of skills. For more information and to register your details with us, go to [financial-ombudsman.org.uk/careers](http://financial-ombudsman.org.uk/careers)




# ombudsman

## IF ONLY I'D KNOWN THAT EARLIER...

### ADVICE FROM THE FINANCIAL OMBUDSMAN

Whether you're a relentless Glastonbury-goer or a V-festival virgin, every festival will bring a new experience and teach you festival secrets that you'll wish you'd known earlier! While tips on where to pitch your tent or how early to get to the main stage may be quite hit and miss, picking up a couple of secrets on how to manage your money and cut the costs are a must.

We asked some festival fanatics at the Financial Ombudsman Service—the free service with the power to sort out problems between consumer and banks or insurance companies—for tips they wished they'd known earlier to stay festival finance savvy.



#### SINEAD

Be realistic about how much cash you'll need. While most festivals will have cash machines they will probably charge you so be sure to factor in extra costs for withdrawing money if your festival is abroad. Building up £30 in withdrawal charges is never fun!

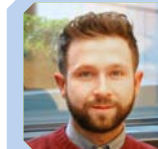


#### SOPHIE

Keep your car keys in a secure place. If the festival has lockers use them and always sleep with valuables in your sleeping bag. And if you're using a sat-nav, change the 'Home' location. That way if a thief does take your car, you won't give them directions back to your home as well.

#### MICHAEL

If you're heading off for a festival abroad, don't lose your passport—sounds dumb but it happened to me. And remember to get travel insurance, you might think you're saving money by not getting it but it will cost you more in the long run if something goes wrong.



#### TOM

Leave your smartphone at home and take an old Nokia. Even if your phone is insured making a claim can be a hassle and there may be restrictions on the policy. Taking an old phone removes any worry.

We hope that following these tips will help you manage your money at festivals this year. But if you do have a problem with a bank or insurer that you can't sort out, the ombudsman might be able to help.

0300 123 9 123 or [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)