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Author Sheng-Chung Feng
Author's Email Address No Public.
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Abstract
With the trend of financial innovation and financial market liberalization, financial institutions have broken the single mode of business and moved forward to the trend of cross mode and providing multiple services.
Though financial supermarkets provide consumers the convenience of purchasing what you need in a place, the rights of consumers have been offended by the broad gap of information or risks between consumers and financial institutions with the combine of financial organizations.
Therefore, many countries have focused on the protection of consumers when financial laws were amended with the financial integration. For example, Financial Service and Market Act of UK, Financial Instruments and Exchange Law of Japan are all aimed at raising or strengthening the protection of financial services consumers. Besides, British set up Financial Ombudsman Services to provide another choice for consumers to resolve disputes of financial services. By Financial Ombudsman Services, consumers can get effective and thorough adjustment of financial conflicts.
Compared with other countries, Taiwan has faced the integration of financial services, but we didn't legislate for protection of financial services consumers.
Financial services disputes have occurred in these years, such as the crisis of two cards—credit card and cash card in 2005 and the misunderstanding of fortune management business caused by the lack of detailed account about information and risks of financial goods. The above-mentioned events revealed the weakness of laws for the protection of financial services consumers.
Hence, this article will focus on the protection of financial services consumers with the background of financial integration and discuss in three aspects - the sale of financial goods, consumers credit, and the financial services dispute resolution. Hope this article can become one of the references of legislation in the future.
Advisory Committee Lin,Mei-Chun - advisor

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