

Your complaint and the ombudsman

Easy read

About the ombudsman

We can help if you are unhappy with a financial business. For example, if you have a problem with your bank.



It does not cost anything to use us.

We do not take sides. We look at what has happened and give our view.

If something has gone wrong, we can help put it right.

We can help with:

- bank accounts
- credit, debit and store cards
- payment protection insurance (PPI)
- other insurance
- loans, including payday loans
- other credit, like car finance
- mortgages
- debt collection
- money transfers and payments made online
- financial advice, savings and investments
- pensions



If you need help, phone us on 0800 023 4 567.
We can call you back.

We record phone calls to help us do things better.

What should I do first?

First, give the business a chance to sort things out.

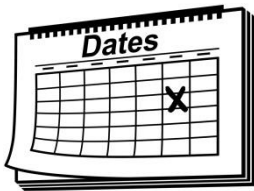


Tell them what the problem is. And tell them how you want things to be put right.

The business has up to 8 weeks to give their final answer about your complaint.

Contact us if you are unhappy with the business's answer. Or if you do not get an answer.

We can tell the business about the problem for you. Just contact us.



Time limits apply to making a complaint. If you think something is wrong, act as soon as possible.

If your complaint is about payment protection insurance (PPI), you must complain by 29 August 2019 at the latest.

How do I ask you to help?



You need to contact us within 6 months of the business's final answer.

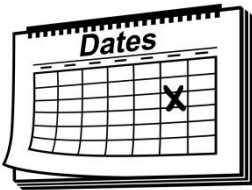
You can phone us or visit our website. We will need to know:

- your name and address
- what the problem is
- any other details if you have them. For example, your bank account number.



We can talk to you in a different language.
We can also use different formats like large print or CD.

Is there a deadline for making a complaint?



Time limits apply to making a complaint. So it is best to take action as soon as possible.

We might not be able to help if:

- what you are complaining about happened more than 3 years ago *and*
- you complain more than 3 years after you became aware that you had a reason to complain. Or if we think you should have been aware before then.

The business's final answer has a date on it.

You need to contact us within 6 months of that date.

There is a deadline of 29 August 2019 for complaining about PPI. See www.fca.org.uk/PPI for more information.

What will you do?

Once you have contacted us, we will

- ask for your side of the story – and the business's side of the story
- find out the facts of what has happened
- tell you and the business what we think.



We can explain if there has just been a mix up. And we will tell you if you have not lost out.

But if you have been treated unfairly, we will tell the business to put things right.

You do not have to agree with us.

And you can let us know that you no longer want our help at any time.

How long does it take?

It depends on what the problem is.

We might sort things out in a few days.

If we need more information, it might take a few weeks.

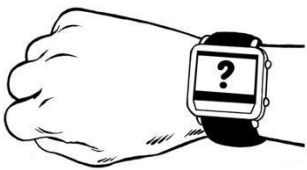
It could take longer if your problem is complicated.

It could also take longer if you have complained about payment protection insurance – PPI.

And it could take longer if you or the business want an ombudsman to make a final decision.

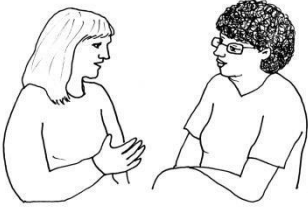
We will always let you know what is happening. Let us know if your situation is urgent.

For example, tell us if you are very ill or having trouble with money.



Do I need help to come to the ombudsman?

We want to hear from you in your own words. We will explain anything you are not sure about.

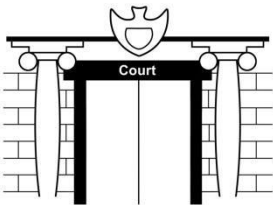


You do not need to pay anyone to complain for you – for example, a solicitor or a claims company.

If you pay someone, it might come out of any compensation you get.

We can talk to a member of your family or a friend. Or someone else who is helping you for free – like Citizens Advice.

Are you like a court?



We are not like a court. We will sort things over the phone and in writing.

The most we can make a business pay you is £150,000.

If you think you are owed more than £150,000 it might be better to go to court.

If you disagree with our final decision, you can still go to court.

The court's answer might be different to ours.

Once we have made a final decision, we will not be involved any more.

I run a small business. Can you help me?

We can help some small businesses. Your business must have:

- an annual turnover of up to 2 million euros and
- fewer than 10 employees.

We will let you know if we can help.

can you punish financial businesses?

We do not punish financial businesses.

We will make sure you are not worse off.

The regulator set the rules that businesses follow.

The regulator is called the Financial Conduct Authority.

We tell them what we are seeing.

And they can fine businesses that break the rules.

