

working with consumer representatives

People might not know about our service – and we're not everyone's first port of call when something goes wrong with their finances. So it's important that we have strong relationships with a diverse range of local and national advice organisations, charities and other consumer networks. These relationships work both ways: first, consumer representatives can help

the people who turn to them to reach our service. Equally, if people who contact us need specialist support that we can't offer, we can signpost them to organisations that can.

In 2016/2017 we maintained and grew these partnerships – including continuing to run free UK-wide workshops for local consumer advice workers, meeting MPs' caseworkers, and sharing our experience of complaints with organisations including Which?, Citizens Advice, MoneySavingExpert and StepChange Debt Charity.



Latest data shows that a quarter of all UK payment transactions are now made using contactless technology



cancer charity asks for clarity about life cover

A cancer charity contacted us about Mr C, who had been given just a few weeks to live. He was worried that his wife would struggle to afford their mortgage repayments after he died.

The charity told us that when Mr C had checked his life assurance arrangements, his provider had told him that his cover wasn't guaranteed to pay off the mortgage. Mr C felt he'd been sold useless cover – and the charity wanted our view.

The life assurance provider agreed that we could look into Mr C's concerns straightaway. They quickly sent over some information from financial planning meetings they'd had with Mr C. We could see that he'd previously been offered the type of cover that would have paid off his mortgage. But he'd turned it down, saying he already had other cover.

The provider told us that Mr C had three other life policies. When we looked at the values of these, we found there would be enough money to pay off Mr C's mortgage. We confirmed this with the cancer charity, who went on to explain the situation to Mr C – giving him the peace of mind he wanted that his wife wouldn't lose their home.