

how we deal with your complaint

what does the Financial Ombudsman Service do?

Our job is to help sort out problems between consumers and financial businesses – as fairly, honestly and quickly as we can – without taking sides.

We look at each case and its circumstances individually. We listen to both sides of the story and give an honest answer based on what we've seen and heard.

Many problems are caused by a misunderstanding between two sides. So part of our work is to make sure each side knows where the other is coming from.

how can you put things right?

If we think the business has treated you fairly, we will tell you. But if we agree they have done something wrong – and you have lost out as a result – we can tell the business responsible what it should do to put things right.

In some cases we may suggest a compromise – which involves both sides in a bit of give and take to arrive at an acceptable solution.

Where we decide the business should pay compensation, we can tell them to pay up to £150,000 (£100,000 for complaints we received before 1 January 2012).

But most cases we see involve amounts much less than this. If you think this limit could affect the outcome of your case, let us know – and we will explain what it might mean for you.

so what happens next?

We will usually start by checking whether your problem is something we can help with.

One of our adjudicators will then see whether we can sort things out by:

- look at your side of the story
- getting in touch with the business to get their side of the story
- weighing up the facts *and*
- telling you and the business what we think.

Because we don't take sides, we are able to stand back and take a look at the situation with a fresh perspective. This means we can often come up a solution that both sides are happy with.

If we can't do this, we may need to take a more formal approach. The adjudicator working on your case could have more questions for both you and the business. We may also ask for other documents and information.

When we have our answer, we will let you know – setting out how we think the complaint should be resolved. Usually both sides accept our answer and most issues are sorted out at this stage.

what if this still doesn't resolve the problem?

If either you or the business don't accept what we say about your complaint, either of you can ask for an appeal. This involves the case being reviewed by one of our ombudsmen.

An ombudsman's decision on a case is final and is the end of our process. No ombudsman, no matter how senior, can overturn the decision of another ombudsman.

If you don't accept our decision you are still free to take your dispute to a court instead. However, we can't give you legal advice about any court requirements or restrictions (for example, on time limits).

how long will this take?

Once we have all the information we need, we'll give you an answer as soon as we can.

But if your case is about PPI, because of the large number of people who've asked for our help – one and a half million so far – it could take a few months to let you know what we think. And if your case is particularly complex, it could take longer.

We'll always keep you up to date – and we'll let you know as soon as there is news to tell you.

can I see information about my case?

Yes. The adjudicator will share all the relevant information with you. If you think there's something we haven't shown you that you would like to see, please just ask.

Occasionally, there might be information that we can't share with you – for example, personal information about someone else, or commercial information about a business. We deal with a lot of sensitive information both about consumers and businesses, and it's important that we handle that information responsibly.

will I need to have a face-to-face meeting?

We generally sort out complaints using the information we are given in writing and over the phone. It is only very rarely that we find it necessary or helpful to have face-to-face meetings (or "hearings") with both sides.

We will only hold a hearing if we think the case can't be decided fairly without one.

If you would like us to hold a hearing, you will need to let us know as soon as your case has been referred to an ombudsman.

complaints about our service

If at any time you are unhappy with the level of service we have provided, please get in touch with the person dealing with your case and let them know.

If this doesn't sort things out, a senior manager can look into the problem.

If you'd like information in Braille, large print or on audiotape/CD – or in a different language – just let us know.

how to contact us

write Financial Ombudsman Service, Exchange Tower, London E14 9SR

email complaint.info@financial-ombudsman.org.uk

phone **0800 023 4 567** (Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm)

If you're worried about the cost of calling us, we'll be happy to phone you back.
Calls are recorded for training and monitoring purposes.

website www.financial-ombudsman.org.uk

This factsheet for consumers is only a general guide. It is not legal advice. We look at each case on its own individual facts and merits. We will always give you the chance to query anything you don't understand or agree with. © FINANCIAL OMBUDSMAN SERVICE LTD, FEBRUARY 2017.