

# How we can help with your complaint

## Financial Ombudsman Service



**Easy read booklet**

# Who we are and what we do



We are the **Financial Ombudsman Service**.



We are here to help you to sort out a **complaint** with a **financial business**.



A complaint is when you say that you are not happy with how you have been looked after.



A financial business is a company that you borrow money from like your bank, credit union, credit card company or a loan company.

# How you can get in touch with us



Go to our website **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**



Call this telephone number  
**0800 023 4567**



Send an email to this address  
**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**



Write to us at this address  
**Financial Ombudsman Service  
Exchange Tower  
London E14 9SR**



You can get in touch with us yourself. But we can talk to someone in your family, one of your friends or someone else if you prefer.



Tell us if you want us to use a different language.



Tell us if you want our information in another format. This might be Easy Read, Large Print, Braille or Audio.



If it helps you use our service more easily we will change other things too.

## How we can help you



We can help if you have made a complaint to the financial business and you aren't happy with their answer.



If we think you haven't been treated in a good and fair way, we will help you. You **do not** have to pay us to help you.



We can help with complaints about:

- bank accounts and bank cards
- insurance for your home, car or when you travel to another country
- problems with loans.



# How we can help if you have a business



There are rules about when we can help a business.



The rules are different if what you are complaining about happened before or after 1 April 2019.



The rules are about things like:

- the number of people working for you
- the amount of money made by your business each year.



Please get in touch with us to find out if we can help you.

## When we can help you



You have to tell the financial business about your complaint first. Tell them what happened and what you want them to do.



If you don't know how to complain to them ask us for help.



They have to give you a final answer in **8 weeks** or less.



If they do not answer you or you are not happy with their answer, get in touch with us.

## When you can complain



It is a good idea to complain as soon as you can.

We can't help you if:

- what you're complaining about happened more than six years ago
- you complain more than 3 years after you know there's a problem.



It's too late to complain about the sale of PPI now. The deadline to complain was 29 August 2019.



PPI is Payment Protection Insurance. You might have paid for this if you have a mortgage, credit card or borrowed money from a financial business.

# What we will do if you get in touch with us



- ✓ We will ask about you and about what happened.



- ✓ We will ask the financial business what happened.



- ✓ We will think about what has happened.



- ✓ We will tell you how we think your complaint can be sorted out.

# What we can change



We might think the financial business has done the best they can. We will explain why.



If we don't think they have treated you in a good and fair way, we will tell them to make things right for you.



We might tell them to:

- say sorry to you
- give you some money



Go to our website **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)** to find out how much money we might tell them to give you.

## What to do if you don't like our answer



If you don't like our first answer, you can ask us to look at your complaint again. We will think about it and give you our final answer.



If you are happy with our answer, the financial business has to do what we say.



If you aren't happy with our final answer, we can't help you anymore. But you can take your complaint to court if you want.



Tell us if you don't want us to help anymore. If you are unhappy with us, we will try to fix it.

## How long it takes us to help you



We might sort out your complaint in a few days. But we might take a few weeks or months or longer.



If you aren't happy with our first answer and ask us to look at your complaint again, this takes longer. The financial business might ask for this too.



Tell us if we have to send our answer to you quickly. This might be if you are very poorly or if you haven't got much money left.



We will tell you what we are doing so you know when we will send our answer.

# How we are different to a court



We are not a **court**. A court is a formal place where laws and rules are made that we all have to follow. We are more relaxed and friendly than a court.



You **do not** have to give us any money.



You **do not** have to meet us. You can ask for our help by email, calling us or writing to us.



We can talk to someone in your family, one of your friends or someone else if you prefer.

# What to do if you want a court to help



It might be better to ask a court for help. For example, if the money you want from the financial business is more than we can tell them to give you.



We won't usually look at a complaint if a court has already done this.



If you are happy with our final answer, a court won't look at it either.



If you aren't happy with our final answer, you can take your complaint to court. They might think about it in a different way and give a different answer to us.

Thank you to A2i for the words  
**[www.a2i.co.uk](http://www.a2i.co.uk)** (reference 30773)

The full version of this document is called  
“Consumer Leaflet”