



Financial
Ombudsman
Service

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ombudsman news

essential reading for people interested in
financial complaints – and how to
prevent or settle them



Ombudsman news issue 149

Welcome to the latest ombudsman news.

As we said last time, we're currently reviewing our content and design, so it's another short update from us this time. But we've still got some news and insight to share - including our latest view of trends in complaints, and new resources to help resolve and prevent complaints about lending. We've also refreshed our online content about payment protection insurance (PPI), to help answer common questions about next week's deadline.

We'll be back later in the year. In the meantime, thank you to everyone who responded to our reader survey - and please feel free to share any more feedback with us by replying to this email.

Best wishes

The ombudsman news team

Complaints snapshot for Q1 2019/20

We've [now published](#) our latest quarterly data about the complaints we're receiving about financial products and services - this time for April, May and June 2019. We received 136,681 new enquiries and 70,304 new complaints – with 12,538 complaints passed to an ombudsman for a final decision.

You can look at the full dataset [on our website](#).

Complaints about claims management companies

For the first time, we've published a quarterly data snapshot of complaints we've received about claims management companies (CMCs).

These complaints came under our remit on 1 April 2019, when the Financial Conduct Authority became CMCs' regulator, and are handled by a separate part of our service with its [own website](#). This quarter, only one issue - PPI - has met the publication

threshold of having 30 complaints about it received and resolved. You can read our analysis [here](#).

Read our updated content on affordability

Earlier in August we published [updated guidance](#) for businesses about resolving complaints about the affordability of borrowing. It explains the types of complaints we see, the questions we ask when we're investigating them, and the ways that we typically suggest putting things right if we decide a borrower has been treated unfairly. Reflecting this guidance, we've also [added to our resources](#) for people who've borrowed money and think they might have a complaint.



PPI complaints deadline - read our updated resources

People who think they've been mis-sold PPI until 29 August - next Thursday - to complain to the business they think is responsible. Businesses have eight weeks to try to resolve customers' complaints - and customers then have up to six months to refer their complaints to us.

As the deadline approaches, we've updated our online resources for [businesses](#) and their [customers](#) to address common questions they might have.