

what happens now I've got an ombudsman's final decision?

If you accept an ombudsman's final decision before the deadline the ombudsman has set, the decision becomes legally binding. This factsheet explains what that means – for you and the business you've complained about.

why have I got an ombudsman's final decision?

We haven't been able to resolve your complaint informally. So either you or the business you've complained about asked for an ombudsman to review the complaint. The ombudsman's final decision explains the conclusions they've reached – and how they think your complaint should be resolved.

what does a "legally binding" decision mean?

It means that if you accept the ombudsman's decision before the deadline:

- the business has to do whatever the ombudsman has told it to do to put things right for you
- if the business doesn't cooperate, you can ask a court to make the business do what the decision says
- you won't usually be able to take separate legal action against the business about the issues you've complained about.

what if I don't agree with the final decision?

If you don't agree with the ombudsman's decision, you don't have to accept it. And if you don't accept the decision, it won't become legally binding.

In that case, the business won't have to do what the ombudsman has decided. Your rights to take other action won't be affected. But if you want to take legal action, other restrictions, such as time limits, might apply.

No ombudsman can change the decision of another ombudsman. Once an ombudsman has made a final decision, our involvement in the complaint is over – whether or not you accept the decision.

what if the business doesn't agree with the decision?

If you accept the decision before the deadline, the business has to do what the ombudsman says – whether it agrees with the decision or not.

It's very rare for a financial business not to do what an ombudsman tells them. If there's a delay, we'll ask the business what's happening and keep you updated.

Our final decisions are legally enforceable. So if the business doesn't comply, you can ask a court to make them do what the ombudsman has said. We can't give legal advice or represent you in court, but we can talk you through what this involves. You can also find out more information in our factsheet [*enforcing an ombudsman's decision in court*](#).

We also report businesses that don't comply with our decisions to their regulator – the Financial Conduct Authority (FCA). The FCA can take action against businesses that break the rules.

if the decision says I should get compensation, who pays it?

If you accept the ombudsman's decision before the deadline, it's the business that has to pay any compensation. The Financial Ombudsman Service doesn't pay the compensation itself.

what if the financial business can't pay?

If a financial business genuinely can't afford to pay compensation that an ombudsman has ordered, and the business is regulated by the FCA (or by a previous regulator), then the Financial Services Compensation Scheme (FSCS) may be able to help.

The FSCS is a "safety net" for customers of regulated financial businesses that can't pay what they owe. It's completely separate from the ombudsman service and has its own rules. Whether it can help will depend on what your complaint is about. And if it can, you might not get the amount of money that the ombudsman has ordered.

If necessary, we can explain more about the FSCS and pass on your details to them if you're happy for us to do so.

This factsheet is a general guide – it isn't legal advice. We look at each case on its own individual facts and merits.

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