

what happens now an ombudsman is making a final decision?

This factsheet explains what to expect if you or the business you've complained about ask for an ombudsman's final decision.

what is an ombudsman?

If we can't resolve a complaint informally, the last step in our process is for one of our ombudsmen to review it. An ombudsman is someone with legal powers to resolve complaints – under the *Financial Services and Markets Act 2000*.

If someone who's made a complaint accepts an ombudsman's final decision, the business involved has to do what the decision says.

Our ombudsmen come from a wide range of backgrounds – which you can read about on our [website](#).

will the ombudsman change the outcome of my complaint?

The ombudsman will carry out a new and independent review of the complaint – looking again at everything you and the business have told us. They'll look at what we've said about your complaint so far. And then they'll make up their own mind about what's fair and reasonable in the circumstances.

It's possible that the ombudsman will reach a different conclusion to the person who's already looked into your complaint.

This can happen, for example, if new information comes to light at a late stage. If the ombudsman's conclusion is different, we'll let you know before they make a final decision.

You'll have the opportunity to consider what the ombudsman has said, and to respond with more evidence or points if you want to.

when will I hear from the ombudsman?

An ombudsman will review your complaint as soon as possible – and we'll keep you updated about when you're likely to hear the outcome.

can I talk to the ombudsman about my complaint?

In most cases, the ombudsman will already have all the information they need to make their final decision.

If you want to give us any new information, please let the person who's been handling your complaint so far know as soon as possible.

Our ombudsmen can hold face-to-face meetings to help resolve complaints. It's up to the ombudsman to decide whether to do this – but it's very rarely necessary. Our [hearings](#) factsheet has more information.

will the ombudsman look at all the points I've raised?

The ombudsman will look at everything you've told us about your complaint. In their final decision, they'll focus on what they think the key issues are – so the decision might not discuss every point in detail. The ombudsman will explain the evidence they've relied on, the conclusions they've reached and the reasons for their decision.

what can an ombudsman tell a financial business to do?

If the ombudsman decides a business has acted unfairly – and caused a consumer to lose out in some way – they'll tell the business what it needs to do to put things right. As far as possible, the ombudsman will aim to put the person who's complained in the position they'd be in if the problem had never happened.

Our ombudsmen can make a business pay up to £150,000 to put things right – and can recommend that it pay more.

But most complaints involve smaller amounts of money – or no money at all. For example, an ombudsman might tell a business to correct the information on someone's credit file.

how will I get the decision?

It's possible that, once the ombudsman has reviewed your complaint, they think there's still a chance of resolving things without a final decision. If so, we'll contact you to discuss that.

In most cases, the ombudsman will send you and the business a written "final decision". It will explain what the ombudsman thinks about the complaint and what – if anything – they think the business must do to put things right.

what happens then?

If you accept the ombudsman's final decision, it's legally binding – so the business will have to do what it says. There's more about this in our factsheet *what happens now I've got an ombudsman's final decision?*

We publish our final decisions on our website – naming the business, but making sure you can't be identified. If you have any questions about this, please talk to the person who's been looking into your complaint so far.

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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