

# your complaint and the ombudsman

## about the ombudsman

The Financial Ombudsman Service can step in if you've complained to a financial business – but you're not happy with the way things have turned out. It doesn't cost anything to use us. We'll look at what's happened and give an unbiased view. And if something's gone wrong, we can help put it right.

Last year, more than two million people contacted us about problems with:

- bank accounts
- credit, debit and store cards
- payment protection insurance (PPI)
- other insurance, like motor, travel and household
- loans, including payday loans
- other credit, like car finance
- mortgages
- repayment problems and debt collection
- money transfers and online payments
- financial advice, savings and investments
- pensions

If you're not sure if we can help, phone us on 0300 1239 123. If you're worried about the cost of calling us, we'll be happy to phone you back.

## what should I do first?

Before we can look into your complaint, the business needs to have a chance to sort things out. So first of all, get in touch with them to explain what's happened – and how you want things put right. If you're not sure about anything, contact us. We can tell the business about the problem for you. The business has eight weeks to give their final answer to your complaint. If you're not happy with how things turn out – or you don't get an answer within eight weeks – we'll see how we can help.

## how do I ask you to step in?

Phone us and tell us what's happened. We'll need to know:

- some personal details – like your name and address
- what the problem is – and what your ideal solution would be *and*
- your account number or policy number, if you have them.

Or you can download our form from our website and send it back to us. Let us know if we can make things easier for you – for example, by using a different language, or a different format like Braille, large print or CD.

You'll need to contact us within **six months** of the business's final response to your complaint.

## what will happen if you look into my complaint?

If we can help with your complaint, we'll:

- ask for your side of the story
- ask the business to tell us their side
- weigh up the facts – what we've heard and what we've seen *and*
- tell you and the business what we think.

If we think there's just been a misunderstanding – or the business's response to your complaint is fair – we'll explain why. But if we decide the business has done something wrong, we'll tell them to put things right.

We sort out most problems at this stage. But if you (or the business) don't agree with what we've said, you can ask for a formal, final decision by an ombudsman.

Once an ombudsman has made a decision, our involvement ends. But if you're unhappy with the outcome, you can still go to court.

## how long does it take?

It's hard to say how long it'll take to give you an answer. It depends on how complicated the situation is – and how much information we need to sort it out.

We can sort out some problems in just a few weeks. But it can take longer – and if it's PPI, it could be two years.

We'll always let you know what's happening. And if your situation's urgent – for example, if you're seriously ill or in financial difficulties – we'll try our best to help.

## is there a deadline for asking you to step in?

You need to contact us within **six months** of the date of the business's response to your complaint.

And we might not be able to help if:

- what you're complaining about happened more than **six years** ago *and*
- you complain more than **three years** after you realise (or could have realised) there's a problem.

## do I need help to complain?

We want to hear from you in your own words – and we'll explain anything you're not sure about. So you don't need to pay anyone to complain for you – for example, a solicitor or a claims company.

If you pay someone, it might come out of any compensation you get.

But we'd be happy to talk to a member of your family, a friend or someone else who's helping you for free – like Citizens Advice. Just let us know on your complaint form.

## is using the ombudsman like going to court?

We're far less formal than a court. You don't need to present your "case" in person. We'll sort things out over the phone and in writing.

Our service isn't right for all situations. The most we can make a business pay you is £150,000. So if you think your complaint involves more than that, it might be better for you to go to court.

Or you might prefer the court if you want to cross-examine the business yourself.

If you're involved in court action, we might still be able to help. But we won't usually look into a complaint that a court has already decided.

## I run a small business – can you help me?

We can look at complaints from smaller businesses with:

- an annual turnover of less than two million euros *and*
- fewer than ten employees.

The situation isn't always straightforward. If you get in touch, we'll see whether we can help.

## can you fine businesses?

We're not here to "punish" or fine businesses. We'll look into what happened to you – and if the business has done something wrong, we'll make sure you're not out of pocket.

But we do tell the regulator, the Financial Conduct Authority (FCA) what we're seeing. The FCA sets the rules that businesses follow – and fines businesses that break them.

**This is only a general guide. The rules we follow can be complex but we'll explain if any apply to your situation.**