

the advice
worker's guide



how we
can help



Financial
Ombudsman
Service

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HELP

TALK

FREE

FAIR

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FOR EVERYONE



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 Financial Ombudsman Service

 financial-ombudsman.org.uk

can't move things forward?

If your client has a problem with a financial business that they can't sort out, we could help them move on.

key facts about the ombudsman

- We're free to use.
- We're informal – we look at the facts of the case, not how well it's presented.
- We can look into complaints about most financial products and services – from debt collection and payday loans to insurance and mortgages.
- We're completely independent and impartial – we'll look at both sides of the story and give an honest answer.
- If we think a business has treated someone fairly, we'll explain why – and if not, we'll tell them to put things right.

what sort of problems can the ombudsman help with?

We can look into complaints about most financial products and services – including:

- debt collection and payday loans
- loans and credit cards
- insurance – including motor, holiday and home
- catalogue shopping and store cards
- mortgages
- hire purchase and pawn broking
- savings and investments
- credit broking or debt counselling
- pensions
- financial advice

what if I'm not sure you can help – or if my client has a valid case?

If you've got any questions about the ombudsman – however big or small – phone our helpline for advice workers. We can talk through how we'd approach a particular problem – or tell you more about using our service.

We're here from 8am-6pm, Monday to Friday, on **020 7964 1400**.

Or you can email us at technical.advice@financial-ombudsman.org.uk.

my client isn't happy with a business – what should they do first?

Before we can look into a complaint, the business must have had a chance to sort things out. So the first step is to let the business know what's wrong – and how your client wants things put right.

There's no requirement to complain in writing, but it's always useful to keep a record of when the complaint was first made. If your client isn't sure where to begin, they can get in touch with us. We can contact the business on their behalf and get the process going. And don't forget that your client can choose to be represented. So you can complain to the business – and talk to us – on their behalf, so long as they say they're happy with that.

The business should provide their “final response” in **eight weeks or less**, depending on what's being complained about.

If your client isn't happy with what the business says – or if they haven't received a final response in the required time – they can bring their complaint to us.

They need to do this within **six months** of the date of the final response.

It's good to be pragmatic – so if a business has said they need more time to investigate, it might be worth waiting until you have the final response in hand before asking us to step in.

There's more information on our website under “how to complain”.

You can also order copies of our consumer leaflet, *your complaint and the ombudsman*, for free – just call **020 7964 0092** or email publications@financial-ombudsman.org.uk

what's the best way for my client to contact the ombudsman?

Your client can phone us on:

0800 023 4 567

calls to this number are free from landlines and mobile phones

or

0300 123 9 123

calls to this number are charged at the same rate as 01 or 02 numbers

Our consumer helpline is open from 8am to 8pm, Monday to Friday, and also from 9am to 1pm on Saturday. And if your client is worried about call costs, we'll be happy to call them back – they just have to ask.

Your client can also email complaint-info@financial-ombudsman.org.uk.

my client has a specific communication need – will that be a problem?

No. Just let us know what's needed, and we'll see how we can help.

For example, we can use Braille, large print or audiotape – and we can make and receive calls using Text Relay. We can also communicate in more than 25 languages – and get an interpreter on the line almost immediately.



do you offer training – or can we meet you?

We run training events across the UK – so people who work in the consumer advice sector and in the community can learn more about our work and ask us questions face-to-face. We also attend national and regional exhibitions, conferences and community events.

We want to meet as many people as possible – so please keep an eye on the “news and outreach” section of our website to see when we’ll be in your area.

We’d also welcome any suggestions for events we could attend – even if you’d just like us to come and visit your office. You can let us know on **020 7964 1400** or at outreach@financial-ombudsman.org.uk.

where can I get more information?

As well as phoning our helpline, you can get answers to some frequently asked questions about the ombudsman on our website – under “FAQs”. There’s also an online version of this guide and information about our outreach work.

Under “publications”, you’ll find guidance on specific financial issues, information about how we work, as well as consumer factsheets – which your clients might find helpful.

And our regular newsletter, *ombudsman news*, includes useful case studies and articles about our approach to the complaints we’re seeing. You can look at current and past issues online – or ask us to add you to our mailing list.

tips for advisers

- Don't get bogged down in quoting regulations or law when you tell us about a complaint. We want to hear what's happened in your client's own words – so we can get to the heart of the problem.
- Don't sit on the problem. If the business has given its final response, it's unlikely to change its mind. If your client misses the time limit for referring their complaint to us, it's very unlikely we'll be able to help.
- Remember – you can represent your client. If you know they need a helping hand, fill out your details on the complaint form – and you'll be our main point of contact.
- Our helpline for advisers is here for you – so talk to us! If you're ever unsure about whether the ombudsman can help your client – or you'd like our take on a situation – just give us a call.



Financial
Ombudsman
Service

outreach team

helping advice workers with general questions
or case-specific queries

020 7964 1400 (8am to 6pm, Monday to Friday)

technical.advice@financial-ombudsman.org.uk

consumer helpline

0800 023 4567

0300 123 9 123

(8am to 8pm Monday to Friday and 9am to 1pm Saturday)