

you and your
constituents



how we
can help



Financial
Ombudsman
Service

LISTEN

HELP

TALK

FREE

FAIR

SHARE

FOR EVERYONE



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 Financial Ombudsman Service

 financial-ombudsman.org.uk



what we do

- We sort out problems between businesses providing financial services and their customers.
- Our service is free to consumers.
- We respond to around two million enquiries a year.
- If a consumer has complained to the business but is not satisfied with the response – they can ask us to look into the complaint.
- We handle complaints about all kinds of money matters – from home insurance and mortgages, to savings accounts and credit cards.
- We are completely independent and unbiased. When we look into a complaint, we look carefully at both sides of the story and weigh up all the facts.
- If we decide the business has treated the consumer fairly, we will explain why. But if we decide the business has acted unfairly – and the consumer has lost out as a result – we can tell the business to put things right.
- If we “uphold” a complaint, we can tell the business to compensate the consumer for losses up to £150,000.
- We talk to consumers and businesses every day – so we see a lot first hand. We also work with the industry regulator (the Financial Conduct Authority) to share what we see – to help prevent future problems.

how should my constituent ask the ombudsman service to look into their complaint?

Before the ombudsman service can look into a problem, your constituent needs to complain to the business they are unhappy with – and give them a chance to look into it.

If your constituent isn't sure who to complain to – or where to start – they can contact us and we can help point them in the right direction.

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

If your constituent 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 can do this by completing the complaint form that's available on the “how to complain” page of our website.

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

If your constituent would prefer to talk things through with us, they can phone us and we can fill in the complaint form for them – and send it to them to sign.

**how how your constituents
can contact us**

by phone:

0300 123 9 123

0800 0 234567

Monday to Friday

8am to 8pm

Saturday

9am to 1pm

We are happy to phone
people back.

by email

complaint.info@financial-ombudsman.org.uk

We can usually deal with
phone queries on the spot
– so to get a quicker
response it's probably
better to call us rather than
email.

what sort of problems can the ombudsman service deal with?

We can help with complaints about most financial products and services provided in – or from – the UK. The areas we cover include:

- banking, credit and mortgages
- insurance
- investments and pensions

However, there are some complaints that we can't deal with. And in some situations, there might be rules and restrictions in place – for example, there might be a time limit on bringing a complaint to us. So it's important that your constituent acts quickly – as soon as they think they might have a problem.

what happens once my constituent has told you about their complaint?

Once we have checked whether the complaint is one we can help with, we'll usually ask your constituent and the business involved for some more information. When we have the information we need, one of our adjudicators will look into the case and reach an opinion. Most cases can be resolved at this stage.

However, if either party is unhappy with the adjudicator's opinion they can ask for an ombudsman to review the complaint. An ombudsman will consider the complaint afresh and reach a final decision. This is the last stage of our process.

If your constituent accepts the ombudsman's decision, it becomes binding on both parties.

what if my constituent doesn't accept the ombudsman's final decision?

If your constituent doesn't accept the decision, they are free to pursue the matter elsewhere – for example, in court. A final decision represents the end of our involvement, so we won't be able to reconsider a case where a final decision has already been issued.

how long will it take the ombudsman service to consider and resolve my constituent's problem?

We look at each complaint carefully – and the time it takes varies from case to case. It depends on a number of things, including:

- how easy it is for us to get hold of all the paperwork we need
- how straightforward the facts are

- how willing the financial business is to give us the information we need
- whether your constituent – or the business – decides to appeal our initial assessment of the complaint by asking for an ombudsman's decision

We can sort out some complaints within a few months – but others can take over a year.

If your constituent has brought a complaint to us and is suffering from serious financial difficulty or ill health, we might be able to prioritise their case. It helps to know about their situation as early as possible, so they should let their case-handler know of their circumstances as soon as they can, or they can phone our consumer helpline.

I'd like to discuss my constituent's complaint. Is there someone I can speak to?

Yes – we have a dedicated parliamentary liaison team. If you would like to speak to us about a complaint, you can contact our parliamentary helpline on 020 3487 2022.



I would like to handle the complaint on my constituent's behalf. Is that possible?

Yes. Your constituent will still need to sign the declaration on the complaint form or tick the declaration boxes on our online form. This shows us that they understand what is involved in bringing us a complaint, and gives us their consent to obtain and handle personal information about them.

There is a section on the complaint form called “is someone bringing the complaint on your behalf?” That section needs to be filled in with your details – and we can then speak to you directly at all stages of the complaint. But remember, that means we’ll write to you rather than your constituent – and you’ll need to pass everything on as appropriate.

my constituent has specific communication needs. Can the ombudsman service help?

Yes. We can adapt the way we communicate with people depending on their needs. For example, we can use large type, an interpreter, audiotape or CD, Braille – and we can make or receive calls using Text Relay (formerly known as TypeTalk).

Let us know when you first get in touch about any specific needs your constituent has and we will do our best to help.



does the ombudsman service run training events?

Yes. We run events around the UK for advice workers – and anyone else who helps consumers when they have a financial problem. These events are open to MPs and their caseworkers. You can find a list of upcoming events by searching “training days” on our website.

We also host drop-in sessions with MPs – to talk to their constituents about our services.

Get in touch with our parliamentary liaison team if you’d like us to run an event in your constituency.

do you have any information we can give to constituents?

Yes. We can send you copies of our consumer leaflet for free – just get in touch with our parliamentary liaison team.



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consumer helpline

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