

I have a financial complaint – what do I do?

Video transcript

If you have a problem with your bank, insurance company, pension or your credit card – What should you do? And when can the Financial Ombudsman Service help?

1. Complain to the financial business

You need to do this first, or we can't get involved.

This gives the business a chance to put things right for you.

The financial business must deal with your complaint fairly and give you their final response within 8 weeks.

If you're not happy with their response, or they don't reply in time, you can bring your complaint to us.

2. Use our complaint checker

Answer a few questions on our website and we'll let you know if we think we can help and what you need to do next.

There are other ombudsman schemes that cover other types of complaint (like energy, housing and more).

If we can't help, we can provide details of the service that might be able to.

3. If we can help, send us the details – you can do this easily on our website

Tell us why you're unhappy and what the financial business has said in its response.

Our online form will guide you through the information we need.

Don't leave it too long though. You must contact us within 6 months from getting the final response from the business.

Any longer, and we might not be able to help.

So, if you think you've been treated unfairly by a financial business, and you want to know what to do next, take a look at our website.

financial-ombudsman.org.uk/consumers/how-to-complain

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