

business ref:

ombudsman ref:

questions about the packaged bank account

If your business has received a complaint about a packaged bank account, these questions will help the Financial Ombudsman Service to look into it.

Once you've completed the form, please send it to customer.contact@financial-ombudsman.org.uk

section A: key details

A.1 what's the name of the consumer(s) making the complaint?

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A.2 what's the consumer's postcode?

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section B: about the packaged bank account

B.1 has the consumer(s) ever had a packaged bank account with your business?

<input type="checkbox"/> yes	<input type="checkbox"/> no
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B.2 if you answered yes to B.1, what was the name of the packaged bank account that the consumer(s) has complained about? (if there's more than one please name the first account)

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if you have answered 'no' to B.1, please go to section D

B.3 is this – or has this ever been – a joint packaged bank account?

<input type="checkbox"/> yes	<input type="checkbox"/> no
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B.4 does the consumer(s) still have this packaged bank account?

<input type="checkbox"/> yes	<input type="checkbox"/> no
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B.5 did your business recommend the packaged bank account?

<input type="checkbox"/> recommended
<input type="checkbox"/> information only

B.6 what date was the consumer(s) sold the packaged bank account?

D	D	M	M	Y	Y	Y	Y

B.7 how was the packaged bank account sold?

<input type="checkbox"/> in branch
<input type="checkbox"/> online
<input type="checkbox"/> over the phone
<input type="checkbox"/> by post
<input type="checkbox"/> don't know
<input type="checkbox"/> other

B.8 did the packaged bank account come with any insurance policies when it was first sold?

yes no

B.9 did the consumer(s) make contact about, or use any of the benefits included with the packaged bank account?

yes no

B.10 if you answered yes to B.9, what did the consumer do?

registered products or devices – for example, a mobile phone
 made an insurance claim
 called to query the benefits/insurance included
 received a discount on loan/mortgage
 received a beneficial rate on an overdraft/savings account
 other

please provide any information you have that supports this

section C: about the complaint

C.1 what is the complaint about?

mis-sale of one upgrade
 mis-sale of more than one upgrade
 administration – for example, payment issues or benefits being withdrawn
 an insurance claim
 other banking issues – for example, unauthorised overdraft fees

section D: how your business has dealt with the complaint

D.1 has your business made the consumer(s) an offer?

yes no

D.2 if you answered yes to D.1, what offer has your business made?

a full refund of all the fees plus interest
 a refund of some of the fees plus interest
 payment of an insurance claim
 other compensation – for example, for inconvenience or upset
 other offer

D.3 when did your business make the offer?

D	D	M	M	Y	Y	Y	Y

D.4 do you think the Financial Ombudsman Service can't look into this complaint?

yes no

D.5 if you answered yes to D.4, why do you think that?

the complaint was referred more than six months after the final response letter
 the complaint is outside the six year/three year time limit
 the consumer isn't an eligible complainant
 the complaint should be against another business
 the activity complained about isn't covered by the ombudsman

please provide any information you have that supports this

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