

Can a small business complain to the Financial Ombudsman?

Video transcript

If your small business, charity or trust has had a problem with a financial product or service, it may be an issue with a business bank account, a loan, an insurance policy, or your merchant services provider, the Financial Ombudsman Service might be able to help.

We help resolve complaints.

We can look at complaints from small businesses, whether you're self-employed, a partnership or a limited company.

We can also help other organisations, like charities or trusts.

And we can help people who guaranteed a loan to a business they're involved in.

Our service is free and easy to use. You don't need to pay anyone to represent you, for example a lawyer or claims management company.

We will need to check a few things first, as there are rules that set out who can bring a complaint to us.

Before we investigate, we will ask you a few questions about:

- the size of your business, for example how many people you employ, and
- your annual turnover.

We'll also ask about when the problem happened. Because time limits apply to complaints from some small businesses.

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.

sme.financial-ombudsman.org.uk