

complaints about our service

We take complaints about our service very seriously. We have a special procedure for handling complaints about the level of service we provide – open to consumers and businesses alike.

This is separate from the process that applies if you disagree with our views on the merits of your case – and want us to reconsider the facts and arguments.

if you're not happy with the service you've received

If we get things wrong, it is important that you tell us, so we can try to put matters right. This also helps us improve our service in future for other customers. We want to know if, for example, you think that in handling your case, we have:

- treated you rudely or unfairly;
- failed to explain things properly; *or*
- caused unnecessary delay – outside our usual time-frame for resolving disputes.

Our complaints procedure has **three stages**:

1. tell the team manager

In the first instance, if you are unhappy with the level of service we have provided – whatever the actual outcome of your case – please tell the member of staff you are dealing with, or their team manager. You can do this either by phone or in writing.

The team manager will try to put right – as quickly as possible – anything we have done wrong. Usually things can be sorted out straight away at this stage.

2. raise your concerns with one of our senior managers

If a team manager hasn't been able to sort out your complaint about the service we have provided, you can ask one of our senior managers to look into your concerns.

The member of staff you are dealing with will tell you how to do this, if you want to take the complaint further.

The senior manager will respond within 20 working days. If we need more time, we will let you know and explain why.

Where relevant, we will tell you how we will put things right – and how we plan to make sure the mistakes do not happen again.

Email us on complaint.info@financial-ombudsman.org.uk, phone us on 0300 123 9 123, or write to us at:

- Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London E14 9SR

what to do if you're still not happy

3. contact the independent assessor

If one of our senior managers has responded to your complaint about the level of service we have provided, but you're still unhappy, you can contact the independent assessor, Mrs Linda Costelloe Baker OBE.

You should contact the independent assessor within three months of the senior manager confirming that our complaints procedure has been completed.

The independent assessor is appointed by our board and has her own official terms of reference. She can deal with complaints from consumers and businesses – but *only* about the level of service we provide. She *cannot* look into whether we made the right decision in a dispute between a business and a consumer.

If she thinks the level of service we gave you was satisfactory, she will tell you why. If she does not think the service we gave you was satisfactory, she will explain her reasons and will say what she thinks we should do to put things right.

The independent assessor has her own website: www.independent-assessor.org.uk
You can email her at: independent.assessor@financial-ombudsman.org.uk or write to her at:

- The Independent Assessor,
PO Box 35738, London E14 9YU