

# the ombudsman and elected representatives

## your mini-guide to the Financial Ombudsman Service

This mini-guide for elected representatives gives a brief introduction to our free service. It outlines how we can help and how you can find out more about us.



Financial  
**Ombudsman**  
Service

The power to settle financial complaints.

The independent expert in settling complaints between consumers  
and businesses providing financial services.



## key facts about the ombudsman service

- It's our job to settle individual complaints between consumers and businesses providing financial services.
- We were set up by parliament to do this – as independent experts – and our service is free to consumers.
- We can look at complaints about a wide range of financial matters – from insurance and mortgages to investments and credit.
- We're completely independent and impartial. So when we look at 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 customer fairly, we will explain why. But if we decide the business has acted wrongly – and the consumer has lost out as a result – we can order matters to be put right.

## **what does my constituent need to do to take a complaint to the Financial Ombudsman Service?**

It's important that the business your constituent thinks is responsible for the problem has the chance to look into the complaint. Many complaints are caused by simple misunderstandings. And once the business knows there's a problem it will want to put it right.

The ombudsman service can only get involved if the business concerned has already had the opportunity to deal with the complaint, but has failed to resolve things to your constituent's satisfaction.

For details of how consumers can bring a complaint to us, look at the "how to complain" pages on our website ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)).

That is also where you will find the form your constituent needs to fill in and send us, to give us the information we will need about their complaint.

Alternatively, your constituent can phone us to tell us about the complaint on 0300 123 9 123. We will then fill in the complaint form for your constituent and return it for them to sign.

## **I'd like to discuss my constituent's complaint with you – is there someone I can speak to?**

Yes. Contact our parliamentary helpline on 020 7093 5656. We can informally discuss your constituent's complaint – whether this is an existing case or one they are thinking of referring to us.

## **I would like to handle the complaint on my constituent's behalf – is that possible?**

Yes. You'll need to provide your details in the "if someone is complaining on your behalf" section of our complaint form (although your constituent will still need to sign it). We will then contact *you* rather than your constituent – in writing and on the phone – when dealing with the complaint.

Otherwise, if you would rather just refer the complaint to us on behalf of your constituent – and have us contact your constituent directly from then on – leave this section of the complaint form blank.

## **my constituent has specific communication needs – can you help?**

We aim to be accessible to everyone who uses our service. We have information available in different languages and formats (Braille, large print, audiotape/CD *etc*). And we can adapt the way we communicate with your constituent, depending on their needs.

To find out more, look on the accessibility page of our website ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)).

### **how long will it take for the ombudsman service to deal with my constituent's complaint?**

This depends largely on whether both your constituent and the business they are complaining about agree, at an early stage, to any recommendation or informal settlement that we may suggest; or whether either of them asks for the next, more formal stage of our process. The more formal stage may involve investigations and a full appeals process – so it is likely to take longer. We aim to resolve most disputes within six to nine months – and we settle more than a third of cases within three months.

### **can the ombudsman service punish or fine businesses?**

No. Our job is to help settle individual complaints between businesses that provide financial services and their customers. We do not write the rules for businesses. And we do not monitor (or “regulate”) businesses to make sure they follow the rules. This is the job of regulators, such as the Financial Services Authority (FSA) and the Office of Fair Trading (OFT).

## **my constituent is unhappy with the adjudicator’s initial assessment of their case. Is there scope for appeal?**

Although most consumers accept the findings of our adjudicators, your constituent should tell us if they disagree, setting out their reasons and any new facts and arguments. If your constituent remains unhappy, then they (or you on their behalf) can “appeal” directly to the ombudsman who will look at the case afresh and make the final decision.

## **my constituent has received a final decision from an ombudsman and is unhappy with the outcome. Can the decision be overturned?**

No. An ombudsman’s decision marks the end of our involvement – and the end of our consideration of the dispute.

## **does the ombudsman service provide any training or hold conferences or roadshows?**

We produce a regular newsletter, *Ombudsman news*, with articles about our approach to different types of disputes, as well as case studies and feedback on recent complaints. It is available on our website. Or you can subscribe and have a copy of each issue posted to you – free of charge. Just email [parliamentary.liaison@financial-ombudsman.org.uk](mailto:parliamentary.liaison@financial-ombudsman.org.uk) or phone our parliamentary helpline on 020 7093 5656.

Each year we run training events nationwide, aimed at giving *advice workers* and community representatives the opportunity to learn more about the ombudsman service and how we work. We also take part in a wide range of conferences, exhibitions and roadshows across the country, as part of our outreach work in the community.

For more information contact [parliamentary.liaison@financial-ombudsman.org.uk](mailto:parliamentary.liaison@financial-ombudsman.org.uk) or see our website.

**do you have any information for consumers that I can display in my constituency office and give to constituents at surgeries?**

Yes. Copies of our consumer leaflet – *your complaint and the ombudsman* – are available to elected representatives free of charge. To order a supply, email [parliamentary.liaison@financial-ombudsman.org.uk](mailto:parliamentary.liaison@financial-ombudsman.org.uk) or phone our parliamentary helpline on 020 7093 5656.



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[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**parliamentary helpline**

020 7093 5656

[parliamentary.liaison@financial-ombudsman.org.uk](mailto:parliamentary.liaison@financial-ombudsman.org.uk)

**address**

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

**consumer helpline**

0300 123 9 123

0800 0 234567