the ombudsman and advice workers

your mini-guide to the Financial Ombudsman Service

This mini-guide for advice workers 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.

Financial
Ombudsman
Service

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 should I do if my client needs to bring a complaint to the Financial Ombudsman Service?

It's important that the business you think is responsible for the problem has the chance to look into your client's 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 client'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). That is also where you will find the form your client needs to fill in and send us, to give us the information we will need about their complaint.

Alternatively, you or your client can phone us to tell us about the complaint on **0300 123 9 123**. We will then fill in the complaint form for you and return it to you, for you both to check and for your client to sign.

What types of complaint can the ombudsman look into?

We can look into complaints about a very wide range of financial products and services including, for example:

- loans and credit
- banking
- insurance
- credit cards and store cards
- mortgages
- hire purchase and pawnbroking
- financial advice
- savings and investments
- pensions

If you're not sure if a particular complaint is one we can look into, just ask us. Our technical advice desk is available free of charge to front-line advice workers and can advise you on the types of complaint we deal with – as well as answering any queries you may have.

Call **020 7964 1400** (10am to 4pm, Mon to Fri) or email technical.advice@financial-ombudsman.org.uk

I'd like to talk through my client's complaint informally with someone – is that possible?

Yes. Contact our technical advice desk. We can give you an informal steer on how the ombudsman might view certain issues. This may help you to sort out your client's problem informally at an early stage – saving time and effort all round.

Please bear in mind that any informal advice from the technical advice desk will be based only on one side of the story – so it is not binding if the complaint is later referred formally to the ombudsman service.

Do you have any information for consumers that we can display in our office and give to clients?

Yes. Copies of our consumer leaflet, *Your complaint and the ombudsman*, are available free of charge for advice agencies. To order a supply, email: publications@financial-ombudsman.org.uk or call us on **020 7964 0092**.

Will my client need specialist help to complain to you?

The ombudsman service is a free and informal alternative to going to court. Consumers should not normally need legal or specialist help to bring a complaint to us.

We decide complaints on the basis of their individual facts and merits – not on who can present the most well-argued case.

My client 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 individual consumers, depending on their needs.

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

How can I get more information about the ombudsman service?

Our website contains a wide range of information, including online versions of all our publications and a section specifically for advice workers in the "frequently-asked questions" (FAQs) area.

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 publications@financial-ombudsman.org.uk or phone **020 7964 0092**.

Each year we run training events nationwide, aimed at giving advice workers 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 see our website or contact technical.advice@financial-ombudsman.org.uk

Financial
Ombudsman
Service

www.financial-ombudsman.org.uk

technical advice desk

helping community and advice workers with general questions or technical queries

020 7964 1400 (10am to 4pm, Mon to Fri)

technical.advice@financial-ombudsman.org.uk

address

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

consumer helpline

0300 123 9 123

© Financial Ombudsman Service Limited, February 2010

497/19.02.10