



Financial  
**Ombudsman**  
Service

**Got a problem with your  
bank, insurance company  
or finance firm?**

**We can help.**



# How the Financial Ombudsman Service can help



- Our job is to sort out complaints about banks, insurance companies and other finance firms.
- We are **independent**. This means we are separate from the business you are complaining about.
- We are **free**. It won't cost you any money to use our service.

# We can look at complaints about:

- banks
- insurance companies
- mortgages (money you borrow to buy your home)
- pensions, savings and investments
- credit cards and store cards
- loans and credit
- hire purchase and pawnbroking
- money advice
- stocks and shares.

# What's the first thing you should do?

Before we look into your complaint you should first try to sort it out with the business itself.

If it is difficult to do this or you're not sure about anything, phone us. We will say what you should do next.



You can phone us on **0300 123 9 123**. If you are worried about the cost of the call, tell us and we will call you back.

# When can we look into your complaint?



We can do this if:

- the business has given you its final word on your complaint, but you're still unhappy
- or**
- the business has had eight weeks already to deal with your complaint but it has still not given you its final word.

# How can you tell us about your complaint?



You can tell us about your complaint by phoning us on **0300 123 9 123**.

If we think we can help, we will need some information from you for our complaint form. We will ask for some personal details, your account number or policy numbers, and brief details of what has happened and how you think it can be put right.

We can fill in some of this information for you, when you phone us. Or you can download the form from our website, ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)), fill it in and send it to us.

# What happens next?

When we have the details from you that we need, we will :

- look at your side of the story
- contact the business to get their side of the story
- weigh up the facts *and*
- tell you and the business what we think.

If we think the business has treated you fairly, we will tell you why.

If we think the business has acted wrongly and you have lost out because of this – we can order the business to put things right for you.

To find out more about our free service for consumers, look on our website **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)** or call us on **0300 123 9 123**. We'll be happy to call you back if you're worried about the cost of calling us.

We can supply information in different languages and different formats, such as easy read, audio, large print and Braille. Let us know what your needs are. We will do our best to help.

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