

QR code for
internal use only



Complaint form

Please use this form to tell us about your complaint – so we can help resolve it. If you're not sure about anything, or have difficulties filling in this form, just phone us on 0800 023 4567. Please note all calls with our casework teams are recorded.

If you have agreed to make this complaint on behalf of someone else, you will need to ask them to check everything is correct and sign and date this form in the declaration section.

Your details

Your details (the person complaining)

Title		First name																																							
Surname		Date of birth	D	D	M	M	Y	Y	Y	Y																															
Address for writing to you Address line 1 Address line 2 Address line 3																																									
City					County																																				
Postcode											Country																														
Phone number 1																					Phone number 2																				
Email																																									

Details of anyone complaining with you (for example, a joint policy/account holder)

Title		First name																																							
Surname		Date of birth	D	D	M	M	Y	Y	Y	Y																															
Address for writing to you Address line 1 Address line 2 Address line 3																																									
City					County																																				
Postcode											Country																														
Phone number 1																					Phone number 2																				
Email																																									

How would you like us to contact you?	<input type="radio"/> Phone <input type="radio"/> Email <input type="radio"/> Post
There will be times when we need to write to you – for example, to send you the outcome of your complaint. When we do, would you prefer an email or letter?	<input type="radio"/> Email <input type="radio"/> Post
Have you used our service before? (This is so we can link our records)	<input type="radio"/> Yes <input type="radio"/> No
Do you have any practical needs where we could help by making adjustments – like using large print, Braille or a different language?	

If the complaint relates to a business account or you are a small business, charity or trust you need to fill out the following sections. Please make sure that you list the names of all directors/partners/trustees authorised. The person completing the form should be the director, partner or trustee.

If you're complaining on behalf of a business, charity or trust

Please fill in these details

Its full official name	
What is the status of the business, charity or trust?	<input type="radio"/> Limited company <input type="radio"/> Sole proprietor <input type="radio"/> Partnership <input type="radio"/> Charity <input type="radio"/> Trust <input type="radio"/> LLP
If your business, charity or trust is an organisation, name all the directors/partners/trustees of this organisation	
Name any staff members who you authorise to represent the organisation (and provide their contact details)	

If you're complaining on behalf of a business

Please answer all the following questions – we may need to ask you for evidence of this

Number of employees															If a partnership, the number of partners												
Its annual turnover	£																										
Balance sheet	£																										
Is this business linked to or partnered with another business?	<input type="radio"/> Yes <input type="radio"/> No If yes, we'll ask you for more information to ensure we're able to look into this complaint																										
List the businesses linked to or partnered																											

If you're complaining on behalf of a charity or trust

Please answer the relevant following questions

Annual income (if you're complaining on behalf of a charity)	£																										
Net assets (if you're complaining on behalf of a trust)	£																										

The business you're complaining about

Which financial business are you complaining about?

Their name	
Their address	

What's happened so far

Have you already complained to the business?	<input type="radio"/> Yes <input type="radio"/> No							
If yes, when did you complain to the business? (The business usually has up to eight weeks from this date to send you its final written answer – before we can investigate the complaint)	D	D	M	M	Y	Y	Y	Y

Has the business you're complaining about sent you its final written answer? If yes, please send us a copy	<input type="radio"/> Yes	<input type="radio"/> No						
Has there been any court action relating to your complaint (or is any planned)? If yes, please enclose copies of relevant paperwork	<input type="radio"/> Yes	<input type="radio"/> No						
When did the advice, claim, service or transaction you're complaining about take place?	D	D	M	M	Y	Y	Y	Y

Your complaint

Please tell us about the product or service you would like to complain about
(including the reference number of the account/policy/product if you have one)

Do you have a complaint reference number that the business gave you? If yes, please provide	

Tell us about your complaint – what happened?

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How have you been affected – financially or otherwise?

How would you like the business to put things right for you?

Please continue on a separate sheet if needed.

If your complaint is about the sale of payment protection insurance (PPI) or a packaged bank account, you will also need to complete a separate questionnaire. You may have done this already – if you have already complained directly to the business you think is responsible. If not, you can download the questionnaire off our website – or phone us for a copy on 0800 023 4567.

Declaration

Finally, please agree to this declaration. By signing below, you are agreeing to it.

“I would like the Financial Ombudsman Service to look into my complaint. I confirm to the best of my knowledge everything I have told you is correct.”

Your details (the person complaining)

Name		Job title*								
Signature		Date	D	D	M	M	Y	Y	Y	Y

Details of anyone complaining with you (for example, a joint policy/account holder)

Name		Job title*								
Signature		Date	D	D	M	M	Y	Y	Y	Y

If someone is complaining on your behalf, you still need to sign your agreement to the declaration above.

For complaints involving accounts or policies held jointly, we usually need each person to sign – and we may share details about the complaint with both signatories. Please tell us if there’s any reason this might be a problem for you.

If you have agreed to make this complaint on someone else’s behalf, you will need to ask them to sign and date this form in the space above. You will need to add your own details and signature where prompted below. If the person complaining can’t sign for any reason please let us know.

* If you’re complaining on behalf of a business, charity or trust, please provide your job title.

Representative information

Please complete this section if you want to authorise another person to act on your behalf. You could ask a friend, relative, Claims Management Company or solicitor but check first whether they will charge you for this. You can change or cancel this authority at any time by contacting us.

Their name		Their relationship to you											
Their address Address line 1 Address line 2 Address line 3 City County Country		Their phone number 1											
		Their phone number 2											
		Their email											
Postcode											Their reference		

Post to:
Financial Ombudsman Service
Exchange Tower
London E14 9SR

You can also get in touch at
complaint.info@financial-ombudsman.org.uk

Complainant privacy notice

This privacy notice summarises what to expect us to do with your personal information when you contact us or bring a complaint to our service. A more detailed version of this privacy notice is available on our website.

About us

The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between complainants and businesses that provide financial services. You can contact us [here](#).

We use your personal information to investigate and resolve individual complaints and prevent unfairness. We also analyse complaints data to make our services and processes more effective for you and others. More detail is set out in the 'Why we process your personal information' section.

The personal information we use

Personal information means information that is about an individual or can identify them in some way. The amount and type of personal information we process varies depending on the individual circumstances of the complaint and why we are processing personal information. Examples of the type of information we process are your name, date of birth, financial details, phone recordings and special category data, such as health information.

How we collect personal data

We have a range of channels that individuals can use to get in contact with us. Generally, we receive personal information from the individual directly, their representative or from the financial business the complaint is against. But sometimes, where it is necessary for resolving a complaint or fulfilling our legal functions, we may also gather information from other individuals or organisations, such as a loss adjuster hired by an insurance company, a medical expert or a credit reference agency.

Why we process personal information

We primarily collect and process personal information to investigate and resolve individual complaints brought to our service and respond to enquiries and redirect individuals to the correct organisation if necessary. In addition to this we also process personal data in the following way:

- Prevent complaints and unfairness
- Improve the effectiveness of our service and processes
- Meeting your needs and making adjustments
- Work with the regulator and other bodies
- Dealing with contact you may make with us through social media
- Complying with a legal duty.

We have a legal obligation to publish final decisions made by our ombudsmen. These are published on our website. We remove the name of the person making the complaint as well as any other personal information that would be likely to identify them.

We conduct regular surveys to understand your views on the service we have provided to you. You can let your Investigator know at any time if you do not want us to contact you for our surveys.

Who we share personal information with?

We will not share your information with anyone for the purpose of direct marketing. We will not sell your data.

When an enquiry is brought to us, we need to contact the financial business and make them aware that an enquiry has been received and ask them what has happened so far. The personal details of

the complainant, any representative and details of the complaint are shared during this initial process.

In order to investigate a complaint, we need to share information with both parties of the complaint to get both sides of the story. Sometimes, depending on the nature of the complaint, we may also need to share relevant information with other individuals or organisations, for example: another financial business, medical experts or credit reference agencies.

If you have a complaint about the standard of service we've provided to you, and we've not been able to resolve this, you can ask the Independent Assessor to investigate this complaint. We will pass on relevant details to the Independent Assessor so that they can investigate and respond to your service complaint.

Lawful bases for processing personal information

The law on data protection sets out a number of different reasons for which an organisation may collect and process your personal information.

Our lawful basis for processing personal information will usually be because it's necessary for our statutory function, a reason of substantial public interest or compliance with our legal obligations. On those occasions where we are not relying on any of the above, we will ensure that a suitable alternative lawful basis is used, which is likely to be where the processing is in our legitimate interests.

Where your data is processed and stored

We store your personal information in the UK or the European Union (EU). Our technical support teams in India may process your information to provide technical advice and assistance.

Where we allow access to your information from countries outside the UK, we ensure that we comply with all our data protection obligations.

How we store personal information and for how long

We know that data security is important to us all. When we receive personal information, we take steps to ensure that it is stored securely, both physically and electronically, in accordance with the internal policies that we have in place for the effective and secure processing of your personal information. We will keep your case file for 6 years after your case closes (or 3 years if we did not go on to fully investigate your case or if we transferred your case to another organisation). Paper documents sent by post are destroyed 6 months after the date they are scanned into our system. More information is in Annex A [here](#).

What are your rights over your personal information?

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information. Details of each of these rights are set out in Annex B [here](#).

What to do if you're unhappy with how we've handled your personal information

If you have any questions about this notice or are concerned about how we are processing your personal data, you can contact our Data Protection Officer at: data.protection@financial-ombudsman.org.uk. Details of how to raise a complaint are available [here](#).

We hope we'll be able to resolve your concerns, but if you still remain unhappy with our response, you can contact the [Information Commissioner's Office](#) at casework@ico.org.uk or 01625 545 745.

Changes to this privacy notice

We may change this privacy policy. In that case, the 'last updated' date at the bottom of this page will also change. Any changes to this privacy policy will apply to you and your data immediately.

Last updated April 2022