

# Making a complaint



**The Money Advice Service is here to help you manage your money better. We provide clear, unbiased advice to help you make informed choices.**

We try to ensure that the information and advice in this guide is correct at time of print. For up-to-date information and money advice please visit our website – [moneyadviceservice.org.uk](https://moneyadviceservice.org.uk).

# About this guide

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**This guide is for you if you want to know how to make a complaint about a financial product or service.**

**When you read it you will know:**

- what you can complain about
  - your rights when you make a complaint, and
  - the different types of independent complaint scheme.
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# How making a complaint works

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**Financial services firms in the UK have to be authorised and regulated by the Financial Services Authority (FSA). You can check if the firm you're dealing with is regulated by the FSA by checking its Register at [www.fsa.gov.uk/fsaregister](http://www.fsa.gov.uk/fsaregister) or calling 0845 606 1234.**

Regulated firms must have a written complaints process. You should be able to find details in their branches or on their websites. If you can't, ask the firm for a copy.

The FSA sets the rules that firms must follow when dealing with complaints, but it doesn't investigate individual complaints against firms.

If you are unhappy with a financial product or service you have (or are trying to buy), tell the firm straight away. A delay in making your complaint may reduce your rights.

Firms can often deal with a complaint quickly and easily. But if not, they must acknowledge your complaint promptly and give you details of their complaints process.

See the *Jargon buster* on page 19 for an explanation of some words you may come across.

## **When you complain to a firm**

Firms should investigate your complaint and give you a clear and fair answer within eight weeks.

If you are unhappy with their response you may be able to take your complaint to the Financial Ombudsman Service, which can look at complaints about most types of financial products.

Depending on the type of complaint, other independent schemes may be relevant. For example the Pensions Ombudsman deals with problems with occupational pension schemes and complaints about the administration of pensions.

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## Independent complaint schemes

These schemes are independent and free to use. They have the power to settle financial complaints and were set up by law to do this. They will:

- look at the details of your case
- ask for extra information if necessary, and
- decide if your complaint is justified and, if it is, order the firm to put matters right.

For more information see page 11.

## Going to court

Alternatively you can take your case to court. But this is more formal and will not usually be free. So if you decide to do this, it would be a good idea to take independent advice first, for example from your local Citizens Advice Bureau – see *Useful contacts* on page 21.

There are different organisations to complain to, depending on the type of complaint – see page 11.

## Using a complaints management company

Think carefully before using a complaints management company to make your complaint for you – you will usually have to pay for this service – see page 5.

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### Key points

- Make your complaint as soon as possible.
- Give the firm a chance to put matters right first.
- Remember, you will usually be able to take your complaint to an independent complaint scheme if you're unhappy with the firm's response – this service is free.

# Key things to think about

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## Do you have a complaint?

A problem may not be anyone's fault. For example you may invest in a product that doesn't grow as fast as you'd hoped. The fact that investments grow at unpredictable rates, and may fall as well as rise in value, is not usually a valid reason for a complaint unless you weren't warned about this risk.

But cases when a financial product or service may have turned out badly because a firm did something wrong include:

- unexpected or excessive charges
- you losing money because of a firm's slow administration
- a dispute over who is at fault if money is stolen from an account
- incorrect or misleading information about a product
- failure to warn you adequately about the risks of a product, or to advise properly on its suitability for you
- failure to draw attention to a particularly strict condition in the contract
- failure to carry out your instructions, and
- you not being given adequate notice about changes to a contract.

## How to make an effective complaint

You can complain in person, by phone or in writing.

**By phone or in person** – make sure you make brief notes of the conversation as well as noting the name of the person you speak to and the date and time you speak to them. Keep the notes in a safe place – they are a record of your complaint. You will probably also need to send a follow-up letter.

**By letter or email** – it is usually best to make your complaint in writing to start with if you can, especially for more complex complaints. Try to make it clear and simple, and include essential information. This helps the firm understand the problem. Use the following steps to help you.

- Put 'Complaint' at the top of your letter or email.
- If sending a letter, type it if possible, or write clearly in black or blue ink.
- Include any reference numbers.
- State your case clearly and include relevant dates.
- Put down the facts in a sensible order.

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- Be firm but remain polite.
  - Every time you write or email, keep a copy for reference.
  - If sending a letter, use recorded delivery to make sure it gets there.

### **How financial services firms should respond**

According to FSA rules, the firm should investigate your complaint and then, within eight weeks, send you:

- an initial answer, which will ask you to tell the firm if you're still not satisfied
- a final response, which will tell you that this is the firm's last answer and that you have six months to take your complaint to the Financial Ombudsman Service if you're still not satisfied, or
- a response that explains that despite eight weeks having passed, the firm cannot give you an answer yet and that if you are unhappy with this delay, you can now take your complaint to the Financial Ombudsman Service.

### **Getting help**

If you need help working out whether you have a complaint, or you need help with making your complaint, our Money Advisers may be able to help. You will not be charged for this service.

If you need help with a pensions-related complaint, the Pensions Advisory Service may be able to help. You will not be charged for this service – see *Useful contacts* on page 21.

### **Complaints or claims management companies**

These companies offer to help you make your complaint or claim to a firm, the Financial Ombudsman Service or the Financial Services Compensation Scheme (FSCS) in return for payment.

You don't have to use this type of help. Regulated firms must handle your complaint clearly and fairly (regardless of whether it comes from you or a complaints management company), and the Financial Ombudsman Service and the FSCS are straightforward to use – see page 11. The firm you're complaining to, the Financial Ombudsman Service and the FSCS will not charge you for making a complaint.

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But if you feel it might be helpful to use one of these companies, remember to check:

- the costs, possible benefits and any conditions before you sign any contract, and
- that the company is regulated by the Ministry of Justice or is a member of a professional body (the Law Society for example), because regulated firms have to meet certain standards – see *Useful contacts* on page 21.

## Other types of complaints

The government's Directgov website has information on who to contact in various situations (for England and Wales) – see [www.direct.gov.uk](http://www.direct.gov.uk).

Here are some of the main types of complaint.

### Unfair contract terms

If your complaint is about a term in a consumer contract, then as well as complaining to the firm you may also want to bring it to the attention of the FSA or the Office of Fair Trading (OFT). Complaints about unfair terms in consumer contracts help them in their work to protect consumers.

The FSA deals with contract terms that relate to:

- mortgages
- insurance
- bank, building society and credit union accounts
- life assurance
- pensions, and
- investments.

See [www.fsa.gov.uk/unfaircontracts](http://www.fsa.gov.uk/unfaircontracts) for more information.

The OFT deals with contract terms that relate to:

- personal loans
- hire purchase
- credit cards, and
- other credit products.

See [www.offt.gov.uk](http://www.offt.gov.uk) for more information.

Write to the relevant organisation enclosing a copy of the contract (sometimes called the 'terms and conditions') with an explanation of which terms you think are unfair and why. Also enclose copies of any correspondence you have already had with the firm about these terms.

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The FSA or OFT will look at the contract and assess whether it thinks the terms you referred to are likely to be considered unfair.

It will follow up your concerns and take action if necessary. For legal reasons it may not be able to tell you what action it has taken as a direct result of your concerns.

The FSA's website has some examples of terms it has found unfair – see [www.fsa.gov.uk/unfaircontracts](http://www.fsa.gov.uk/unfaircontracts).

Neither the OFT nor the FSA has the power to compensate you if, for example, you've lost money because of an unfair contract term. Neither will they become involved in any individual dispute you may have with the firm. You must complain to the firm directly.

If you are not satisfied with how the firm handles your complaint, you can take it to the Financial Ombudsman Service – see page 11.

Examples of possible unfair terms include those that:

- bind you to hidden terms
  - exclude or limit your legal rights unfairly, or
  - charge you a disproportionately large sum if you don't fulfil any of your obligations under the contract.
- Remember, though, that a term won't necessarily be unfair just because it looks like the examples above – that will depend on the precise details of the contract as a whole.
- Also, terms in consumer contracts that set out the price or the product or service being supplied are 'core terms', and cannot be assessed for fairness unless the term is unclear.
- You can report as unfair a term in a contract that falls within the FSA's remit (see above). To do this, call 0845 606 1234, complete the online form at [www.fsa.gov.uk/uct](http://www.fsa.gov.uk/uct) or send a copy of the contract containing the unfair term to the 'Unfair Contract Terms Team' at the FSA – see *Useful contacts* on page 21.
- allow the firm to change the terms of the contract without telling you why or without giving you notice as soon as possible so you can leave the contract immediately

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## Financial advertising

When promoting financial products or services, firms must be fair, clear, and not mislead you.

Promotions can be:

- adverts in the media (such as radio, press or television)
- direct mail sent to your home
- leaflets or posters
- letters to customers
- shop window advertising
- text messages
- teletext
- emails, or
- websites.

The FSA tries to make sure that regulated firms that issue financial promotions meet its standards. You can help by reporting adverts to it relating to most financial products and services.

To report a misleading promotion, call 0845 606 1234, complete the online form at [www.fsa.gov.uk/fp](http://www.fsa.gov.uk/fp) or send a copy of the promotion (writing 'Financial Promotion' at the top of your covering letter) – see *Useful contacts* on page 21.

If you're not able to send a copy of the promotion, give as much detail as you can. Then the FSA can identify the promotion and investigate your report.

The FSA will need to know:

- the name of the firm
- the product being promoted
- what you feel is misleading
- where you saw the promotion (including a page number when relevant)
- when you saw the promotion, and
- the type of promotion (for example a newspaper advertisement, direct-offer pack, in-branch promotion or internet site).

The FSA will follow up your complaint and take action if it feels it should, although for legal reasons it cannot tell you what actions it has taken as a direct result of your complaint.

Contact the OFT if your complaint is about credit, store or charge cards, personal loans, overdrafts, loan consolidation services and some second-charge mortgages. You can also send complaints about credit cards or loan adverts to your local Trading Standards Office – see *Useful contacts*.

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If you think you've been misled by an advert and lost money because of it, complain directly to the firm that provided the information. If you're unhappy with the way the firm handles your complaint, you can take it to the Financial Ombudsman Service – see page 11.

If you have a complaint about the non-financial content of an advert, contact the Advertising Standards Authority (ASA) – see *Useful contacts* on page 21.

## **State benefits**

The Department for Work and Pensions (DWP) manages most benefits through Jobcentre Plus offices. If you think a decision about your benefits is wrong, you can ask the office that made the decision to explain it. You can also ask to get the decision reconsidered and, if you're still unhappy, you can appeal against the decision to an independent tribunal – see *Useful contacts*.

## **Housing Benefit and Council Tax Benefit**

These benefits are handled by your local council, so you'd normally contact your local council office to question the decision and follow their appeals procedure.

## **Child Benefit**

If you think something is wrong with your Child Benefit, contact the Child Benefit Office. If you complain in writing, write 'Complaint' at the top and include your contact details, your National Insurance number and the last reference number the Child Benefit Office used when contacting you.

It should normally contact you within 15 working days. If you're unhappy with its response, it will give you details of what to do next – see *Useful contacts*.

## **Tax credits**

If you are unhappy with a tax credit decision, contact the Tax Credit Office, or you can visit any HM Revenue & Customs (HMRC) Enquiry Centre – see *Useful contacts*.

If you complain by letter, write 'Complaint' at the top of it and send it to the Complaint's Manager. Include your contact details and your National Insurance number.

It will normally contact you within 15 working days. If you're unhappy with its response, it will give you details of what to do next.

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## Your tax code

If your tax code is wrong, you may be paying more or less tax than you should be, so contact your Tax Office straight away so it can correct it – see *Useful contacts* on page 21.

## State Pension and Pension Credit

The Pension Service is responsible for the basic State Pension, the additional State Pension and Pension Credit. You can contact your pension centre by phone, online form or letter if you have an enquiry or you are unhappy with the service – see *Useful contacts*.

## Work pension

If you have a question about your work pension, your employer can put you in touch with the pension scheme administrators. If you're already receiving your pension, speak to the pension scheme administrators or contact the Pensions Advisory Service – see *Useful contacts*.

## Goods and services

You have legal rights when you buy goods or services, and there are guidelines on how to complain if things go wrong – see [www.direct.gov.uk/consumer](http://www.direct.gov.uk/consumer).

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## Key points

- Contact the firm or organisation responsible as soon as you realise something's gone wrong.
- State your complaint clearly with all relevant details.
- Take your case further if you're not satisfied with the firm's response – the firm will give you details of what to do.
- Make sure you understand the costs you'll have to pay if you use a complaints management company.

# Different types of independent complaint scheme

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**These schemes have been set up to resolve disputes between you and a financial services firm.**

## Financial Ombudsman Service

The Financial Ombudsman Service can deal with most types of financial complaint, though there are some types of dispute it can't deal with, for example the mishandling of occupational pension schemes – see page 12.

The Financial Ombudsman Service is independent of the FSA. The FSA is the regulator and its role is to set standards and monitor market behaviour. It can't intervene in the handling and outcome of individual cases.

### How the scheme works

If you haven't been able to sort out a problem with a financial services firm, the Financial Ombudsman Service may be able to help. It will:

- look at your side and the firm's side of the story
- weigh up the facts, and
- tell you and the firm what it thinks.

Generally, if it upholds (agrees with) your complaint, it will try to put you in the position you'd be in if things hadn't gone wrong. This might include telling the firm to do something, such as to pay compensation.

The firm has to cooperate with the Financial Ombudsman Service.

When making its decision, the Financial Ombudsman Service will consider what is fair and reasonable and will take into account the law, industry rules and good practice.

You can choose whether or not to accept the Financial Ombudsman Service decision. If you accept the decision, it is binding on both you and the firm. If you don't accept it, you can take your case to court.

### What the scheme costs

The scheme is free to consumers. You shouldn't need to use a solicitor or other complaints handler, but if you choose to, you will have to pay the legal or other costs – you can't normally claim them back through the Financial Ombudsman Service.

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## How to contact the scheme

The Financial Ombudsman Service has a dedicated consumer helpline that you can call for advice or to get a complaints form. You can also send an email, or you can print off or fill out a form on its website. For more information see *Useful contacts* on page 21.

## The Financial Services Compensation Scheme (FSCS)

If you can't contact the firm you want to complain to because it has gone out of business (called 'being in default'), the FSCS may be able to help you

The FSCS is the UK's fund of last resort for customers of UK-regulated financial services firms. This means that if a UK financial services firm has stopped trading and can't (or is likely to be unable to) pay claims against it, you may be able to get compensation through the FSCS. It does not charge individual consumers for using its service.

You should first try to complain directly to the firm or its liquidators, as it may still be able to meet your claim. You can check the FSA Register online at [www.fsa.gov.uk/fsaregister](http://www.fsa.gov.uk/fsaregister) or call 0845 606 1234 for the firm's last-known contact details.

If the firm is no longer regulated, Companies House may have more up-to-date information – see *Useful contacts*. If you still can't trace them, the FSCS has a list of firms that are in default on its website or you can ring its helpline – see *Useful contacts*.

There are limits to the protection the FSCS gives you. For more information about compensation limits, look on the FSCS website – see *Useful contacts*.

## The Pensions Advisory Service and the Pensions Ombudsman

The Pensions Advisory Service and the Pensions Ombudsman cover problems with the way occupational and personal pension schemes are run. They are independent of each other and both services are free to consumers.

They can be used by anyone who has rights (or believes they may have rights) under a pension arrangement.

This includes people:

- currently paying contributions
- with a deferred pension from previous employment
- receiving a paid pension, or
- who are the dependant of someone in any of these groups.

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They cannot normally help if you are just disappointed with the investment performance of your pension fund. And if your complaint is about the sale of a pension, contact the Financial Ombudsman Service – see page 11.

You should complain first in writing to the firm or body you consider to be at fault. You may have to use its formal internal dispute resolution procedure.

If you're still unsatisfied, contact the **Pensions Advisory Service**, who can give help and advice. This can be enough to clear up misunderstandings and sort out complaints. If necessary, it will write to the pension scheme on your behalf to try to resolve matters.

If you're not happy with the outcome, or if the Pensions Advisory Service thinks it is beneficial, you can then take your complaint to the Pensions Ombudsman.

The **Pensions Ombudsman** investigates cases and makes a decision that is binding on you and the other parties. You only have the option of going to court to appeal on a point of law or to enforce the decision if the Pensions Ombudsman's directions are not carried out.

If one of the parties is the scheme trustees, then the Pensions Ombudsman can only investigate after you have used the scheme's internal dispute resolution process. This is a statutory requirement. The Pensions Advisory Service can give you guidance on how to do this.

For more information see *Useful contacts* on page 21.

## Taking your complaint to court

If you do not accept a decision by the Financial Ombudsman Service or have not used an independent complaints scheme at all, you can go to court if you wish. You can't usually take your complaint to court if you have already been through an arbitration scheme or the Pensions Ombudsman.

In England, Wales and Northern Ireland, you normally bring your case in the county court. In Scotland, you go to the sheriff court.

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Your case can usually be dealt with through the 'small claims track' or 'small claims court', if the amount you are claiming is no more than:

- £5,000 in England and Wales
- £3,000 in Scotland, or
- £2,000 in Northern Ireland.

The small claims track or court is less formal than other court procedures and you do not need a solicitor or barrister.

You pay a fee to use the court (the amount varies with the size of your claim). You may not need to pay the fee if you are getting certain State benefits or can show that paying a fee would cause you financial hardship.

If your complaint is not suitable for the small claims track or court, going to court should generally be a last resort because:

- it can be a long time before your case comes to court and reaches settlement, especially if the dispute is complicated
- you may need to employ a solicitor and even a barrister, which may be expensive, and
- if you lose the case, you may face a large bill for the firm's legal costs as well as your own.

Contact your local county or sheriff court for more information. The Citizens Advice website also has information on the small claims system – see *Useful contacts* on page 21.

## Paying for a legal action

You normally pay a fee to use the court, depending on the size of your claim. If you feel you need a solicitor, you should choose one who has experience in the appropriate area of law. You may be able to get legal aid if you can't afford to pay the fee or a solicitor.

### Legal aid

If you are receiving certain State benefits or your earnings are low, you may be able to get free advice and free solicitors' letters under the Legal Aid Advice and Assistance Scheme.

Legal Aid may also help with your expenses if you have to go to court, but only if your income, savings and other property are below certain limits and you are judged to have a good case. If you win your case, you must normally repay some or all of the Legal Aid you received.

For guidance on getting Legal Aid, talk to your solicitor, or your local Citizens Advice Bureau or legal advice centre – see *Useful contacts*.

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## No-win, no-fee arrangements

Under a no-win, no-fee arrangement, a solicitor will take your case on the understanding that if you lose the case, they will not get paid. But it is important to remember that there is more to the costs of a legal case than just solicitor's fees. And if you lose your case, you may still have to pay:

- your opponent's legal costs, and
- both your and your opponent's expenses or charges (such as fees for expert witnesses if they are needed).

You may want to consider buying legal expenses insurance to cover these payments in case you lose, or the solicitor may ask you to take this out to cover their losses. For more information on legal expenses insurance, see the **Your money** section of our website at [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk).

If you win your case, you must pay your solicitor's fees as well as your expenses and charges. But you should be able to get these costs (or most of them) paid by your opponent.

Your solicitor may also charge a 'success fee'. This is meant to compensate them for the risk of not being paid if you lose. The amount of this fee depends on the type of case and your chances of winning.

## Using a mediation service

Mediation is another way of resolving civil or family disputes. It is an alternative to going to court and can be cheaper, quicker and less stressful. It is a voluntary process where a neutral third party helps both sides to agree on the outcome of their dispute.

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### Key points

- The Financial Ombudsman Service is easy to use. It is independent, impartial and free to consumers.
- If you have a complaint about the mishandling of your pension scheme, contact the Pensions Advisory Service or the Pensions Ombudsman.
- If you take your case to court bear in mind that, if the Financial Ombudsman Service has already decided your complaint is unjustified, a judge might take the same view.

# Your questions answered

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## Question:

**If the Financial Ombudsman Service upholds my complaint and orders a firm to pay me money, how much is this likely to be?**

## Answer:

The Financial Ombudsman Service aims to put people in the position they would have been in if things hadn't gone wrong.

Whether or not you get financial redress will depend on the nature of your complaint. But if you've lost out financially, the Financial Ombudsman Service can currently make an award of up to £100,000, though the majority of awards are for much lower amounts. This limit may be increased in 2012 so check their website later in the year – see *Useful contacts* on page 21.

## Question:

**How much compensation can I expect if I have a complaint against a firm that has gone out of business?**

## Answer:

The Financial Services Compensation Scheme (FSCS) can pay compensation only for financial loss. There are limits to the protection the FSCS gives you. The amount of compensation you get will depend on the type of financial product you have. To find out more, contact them or visit their website – see *Useful contacts*.

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**Question:**

**Are there time limits for taking a complaint to the Financial Ombudsman Service?**

**Answer:**

Yes. You have six months from the date of the firm's final response to take your complaint to the Financial Ombudsman Service.

**Question:**

**I think I have a complaint, but I'm not sure how to make it. Who can I go to for help?**

**Answer:**

You can contact our Money Advisers, an independent advice centre, a legal advice centre or the FSA's Consumer helpline (if a financial services complaint) for help. These services are all free – see *Useful contacts* on page 21.

# Next steps

## Step 1

**Check whether you have grounds for complaint. Read the paperwork to make sure you understand how your financial product or benefit works.**

## Step 2

**Complain as soon as possible – there are usually time limits. Make sure you complain to the right organisation – see *Key things to think about* on page 4.**

## Step 3

**State your case clearly, remembering to include any relevant dates.**

**Keep copies of any letters/emails and notes of telephone calls.**

**Send copies of documents if these are needed, but always hold onto the originals.**

## Step 4

**If you are unhappy with the response from the firm, take your complaint further. The organisation will give you details of what to do next.**

# Jargon buster

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## Some key words and phrases explained.

### Acknowledgement

Where a firm confirms receipt of your complaint.

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### Adjudication

A decision on a dispute by an alternative dispute resolution scheme.

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### Alternative dispute resolution

What Ombudsmen schemes do, through mediation and, where necessary, by issuing a decision.

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### Final response

A response sent by an FSA-regulated firm giving its final answer to a complaint and telling the complainant they have six months in which they can go to the Financial Ombudsman Service if still unhappy.

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### Initial response

A response sent by an FSA-regulated firm giving its initial answer to a complaint (within eight weeks).

### Legal Aid

A fund of government money to help people who can't afford to pay for a legal case themselves. Also known as Community Legal Service Fund.

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### Legal expenses insurance

Insurance to protect against legal costs that result from going to court. Sometimes called 'After the event' insurance.

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### Mediation

Helping two parties who are in dispute to reach a mutually acceptable settlement.

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### No-win, no-fee arrangement

A solicitor will take on a case on the understanding that if the claimant loses the case, they will not get paid. However, there may be other costs to pay that aren't solicitor's fees.

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## Redress

Actions, payments, or both to put the complainant back in the position they would have been in had things not gone wrong.

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## Regulators

Official bodies that set and monitor standards of market behaviour.

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## Small claims court or track

A less formal court process for smaller sums and disputes (up to £5,000 in England and Wales, £3,000 in Scotland, and £2,000 in Northern Ireland).

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## Success fee

The amount that a solicitor will add to a bill if they win a claim. You may be able to get a large part of this paid by the losing party.

## Time bar

A firm can generally time bar your complaint if you have not raised it within a certain amount of time, often three or six years from when you realised something was wrong.

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## Time limit

The amount of time you have from the date of an FSA-regulated firm's final response letter to take your case to the Financial Ombudsman Service, which is six months.

# Useful contacts

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## Money Advice Service

For advice based on your own circumstances or to order other guides

**Money Advice Line:** 0300 500 5000

**Typetalk:** 1800 1 0300 500 5000

Calls should cost no more than 01 or 02 UK-wide calls, and are included in inclusive mobile and landline minutes. To help us maintain and improve our service, we may record or monitor calls.

### Other Money Advice Service guides

- Complaints about banking services
- Getting financial advice
- Insurance
- Making the most of your money
- Your bank account

For more titles, call us or go to [moneyadvice.service.org.uk/publications](http://moneyadvice.service.org.uk/publications)

### On the Money Advice Service website you can find:

- a **health check** to help you build up some good financial habits and reach your goals
- a **budget planner** to help you work out if you have enough money coming in to cover your bills, and

- **comparison tables** to compare mortgages, pensions and savings accounts.

Go to [moneyadvice.service.org.uk/interactive](http://moneyadvice.service.org.uk/interactive)

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**Call rates to the following organisations may vary – check with your telephone provider.**

### Financial Services Authority (FSA)

To check the FSA Register

0845 606 1234

Minicom/textphone: 0845 730 0104

[www.fsa.gov.uk/fsaregister](http://www.fsa.gov.uk/fsaregister)

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### To report misleading financial promotions

### Financial Services Authority (FSA)

The Financial Promotions Team

25 The North Colonnade

Canary Wharf

London E14 5HS

0845 606 1234

Minicom/textphone: 0845 730 0104

[www.fsa.gov.uk/fp](http://www.fsa.gov.uk/fp)

**E:** [finprom1@fsa.gov.uk](mailto:finprom1@fsa.gov.uk)

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## To report unfair contract terms

### Financial Services Authority (FSA)

Unfair Contract Terms Team  
25 The North Colonnade  
Canary Wharf  
London E14 5HS

0845 606 1234

Minicom/textphone: 0845 730 0104

[www.fsa.gov.uk/uct](http://www.fsa.gov.uk/uct)

**E: [unfair.terms@fsa.gov.uk](mailto:unfair.terms@fsa.gov.uk)**

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## For other types of complaint

### Advertising Standards Authority

Mid City Place  
71 High Holborn  
London WC1V 6QT

020 7492 2222

Online complaints form –

[www.asa.org.uk/complaintform](http://www.asa.org.uk/complaintform)

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### Department for Work and Pensions

To appeal against a State benefits decision

If you think our decision is wrong –

[www.dwp.gov.uk/docs/gl24dwp.pdf](http://www.dwp.gov.uk/docs/gl24dwp.pdf)

### Child Benefit Office

PO Box 1  
Newcastle upon Tyne NE88 1AA

0845 302 1444

Textphone: 0845 302 1474

[www.hmrc.gov.uk/childbenefit/question.htm](http://www.hmrc.gov.uk/childbenefit/question.htm)

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### Tax Credit Office

PO Box 145  
Preston PR1 0SB

0845 300 3900

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### HMRC Enquiry Centre

To find your local centre

[www.hmrc.gov.uk/enq/main.htm](http://www.hmrc.gov.uk/enq/main.htm)

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### The Pension Service

08456 060 265  
Textphone: 0800 731 7339

To find your nearest office –

[www.direct.gov.uk/pensioncentre](http://www.direct.gov.uk/pensioncentre)

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## To find your local Citizens Advice Bureau

Look in the phone book under 'Citizens Advice Bureau' or go to

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

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## Independent complaint schemes

### Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
London E14 9SR

0800 0234 567 or 0300 123 9123

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

E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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### Financial Services Compensation Scheme (FSCS)

7th Floor Lloyds Chambers  
Portoken Street  
London E1 8BN

0800 678 1100 or 020 7741 4100

[www.fscs.org.uk](http://www.fscs.org.uk)

E: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

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### The Pensions Advisory Service

11 Belgrave Road  
London SW1V 1RB

0845 601 2923

[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

E: [enquiries@](mailto:enquiries@pensionsadvisoryservice.org.uk)

[pensionsadvisoryservice.org.uk](http://pensionsadvisoryservice.org.uk)

### The Pensions Ombudsman

11 Belgrave Road  
London SW1V 1RB

020 7630 2200

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

E: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

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## To find a solicitor

Look in the Yellow Pages under 'Solicitors'.

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### The Law Society (England & Wales)

The Law Society's Hall  
113 Chancery Lane  
London WC2A 1PL

020 7242 1222

[www.lawsociety.org.uk](http://www.lawsociety.org.uk)

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### The Law Society of Northern Ireland

96 Victoria Street  
Belfast BT1 3GN

028 9023 1614

[www.lawsoc-ni.org](http://www.lawsoc-ni.org)

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### The Law Society of Scotland

26 Drumsheugh Gardens  
Edinburgh EH3 7YR

0131 226 7411

[www.lawscot.org.uk](http://www.lawscot.org.uk)

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## To find your local county court or sheriff court

Look in the phone book under 'Courts'.

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## To find a local legal advice centre

Community Legal Advice

0845 345 4345

Contact your local council office or go to

**[www.legalservices.gov.uk/public/community\\_legal\\_advice.asp](http://www.legalservices.gov.uk/public/community_legal_advice.asp)**

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## Other organisations that can help

### Directgov

To find out about your legal rights when you buy goods or services.

**[www.direct.gov.uk/consumer](http://www.direct.gov.uk/consumer)**

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### Companies House

Crown Way  
Maindy  
Cardiff CF14 3UZ

0303 1234 500

**[www.companieshouse.gov.uk](http://www.companieshouse.gov.uk)**

### Ministry of Justice

Claims Management Regulation  
Monitoring and Compliance Unit  
57-60 High Street  
Burton-upon-Trent  
Staffordshire DE14 1JS

0845 450 6858

01283 233 309

**[www.claimsregulation.gov.uk/search.aspx](http://www.claimsregulation.gov.uk/search.aspx)**

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### The Office of Fair Trading (OFT)

To report an unfair contract term or misleading promotion for personal loans, hire purchase, credit cards or other credit products.

Enquiries Unit  
Fleetbank House  
2-6 Salisbury Square  
London EC4Y 8JX

**[www.oft.gov.uk](http://www.oft.gov.uk)**

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### Trading Standards

To report misleading promotions about personal loans, hire purchase, credit cards or other credit products.

Look in the phone book under 'Trading Standards' or go to

**[www.tradingstandards.gov.uk/advice/index.cfm](http://www.tradingstandards.gov.uk/advice/index.cfm)**



## This guide is part of our **if things go wrong** series.

Other titles in this series include:

- Complaints about banking services
- Endowment mortgage complaints
- Endowment mortgage compensation

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All our guides are available from:

**Our website**  
**[moneyadvice.service.org.uk](http://moneyadvice.service.org.uk)**

**Money Advice Line**  
**0300 500 5000**

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If you would like this guide in Braille, large print or audio format, please call us on 0300 500 5000 or Typetalk on 1800 1 0300 500 5000.

Calls should cost no more than 01 or 02 UK-wide calls, and are included in inclusive mobile and landline minutes. To help us maintain and improve our service, we may record or monitor calls.

June 2011

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