

## Want to take your complaint further?

Have you had a problem with a financial business? If you're not happy with how things have turned out, you can ask us to step in.

We're a free service set up by Parliament to resolve complaints. If we decide you've been treated unfairly, we have the power to put things right.

This version of our consumer leaflet is designed to be read on screen. Where appropriate, businesses are required to give consumers an *official* print version (*not* a print-out of this web page).

Consumers can get a printed version on **0300 123 9 123**.

Businesses can **order supplies of the leaflet** [↗](#) from us for their customers.

## How can the ombudsman help?

We can resolve complaints about most financial services, including:

- bank accounts, payments and cards
- ancillary banking services such as cash machines or deposit boxes
- payment protection insurance (PPI)
- home, car, travel and other types of insurance
- loans and other credit, like car finance
- debt collection and repayment problems mortgages
- financial advice, investments and pensions

As well as individuals, we can also look at complaints from certain businesses and charities.

## I run a business - can you help me?

If what you're complaining about took place before 1 April 2019, then we can consider complaints from micro-enterprises, which means a business with:

- a turnover or annual balance sheet that does not exceed two million euros and



# Financial Ombudsman Service

If a Financial Services Firm has made a mistake or treated you unfairly and you've lost out as a result, the Financial Ombudsman Service (FOS) have the power to put things right.

Usually, they'll tell the business to put you back in the position you'd be in if they hadn't got things wrong.

There are a number of things the FOS can tell a firm to do to put things right. These include:

- Paying you money for **financial loss**
- **Putting things right** in a way that doesn't involve paying money
- Paying you money to **recognise the impact** of what went wrong

## Compensation for Financial Loss

Where you've lost out financially, FOS can tell the business to pay you money directly to put things right. That might mean awarding you a specific amount, or telling the business how to calculate the amount you should receive.

## Compensation for Distress or Inconvenience

A business's mistake can affect you practically and emotionally, not just financially. For this reason, FOS can award fair compensation to recognise these other types of impact, including for example, the distress, inconvenience or other practical problems caused to you by the error.

## Consumer Compensation Limits

Different limits apply depending on when a Complaint is made, but for the most part, the following limits will be applicable:

- **£415,000** per Complaint from **April 2023**

For your further information you might like to visit the following websites:



<https://www.financial-ombudsman.org.uk/consumers>



<http://www.direct.gov.uk>

Please also feel free to contact us if you would like to discuss any of these matters in further detail.

**0330 999 0393**

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[www.affinityfinance.co.uk](http://www.affinityfinance.co.uk)