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How to complain

If you're unhappy with a financial product or service, find out how to complain and when you should get in touch with the Financial Ombudsman Service.

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If you feel like you've been treated unfairly by a financial business, or if you're unhappy with a financial service, you have the [right to complain](#).

While complaining can feel daunting, our rules mean that firms must deal with your complaint fairly, consistently and promptly. And if you're unhappy with their response, you can complain to the [Financial Ombudsman Service](#).

- If you're worried about a scam, you can [report it to us](#).
- If you want to [complain about us, or another regulator](#), you can do so online.
- If you want to report wrongdoing in your workplace, find out about our [whistleblowing process](#).
- If you want to complain about a firm in the European Economic Area (EEA), [find out how](#).

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You normally need to complain within 6 years of the problem happening or, if later, within 3 years of you becoming aware that you had cause to complain.

You can check the [Financial Services Register](#) to make sure a firm is authorised.

2 You get a response

Unless they resolve your complaint within 3 business days, all firms must reply in writing to let you know they've received your complaint.

In general, firms must get back to you in writing to let you know the outcome of your complaint within 8 weeks. They must tell you whether your complaint has been successful or not, or why they need more time to investigate.

Payment service providers or e-money issuers

Payment service providers and e-money issuers must normally respond to certain complaints within 15 business days. If they can't provide a final response, they must explain the reasons for the delay.

You must then get a final response within 35 business days from the day when you first made the complaint.

3 Contact the Financial Ombudsman Service

If you're unhappy with the firm's decision, or you don't hear from them in the right time frame, the [Financial Ombudsman Service](#) may be able to help.

Find out if they can, by using their [online complaint checker](#).

The Financial Ombudsman is a free, independent service for settling disputes between financial services firms and their customers. It can deal with complaints about a wide range of issues, from pet insurance to stocks and shares.

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response from the firm, or they may not be able to help.

Take the matter to court

If you don't accept the decision of the Financial Ombudsman, and you haven't used an independent complaints scheme, you may be able to take your case to court. But this won't always be an option.

You would usually start civil legal action in the county courts or High Court (in England, Wales and Northern Ireland), depending on the case. In Scotland, most small claims are started in the Sheriff Courts.

Using a claims management company (CMC)

It's free and simple to make a complaint yourself. You can also get help from organisations like [MoneyHelper](#) if you're concerned. CMCs can make a complaint for you, but will charge you a fee for the service.

If you decide to use a CMC, you should find out how much they'll charge and decide whether you're willing to have that money deducted from your compensation.

[Find out more about using CMCs.](#)

Page updates



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More information



[How to complain if you're a small business](#)

[How to claim compensation if a firm fails](#)

[Your rights with financial services](#)

[Report a scam to us](#)

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