

**Dispute resolution: Complaints**

# Chapter INTRO

## Introduction

## INTRO 1 Introduction

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This part of the *FCA Handbook* sets out how *complaints* are to be dealt with by *respondents* (*firms, payment service providers, electronic money issuers, CBTL firms, designated credit reference agencies, designated finance platforms and VJ participants*) and the *Financial Ombudsman Service*.

It refers to relevant provisions in the *Act* and in transitional provisions made by the Treasury under the *Act*. It includes *rules* and directions made by the *FCA* and rules made (and *standard terms* set) by *FOS Ltd* with the consent or approval of the *FCA*.

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The powers to make rules and directions (or set *standard terms*) relating to *firms, payment service providers, electronic money issuers, CBTL firms, designated credit reference agencies, designated finance platforms and VJ participants* derive from various legislative provisions; but the rules (and *standard terms*) have been co-ordinated to ensure that they are identical, wherever possible.

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#### Chapter 1: Treating complainants fairly

■ DISP 1 contains rules and guidance on how *respondents* should deal with *complaints* promptly and fairly, including *complaints* that could be referred to the *FOS*.

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#### Chapters 2 - 4: The Financial Ombudsman Service

Chapters 2, 3 and 4 set out how the *Financial Ombudsman Service* (operated by *FOS Ltd*) considers unresolved *complaints*.

Chapter 2 sets out the scope of the *Financial Ombudsman Service's* two jurisdictions:

- the *Compulsory Jurisdiction*; and
- the *Voluntary Jurisdiction*.

The scope of the two jurisdictions is defined by: the type of activity to which the *complaint* relates; the place where the activity took place; the eligibility of the complainant; and the time limits for referring a *complaint* to the *Financial Ombudsman Service*.

Chapter 3 sets out the procedures of the *Financial Ombudsman Service*, including consideration and determination of *complaints* and how the *Financial Ombudsman Service* deals with information received.

Chapter 4 sets out the terms under which *VJ participants* participate in the *Voluntary Jurisdiction*.

**INTRO****Appendix 1: FCA's guidance on handling mortgage-endowment complaints**

This appendix contains the *FCA's guidance to firms* on handling *complaints* relating to mortgage endowments.

**INTRO****INTRO****INTRO****INTRO****Appendix 3: FCA's rules and guidance on handling payment protection insurance complaints**

This appendix sets out the approach which *firms* should use when handling *complaints* relating to the sale of *payment protection contracts*.

**INTRO****Financial Ombudsman Service fees**

The rules on fees charged in respect of the *Financial Ombudsman Service* are in Chapter 5 of the Fees manual.

