

Chapter 1

Treating complainants fairly

1.8 Complaints time barring rule

1.8.1 R If a *respondent* receives a *complaint* which is outside the time limits for referral to the *Financial Ombudsman Service* (see ■ DISP 2.8) it may reject the complaint without considering the merits, but must explain this to the complainant in a *final response* in accordance with ■ DISP 1.6.2 R or ■ DISP 1.6.2AR.