

## Chapter 3

# Complaint handling procedures of the Financial Ombudsman Service

## 3.1 Purpose, interpretation and application

### Purpose

- 3.1.1 **G** The purpose of this chapter is to set out:
- (1) the procedures of the *Financial Ombudsman Service* for investigating and determining *complaints*;
  - (2) the basis on which the *Ombudsman* makes decisions; and
  - (3) the awards which the *Ombudsman* can make.

### Interpretation

- 3.1.2 **R** In this chapter, 'out of jurisdiction' means outside the *Compulsory Jurisdiction* and the *Voluntary Jurisdiction* in accordance with ■ DISP 2.
- 3.1.3 **R** Where the *respondent* is a *partnership* (or former *partnership*), it is sufficient for the *Ombudsman* to communicate with one partner (or former partner).
- 3.1.4 **G** The *Ombudsman Transitional Order* and the *Claims Management Order* requires the *Financial Ombudsman Service* to complete the handling of *relevant existing complaints* and *relevant existing claims management complaints*, in a significant number of respects, in accordance with the requirements of the relevant *former scheme* rather than in accordance with the requirements of this chapter.

### Application

- 3.1.5 **R** This chapter applies to the *Ombudsman* and to *respondents*.
- 3.1.6 **R** This chapter applies to a *TP firm*. This *rule* demonstrates the contrary intention under GEN 2.2.26R.