

**FINANCIAL OMBUDSMAN SERVICE CASE FEES AND VOLUNTARY
JURISDICTION LEVY 2024/2025: FEES AND DISPUTE RESOLUTION:
COMPLAINTS (AMENDMENTS) INSTRUMENT 2024**

Powers exercised by the Financial Ombudsman Service Limited

A. The Financial Ombudsman Service Limited:

- (1) makes and amends the scheme rules and guidance relating to the payment of fees under the Compulsory Jurisdiction;
- (2) makes and amends the rules and guidance for the Voluntary Jurisdiction; and
- (3) fixes and varies the standard terms for Voluntary Jurisdiction participants,

as set out in Annex A and Annex B to this instrument; and

- (1) makes and amends the rules and guidance for the Voluntary Jurisdiction; and
- (2) fixes and varies the standard terms for Voluntary Jurisdiction participants,

to incorporate changes to the Glossary made by the Financial Conduct Authority in the Periodic Fees (2024/25) and Other Fees Instrument 2024 as set out in Annex C to this instrument,

in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000:

- (a) section 227 (Voluntary jurisdiction);
- (b) paragraph 8 (Information, advice and guidance) of Schedule 17;
- (c) paragraph 14 (The scheme operator's rules) of Schedule 17;
- (d) paragraph 15 (Fees) of Schedule 17;
- (e) paragraph 18 (Terms of reference to the scheme) of Schedule 17; and
- (f) paragraph 20 (Voluntary jurisdiction rules: procedure) of Schedule 17.

B. The making and amendment of the rules and guidance and the fixing and varying of the standard terms by the Financial Ombudsman Service Limited, as set out in paragraph A above, is subject to the consent and approval of the Financial Conduct Authority.

Consent and approval by the Financial Conduct Authority

C. The Financial Conduct Authority consents to and approves the rules and guidance made and amended and the standard terms fixed and varied by the Financial Ombudsman Service Limited, as set out at in the Annexes to this instrument.

Commencement

D. This instrument comes into force on 1 April 2024, except for Annex C, which comes into force on 1 April 2025.

Amendments to the Handbook

- E. The Fees manual (FEES) is amended by the Board of the Financial Ombudsman Service Limited in accordance with Annex A to this instrument.
- F. The Dispute Resolution: Complaints sourcebook (DISP) is amended by the Board of the Financial Ombudsman Service Limited in accordance with Annex B to this instrument and incorporates for the purposes of the Voluntary Jurisdiction the changes made by the Financial Conduct Authority to the Glossary as set out in Annex C to this instrument.

Citation

- G. This instrument may be cited as the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/2025: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024.

By order of the Board of the Financial Ombudsman Service Limited
18 March 2024

By order of the Board of the Financial Conduct Authority
28 March 2024

Annex A

Amendments to the Fees manual (FEES)

In this Annex, underlining indicates new text and striking through indicates deleted text.

1 Fees Manual

1.1 Application and Purpose

...

Application

1.1.2 R This manual applies in the following way:

...

(7) ...

The application statement at *FEES* 1.1.2R(3) does not apply to ~~*FEES* 5.5A~~
FEES 5.5B, *FEES* 5 Annex 2R or *FEES* 5 Annex 3R.

...

...

1.1.3 G The application of ~~*FEES* 5.5A~~ *FEES* 5.5B and *FEES* 5 Annex 3R is set out in
~~*FEES* 5.5A.1R~~ *FEES* 5.5B.1R. The relevant provisions of *FEES* 5 and *FEES*
2 are applied to *VJ participants* by the *standard terms* (see *DISP* 4).

...

2 General Provisions

2.1 Introduction

Application

...

2.1.1A R This chapter does not apply in relation to:

(1) ~~*FEES* 5.5A~~ *FEES* 5.5B; or

...

...

5 Financial Ombudsman Service Funding

...

5.5B Case fees

...

Standard case fee

...

- 5.5B.15 G ~~Until 31 March 2024 a standard case fee was payable for every *chargeable case*. From 1 April 2004 to 31 March 2005 the standard case fee was payable for the third and subsequent *chargeable cases*. From 1 April 2005 to 31 March 2013 the standard case fee was payable for the fourth and subsequent *chargeable cases*. From 1 April 2013 to 31 March 2022 the standard case fee was payable for the twenty-sixth and subsequent *chargeable cases*. FEES 5.5B.12R does not apply retrospectively to *financial years* before 1 April 2013. [deleted]~~

...

5 Annex Annual Levy Payable in Relation to the Voluntary Jurisdiction 2023/24
2R 2024/25

Voluntary jurisdiction – annual levy for VJ participants				
Industry block and business activity		Tariff basis	Tariff rate	Minimum levy
1V	Deposit acceptors, mortgage lenders and mortgage administrators and debit/credit/charge card issuers and merchant acquirers	number of accounts relevant to the activities in <i>DISP</i> 2.5.1R	£0.0298 <u>0.0169</u>	£100
2V	<i>VJ participants</i> undertaking general insurance activities	per £1,000 of gross written premium	£0.1102 <u>0.0625</u>	£100
3V	<i>VJ participants</i> undertaking life insurance activities	per £1,000 of gross written premium	£0.0268 <u>0.0152</u>	£100
6V	Intermediaries	n/a	n/a	£75
7V	Freight-forwarding companies	n/a	n/a	£75
8V	National Savings & Investments	n/a	n/a	£10,000

9V	Post Office Limited [deleted]	n/a [deleted]	n/a [deleted]	£2,000 [deleted]
10V	Persons not covered by 1V to 9V 8V undertaking activities which are: (a) <i>regulated activities</i> ; or (b) <i>payment services</i> ; or would be if they were carried on from an establishment in the <i>United Kingdom</i>	n/a	n/a	£75
12V	Persons undertaking the activity which is the issuance of electronic money or would be if carried on from an establishment in the <i>United Kingdom</i>	n/a	n/a	£75
13V	Persons not covered by 1V to 9V 8V undertaking activities which are CBTL activities or would be if they were carried on from an establishment in the <i>United Kingdom</i>	n/a	n/a	£75
14V	Persons not covered by 1V to 9V 8V providing <i>credit information</i> , under the <i>Small and Medium Sized Business (Credit Information) Regulations</i> or providing <i>specified information</i> under the <i>Small and Medium Business (Finance Platforms) Regulations</i> or would be if it was carried on from an establishment in the <i>United Kingdom</i>	n/a	n/a	£75
15V	<i>VJ participants</i> undertaking activities relating to <i>claims management services</i>	annual income	£50 plus £3 per £1,000 of annual income	£75

16V	<p><i>VJ participants</i> undertaking activities which are <i>regulated funeral plan activities</i> or would be if:</p> <p>(a) they were carried on from an establishment in the <i>United Kingdom</i>; and/or</p> <p>(b) they were carried on in relation to a funeral in the <i>United Kingdom</i>.</p>	n/a	n/a	£75
Notes				
...				

5 Annex Case Fees Payable for 2023/24 2024/25
3R

Part 1 – Standard case fees	
	Standard case fee
In the: Compulsory jurisdiction and Voluntary jurisdiction	<p>£750 <u>£650</u></p> <p>unless it is a <i>not-for-profit debt advice body</i> with <i>limited permission</i> in which case the amount payable is £0</p>

...

Part 3 – Charging groups
<p>The <i>charging groups</i>, and their constituent <i>group respondents</i>, are listed below. They are based on the position at 31 December immediately preceding the <i>financial year</i>. For the purposes of calculating, charging, paying and collecting the special case fee, they are not affected by any subsequent change of ownership.</p>

1	<p>Barclays Group, comprising the following <i>firms</i>:</p> <p>Barclays Asset Management Limited</p> <p>Barclays Bank Plc</p> <p>Barclays Bank UK Plc</p> <p>Barclays Capital Securities Limited</p> <p>Barclays Insurance Services Company Limited</p> <p>Barclays Investment Solutions Limited</p> <p><u>Barclays OCIO Services Limited</u></p> <p>Barclays Private Clients International Limited</p> <p>Barclays Security Trustee Limited</p> <p>Barclays Sharedealing</p> <p>Barclays Stockbrokers Limited</p> <p>Clydesdale Financial Services Limited</p> <p>Firstplus Financial Group Plc</p> <p>Gerrard Financial Planning Ltd</p> <p>Oak Pension Asset Management Limited</p> <p>Standard Life Bank Plc</p> <p>Woolwich Plan Managers Limited</p>
---	--

2	<p>HSBC Group, comprising the following <i>firms</i>:</p> <ul style="list-style-type: none">B & Q Financial Services LimitedHFC Bank LimitedHSBC Alternative Investments LimitedHSBC Bank Malta plcHSBC Bank plcHSBC Bank USA NA, London BranchHSBC Continental EuropeHSBC Equipment Finance (UK) LimitedHSBC Finance LimitedHSBC Global Asset Management (France)HSBC Global Asset Management (UK) LimitedHSBC International Financial Advisers (UK) LimitedHSBC Investment FundsHSBC Life (UK) LimitedHSBC Private Bank (Luxembourg) S.A.HSBC Private Bank (UK) LimitedHSBC Securities (USA) IncHSBC Trinkaus & Burkhardt AGHSBC Trust Company (UK) LtdHSBC UK Bank plcJohn Lewis Financial Services LimitedMarks & Spencer Financial Services plcMarks & Spencer Savings and Investments LtdMarks & Spencer Unit Trust Management LimitedThe Hongkong and Shanghai Banking Corporation Limited
---	--

3	<p>Lloyds Banking Group, comprising the following <i>firms</i>:</p> <p><u>Aberdeen Investment Solutions Limited</u></p> <p>AMC Bank Ltd</p> <p>Bank of Scotland (Ireland) Limited</p> <p>Bank of Scotland Plc</p> <p><u>Black Horse Finance Limited</u></p> <p>Black Horse Limited</p> <p>BOS Personal Lending Limited</p> <p><u>Cavendish Online Limited</u></p> <p>Cheltenham & Gloucester plc</p> <p>Clerical Medical Financial Services Limited</p> <p>Clerical Medical Investment Fund Managers Ltd</p> <p><u>Clerical Medical Investment Group Limited</u></p> <p>Clerical Medical Managed Funds Limited</p> <p><u>EBS Pensions Limited</u></p> <p><u>Embark Investment Services Ltd</u></p> <p><u>Embark Investments Ltd</u></p> <p><u>Embark Services Ltd</u></p> <p><u>Halifax Assurance (Ireland) Limited</u></p> <p>Halifax Financial Brokers Limited</p> <p>Halifax General Insurance Services Limited</p> <p><u>Halifax Insurance Ireland Ltd</u></p> <p>Halifax Investment Services Ltd</p> <p>Halifax Life Limited</p> <p>Halifax Share Dealing Limited</p> <p>HBOS Investment Fund Managers Limited</p> <p>Housing Growth Partnership Manager Limited</p> <p>HVF Limited</p> <p>Hyundai Car Finance Limited</p> <p>International Motors Finance Limited</p> <p><u>Invista Real Estate Investment Management Limited</u></p> <p>IWeb (UK) Limited</p> <p>LDC (Managers) Limited</p> <p>Legacy Renewal Company Limited</p>
---	--

Lex Autolease Ltd
Lex Autolease Carselect Limited
Lex Vehicle Leasing Ltd
Lloyds Bank Corporate Markets Plc
Lloyds Bank General Insurance Limited
Lloyds Bank Insurance Services Limited
Lloyds Bank Plc
Lloyds Bank Private Banking Limited
Lloyds Development Capital (Holdings) Limited
Lloyds TSB Financial Advisers Limited
Loans.co.uk Limited
MBNA Limited
NFU Mutual Finance Limited
Pensions Management (SWF) Limited
Scottish Widows Administration Services Limited
Scottish Widows Annuities Limited
Scottish Widows Bank Plc
Scottish Widows Fund Management Limited
Scottish Widows Limited
<u>Scottish Widows plc</u>
<u>Scottish Widows Schroder Personal Wealth (ACD) Limited</u>
<u>Scottish Widows Schroder Personal Wealth Limited</u>
Scottish Widows Unit Funds Limited
Scottish Widows Unit Trust Managers Limited
Shogun Finance Limited
St Andrew's Insurance plc
St Andrew's Life Assurance Plc
<u>Sterling ISA Managers Ltd</u>
Suzuki Financial Services Limited
SW Funding plc
The Mortgage Business Plc
United Dominions Trust Limited

4	<p>RBSNatWest Group, comprising the following <i>firms</i>:</p> <p>Coutts & Company</p> <p>Coutts Finance Company</p> <p><u>Cushon Money Limited</u></p> <p>FreeAgent Central Limited</p> <p>JCB Finance Ltd</p> <p>Lombard Finance Ltd</p> <p>Lombard North Central Plc</p> <p>National Westminster Bank Plc</p> <p>National Westminster Home Loans Limited</p> <p>NatWest Markets N.V.</p> <p>NatWest Markets Plc</p> <p>NatWest Trustee and Depositary Services Limited</p> <p>RBOS (UK) Limited</p> <p>RBS Asset Management (ACD) Ltd</p> <p>RBS Asset Management Ltd</p> <p>RBS Collective Investment Funds Limited</p> <p>RBS Equities (UK) Limited</p> <p>RBS Investment Executive Limited</p> <p>The Royal Bank of Scotland Group Independent Financial Services Limited</p> <p>The Royal Bank of Scotland International Limited</p> <p>The Royal Bank of Scotland Plc</p> <p>Ulster Bank Ltd</p>
5	<p>Aviva Group, comprising the following <i>firms</i>:</p> <p>Aviva Administration Limited</p> <p>Aviva Annuity UK Limited</p> <p>Aviva Credit Services UK Limited</p> <p>Aviva Equity Release UK Limited</p> <p>Aviva Health UK Limited</p> <p>Aviva Insurance Limited</p> <p>Aviva Insurance Services UK Limited</p> <p>Aviva Insurance UK Limited</p> <p>Aviva International Insurance Limited</p> <p>Aviva Investment Solutions UK Limited</p>

	<p>Aviva Investors Global Services Limited</p> <p>Aviva Investors Pensions Limited</p> <p>Aviva Investors UK Funds Limited</p> <p>Aviva Investors UK Fund Services Limited</p> <p>Aviva Life & Pensions UK Limited</p> <p>Aviva Life Services UK Limited</p> <p>Aviva Pension Trustees UK Limited</p> <p>Aviva UK Digital Limited</p> <p>Aviva Wrap UK Limited</p> <p>Bankhall Support Services Limited</p> <p>CGU Bonus Limited</p> <p>CGU Underwriting Limited</p> <p>Commercial Union Life Assurance Company Limited</p> <p>Friends Annuities Limited</p> <p>Friends Life and Pensions Limited</p> <p>Friends Life FPLMA Limited</p> <p>Friends Life Funds Limited</p> <p>Friends Life Investment Solutions Limited</p> <p>Friends Life Limited</p> <p>Friends Life Marketing Limited</p> <p>Friends Life Services Limited</p> <p>Friends Provident International Limited</p> <p>Gresham Insurance Company Limited</p> <p>Hamilton Life Assurance Company Limited</p> <p>Hamilton Insurance Company Limited</p> <p>Norwich Union Life (RBS) Limited</p> <p>Scottish Boiler and General Insurance Company Ltd</p> <p>Sesame Limited</p> <p>The Ocean Marine Insurance Company Limited</p>
6	<p>Direct Line Group, comprising the following <i>firms</i>:</p> <p>Churchill Insurance Company Limited</p> <p>UK Insurance Business Solutions Limited</p> <p>UK Insurance Limited</p>
7	<p>Nationwide Building Society Group comprising the following <i>firms</i>:</p>

	<p>Cheshire Building Society Derbyshire Building Society Derbyshire Home Loans Ltd E-Mex Home Funding Limited Nationwide Building Society Nationwide Independent Financial Services Limited Portman Building Society The Mortgage Works (UK) Plc UCB Home Loans Corporation Ltd</p>
8	<p>Santander Group, comprising the following <i>firms</i>: Abbey Stockbrokers Limited Cater Allen Limited Hyundai Capital UK Limited Santander Cards UK Limited Santander Consumer (UK) Plc Santander Financial Services Plc Santander ISA Managers Limited Santander UK Plc</p>

Part 4 – Special case fees	
...	
3	<p>The special case fee for each <i>charging group</i> is a total amount calculated as follows:</p> <p>{£750,650 x 204,000 <u>225,000</u> x the ‘Proportion Z’ }</p>
4	<p>The <i>FOS Ltd</i> will invoice each <i>charging group</i> for the special case fee (calculated as above) in four equal instalments, payable in advance on the following dates during the <i>financial year</i>:</p> <p>(1) 1 April (or, if later, when <i>FOS Ltd</i> has sent the invoice); (2) 1 July; (3) 1 October; and (4) 1 January.</p>
5	<p>Year-end adjustment:</p> <p>(1) [deleted]</p>

	<p>(2) If the actual number of <i>chargeable cases</i> closed by the <i>Financial Ombudsman Service</i> in respect of <i>group respondents</i> during the <i>financial year</i> is more than 105% of {204,000 <u>225,000</u> x the 'Proportion Z' }:</p> <p>(a) the <i>FOS Ltd</i> will invoice the <i>relevant charging group</i>; and</p> <p>(b) the <i>relevant charging group</i> will pay to <i>FOS Ltd</i>; an additional £75,000 <u>£65,000</u> for each block of 100 (or part thereof) closed <i>chargeable cases</i> over the 105%.</p>
	<p>(3) If the actual number of <i>chargeable cases</i> closed by the <i>Financial Ombudsman Service</i> in respect of <i>group respondents</i> during the <i>financial year</i> is less than 95% of {204,000 <u>225,000</u> x the 'Proportion Z' }, the <i>FOS Ltd</i> will promptly repay to the <i>relevant charging group</i> £75,000 <u>£65,000</u> for each block of 100 (or part thereof) closed <i>chargeable cases</i> under the 95%.</p>

[*Editor's note:* This Annex takes into account the changes made by the Periodic Fees (2024/2025) and Other Fees Instrument 2024, which come into force on 1 April 2024.]

Annex B

Amendments to the Dispute Resolution: Complaints sourcebook (DISP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

4 Standard terms

...

4.2 Standard terms

...

Determinations and awards

...

4.2.6 R The following provisions and rules in *FEES* apply to *VJ participants* as part of the *standard terms*, but substituting 'VJ participant' for 'firm' and 'annual levy specified in *FEES* 5 Annex 2R' for 'general levy':

...

(5) *FEES* 5.3.8R (calculation of general levy) but substituting:

(a) 'Voluntary Jurisdiction' for '~~Compulsory Jurisdiction~~'; and

(b) '*FEES* 5 Annex 2R' for '*FEES* 5 Annex 1R;

(c) 'FOS Ltd' for 'the FCA'; and

(d) the following for *FEES* 5.3.8R(2):

(2) for each of those tariff bases, calculate the sum payable in relation to the relevant business of the VJ participant for that year in accordance with *FEES* 5 Annex 2R;

(6) *FEES* 5.4.1R (information requirement), excluding *FEES* 5.4.1R(1A), *FEES* 5.4.1R(4) and *FEES* 5.4.1R(6), but substituting:

...

(c) The following for *FEES* 5.4.1R(1):

(A) A *VJ participant* must provide the *FOS Ltd* by the end of February each year (or, if the *VJ participant* has become subject to the *Financial Ombudsman Service* part way through the *financial year*, by the date requested by the *FOS Ltd*) with a statement of:

- (i) the total amount of *relevant business* (measured in accordance with the appropriate tariff base(s)) which it conducted; or
- (ii) ~~in the case of firms in industry blocks 2 and 4, the gross written premium for fees purposes as defined in FEES 4 Annex 1AR (unless FEES 5.4.1.R(1A) applies)~~ in the case of *VJ participants* in industry blocks 2V and 3V, the gross written premium as defined in the Notes to FEES 5 Annex 2R,

as at or in the year to 31 December of the previous year as appropriate, in relation to the tariff base for each of the relevant industry blocks set out in *FEES 5 Annex 2R*;

...

(10) ~~*FEES 5.7.1R and 5.7.4R*~~ but substituting, in *FEES 5.7.1R*, ‘the *FOS Ltd*’ for ‘the *FCA*’ and ‘annual levy specified in *FEES 5 Annex 2R*’ for ‘*general levy*’;

...

(12) *FEES 5 Annex 2R* and *FEES 5 Annex 3R*; ~~and~~

(13) *FEES 5.1.8R*; ~~and~~

(14) *FEES 5.4.4G*.

4.2.6A R The annual levy specified in *FEES 5 Annex 2R* must be paid to *FOS Ltd* by credit transfer.

...

Annex C

Amendments to the Glossary of definitions made by the FCA in the Periodic Fees (2024/2025) and Other Fees Instrument 2024

In this Annex, striking through indicates deleted text.

Comes into force on 1 April 2025

The amendments to the following definition made by the FCA in the Periodic Fees (2024/2025) and Other Fees Instrument 2024 are incorporated into the rules and guidance for the Voluntary Jurisdiction and standard terms for Voluntary Jurisdiction participants relating to the Voluntary Jurisdiction:

relevant business (1) (in *DISP* and *FEES*) that part of a *firm's* business ~~which it conducts with consumers and~~ which is subject to the jurisdiction of the *Financial Ombudsman Service* as provided for in *DISP* 2.3 (To which activities does the Compulsory Jurisdiction apply?) and *DISP* 2.5 (To which activities does the Voluntary Jurisdiction apply?), measured by reference to the appropriate tariff-base for each *industry block*.

...