

The Financial Services Compensation Scheme

What to do if you are not happy with our service



Easy read

Who we are



We are called the **Financial Services Compensation Scheme**.

What this leaflet is about



This leaflet tells you what to do if you are not happy with

- the decision we made about giving your money back
- the service we gave you. For example, if we did not tell you our decision when we said we would.



When you tell us you are not happy with something it is called making a **complaint**.

How to make a complaint

- 1. Send us a letter or an email to tell us why you are not happy with us.**

Our address is



Financial Services Compensation Scheme
7th floor, Lloyds Chambers
1 Portsoken Street
London E1 8BN



Our email address is

enquiries@fscs.org.uk



- 2. We will let you know that we have got your letter or email.**

We will tell you within 2 working days. A working day is Monday to Friday.



- 3. We will look into the problem you told us about and decide what we think should happen.**
One of our managers will do this.



- 4. We will write to you to tell you our decision or what we found out.**

We will do this within 15 working days.

If you are not happy with what we say



1. Write to the person you got the letter from.

Tell them why you are still not happy.



2. One of our senior managers will then look into the problem.

They will write to you to tell you what they think.



3. If you are still not happy, write back to the senior manager you got the letter from and tell them why.



4. **One of our very senior staff will then look into the problem again.**

They will write to you to tell you what they think as soon as they can.

What to do if you are still not happy after that



If your complaint is about the decision we made about the money



We **cannot** look into the problem again after that.



If you are still not happy you will need to get help from other people who do not work for us.



This could be someone who works for the law or gives advice about the law. For example,

- a lawyer
- someone from a group in your local area called the Citizens Advice Bureau.

If your complaint is about the service you got from us



For example, if we did not tell you our decision when we said we would.



You can write back to the last person who sent you a letter.



You can ask for someone called an **Independent Investigator** to look into what we did.



This person cannot change a decision that we made about the money.



But they can say if there is anything they think we should do.



You will get a letter to say what the person found out and what will happen next.

We will use what the person says to make our service better.