



How do I make a complaint?

A guide explaining the different
complaints processes

Making a complaint

At the FSCS, we don't want unhappy claimants. We want to know if you have concerns about the decisions we've made or the service we've provided. This gives us a chance to review claims and put things right.

What do I need to do to make a complaint?

This section explains the procedures you must follow to complain to the FSCS:

- If you're not happy about the decision reached on your claim or the amount of compensation awarded
- If you'd like to complain about the service you received from us.

If you're not happy with the decision or the compensation awarded

If you're unhappy with our decision about your claim or the amount of compensation you've been awarded, you should send us a letter or an email.

What happens next?

We'll confirm within two working days that we have received your letter or email. We'll review the background to your claim and the reason for our decision.

A manager will then reassess your claim. We'll aim to tell you the outcome of their review within 15 working days. If we need more time, we'll write to you and explain why.

What happens if I'm not happy with the outcome of the review?

If you're not satisfied with the outcome of the review, you should write to us again, explaining why you are still dissatisfied with the decision reached on your claim.

A senior manager will review the matter and will write to you to explain the outcome.

What if I'm still unhappy?

If you're still unhappy, your case will be referred to one of our executive directors, who is responsible for running the FSCS, to carry out a final review. If you still feel that your concerns have not been addressed satisfactorily after this final review, you'll need to seek help outside the FSCS – for example, by taking legal advice.

If you're not happy with the service you received

If you want to complain about the service you received from us or the way we handled your claim, you should send us a letter or an email explaining why you are unhappy.

What happens next?

We'll confirm within two working days that we have received your letter or email. We'll then appoint a manager to investigate the matter and will write to you to tell you the outcome of our investigation within 15 working days. If we need more time, we'll write to you and explain why.

What happens if I'm not satisfied with the outcome of the investigation?

If you're not satisfied with the outcome of our investigation, you should write to us again, explaining why you are still dissatisfied with the service you received or the way we handled your case.

A senior manager will review the matter and will write to you to explain the outcome of the review.

What if I'm still unhappy?

If you are still unhappy, your case will be referred to an executive director who will carry out a further review.

If you still feel that your concerns have not been addressed satisfactorily after this final review, you can write to us again and ask us to refer your complaint to the Independent Investigator.

What will the Independent Investigator do?

The Independent Investigator will carry out an unbiased and independent review of our handling of your claim. However, the Investigator cannot overturn a decision made about your claim or award a compensation payment.

The Independent Investigator will prepare a report for our Board of Directors. The Board will then write to you with its response to the report, explaining what action will be taken.

Please note that we'll only commission the Independent Investigator if your complaint cannot be resolved to your satisfaction using our regular complaints process.

Contact us:

Financial Services Compensation Scheme
7th floor, Lloyds Chambers
1 Portsoken Street, London E1 8BN
T: 0800 678 1100 or 020 7741 4100
E: enquiries@fscs.org.uk

The complaint process

Level 1

Write to us to explain why you are unhappy with the decision or the service you received from us.

A manager will review the decision or investigate your complaint and let you know the outcome.

If you are not satisfied with the outcome, go to level 2.

Level 2

Contact the manager who wrote to you and explain why you're not satisfied with the review of our decision or the outcome of the investigation.

A senior manager will review the matter and let you know the outcome.

If you are not satisfied with the outcome, go to level 3.

Level 3

Contact the senior manager who wrote to you and explain why you are still unhappy.

An executive director will review the matter and let you know the outcome.

For complaints about the decision or compensation awarded

If you are not satisfied with the final outcome or compensation awarded, you will need to seek help outside the FSCS, for example by taking legal advice.

For complaints about the service you received

If you are not satisfied with the service you received, contact the executive director who wrote to you and ask for the matter to be referred to the Independent Investigator.

The Independent Investigator will review our handling of the case and report to the Board of Directors. The Board will let you know what action will be taken.