**How to fill in the Financial Ombudsman Service complaint form**

**This guide is designed to be printed and used alongside the complaint form. Replace the information below in brackets with your personal details, and copy the blue text onto the relevant section of your form.**

**IMPORTANT! You will need to complete a new form for each agreement you’re claiming for.**

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**Q. First please give us your details**

A. Insert the name, address and phone numbers of the packaged account holder.

**Q. If you’re complaining on behalf of a business charity or trust**

A. Complete this if you’re claiming for a business account, otherwise ignore. The Financial Ombudsman Service cannot help businesses with a turnover of more than two million euros or more than ten employees.

**Q. If someone is complaining on your behalf**

A. If a friend or relative is complaining on your behalf, complete this with their name, address and phone numbers, otherwise ignore.

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**Q. Details of the business you think is responsible for your complaint**

A. Fill in the name, address and phone no of the account provider you’re complaining about. This can be for either the head office or details of a branch.

**Q. Details of the adviser or business who originally sold the product or service you’re complaining about**

A. You can ignore this section.

**Q The kind of product or service you’re complaining about**

A First box – enter the text “Packaged bank account”. Second box – enter the account number of your account.

**Q. Please tell us what your complaint is about**

A. Enter the text “I believe the above account was mis-sold. Please see full details on my completed questionnaire”

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**Q. When did the advice, transaction, or poor service that you’re complaining about take place?**

A. Enter the date that you started your account.

**Q. When did you first realise there might be a problem?**

A. Enter the date you first contacted the bank. This can be an estimate if you do not know the exact date.

**Q. When did you first complain to the business you think is responsible?**

A. Enter the date of your first complaint letter to the bank.

**Q. Has the business you’re complaining about sent you its final response?**

|  |  |  |  |
| --- | --- | --- | --- |
| A. | Tick YES if:  You have received a final response letter from your lender or you have received a letter telling you to contact the Ombudsman |  | Tick NO if:  Your first letter to your lender was more than eight weeks ago and you have not resolved the complaint |

**Q. What do you want the business you’re complaining about to do to put things right for you?**

A. Enter the text “I would like a full refund of all the account fees paid, and subsequent interest on these payments, that I have paid to date for the above account (including the interest I would be entitled to if I had taken my claim to the county court).

**Q. Has there been any court action relating to your complaint or is court action planned?**

A. Tick NO even if you have threatened to take court action but have changed your mind.

NOTE – if there has been court action the Ombudsman will not be able to help you.

**Q. Have you contacted any regulator or other complaint body about your complaint?**

A. Tick NO.

**Q. Please give us any more details**

A. Enter the reason that you think the account was mis-sold, for example the text from your original complaint letter to the bank and/or any further information that explains your case.

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**Q. Finally, please read and sign this** **declaration**

A. Sign and date on the lines provided. If you are completing the form for someone else, this should be the person who holds the account.

NOTE – Have you included all copies of letters to and from your bank (you should keep the originals) and a list of the charges if you know them?

Now send the completed form to the address listed on the form.