

ADR scheme	
EU/EEA member state	UNITED KINGDOM
Name in original language	Financial Ombudsman Service
Name in English	Financial Ombudsman Service
Contact details for consumers	
Address	South Quay Plaza, 183 Marsh Wall, E14 9SR, UK
Phone number	+44 207 964 1000
Fax number	+44 207 964 1001
E-mail address	complaint.info@financial-ombudsman.org.uk
Website address	www.financial-ombudsman.org.uk
How the ADR scheme works	
Type of ADR scheme	<input checked="" type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	Complaints must be received within: <ul style="list-style-type: none"> ▪ 6 years from event or (if later) 3 years from when cause of complaint could have been discovered; and ▪ 6 months from the financial institution's final response letter The Ombudsman Service can award up to £ 100 000 (appr. EUR 112 000).
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the consumer have to pay a fee?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	
Does the ADR scheme answer enquiries about its work?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme issue a decision upholding or rejecting the complaint?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
If the ADR scheme issues a decision, what is its effect?	<input type="checkbox"/> recommendation, not binding on either party <input checked="" type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	
Average time for ADR scheme to resolve a complaint	6 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Any language
Language(s) in which any decision can be issued	English
Observations	
Any additional useful information not already covered by the other sections of this form	