

FIND OUT MORE ABOUT THE PROCESS OF SUBMITTING YOUR COMPLAINT TO THE FINANCIAL OMBUDSMAN SERVICE (FOS)

YOUR ROLE IN THE PROCESS:



THIS PROCESS MUST BE COMPLETED WITHIN SIX MONTHS

WHAT DOES IT MEAN IF MY BANK HAS DEFENDED MY PACKAGED BANK ACCOUNT (PBA) COMPLAINT?

In layman's terms your Bank has rejected your complaint and does not believe that the PBA was mis-sold. However, the Bank is admitting that you did/do have a PBA.

IS MY BANK'S DECISION FINAL?

No, based on the information you have given us, if we believe that you may have been mis-sold a PBA, we can escalate your complaint to the Financial Ombudsman Service (FOS). We have issued you with both the standard questionnaire and complaint form to start the process and will assist you in completing them.

WHAT IS THE FINANCIAL OMBUDSMAN SERVICE (FOS)?

The Financial Ombudsman Service (FOS) is an organisation 'set up by parliament to sort out individual complaints that consumers and financial businesses aren't able to resolve themselves'. In effect, they offer an impartial service to investigate the decision made by the Bank. It is up to the FOS to decide whether the outcome from the Bank's investigation is correct given the evidence and case details provided.

WHAT DO I NEED TO DO NOW?

Please review the answers you have already provided in the '**Questions about your Packaged Bank Account**' document and use the guidance notes overleaf to ensure you have provided all requested information. If you are able to give additional details to support your complaint please also include these. You will also need to review and complete the '**FOS Complaint Form**', which is also attached.

IS THERE A TIME LIMIT?

Yes, we need to submit your complaint to the FOS within six months of your complaint being defended by your Bank. So in fact, the sooner you return the forms, the better. Once the FOS has acknowledged your complaint there is no further time limit.

If you would like to find out more about how the FOS will investigate your complaint, visit: http://www.financial-ombudsman.org.uk/publications/technical_notes/packaged-bank-accounts.html

IF YOU HAVE PREVIOUSLY PROVIDED US WITH INFORMATION RELATING TO THIS COMPLAINT, IT HAS BEEN POPULATED ACCORDINGLY. PLEASE ENSURE YOU CHECK THE INFORMATION IS CORRECT AND MAKE ANY CHANGES NECESSARY

WHAT DO WE NEED TO REFER YOUR COMPLAINT TO THE FOS?

We have attached two documents which need filling in; **'QUESTIONS ABOUT YOUR PACKAGED BANK ACCOUNT'** and a **'FOS COMPLAINT FORM'**. Answers given must reflect your circumstances at the time the PBA was sold to you. The forms can be completed as per the steps below - please only use **BLACK INK**.

REQUIRED ACTION:

Please carefully read through your **Bank's Final Response Letter**, reviewing the reasons why they have defended your complaint.

WHY?

This will give you a better understanding of why your Bank has rejected your complaint. It may also highlight to you points that you don't agree with and/or that you would like to challenge.

REQUIRED ACTION:

Considering the reasons why the Bank has defended your complaint and also your circumstances at the time the PBA was sold to you, please complete the **'QUESTIONS ABOUT YOUR PACKAGED BANK ACCOUNT'** document to the best of your knowledge.

WHY?

Your answers will help the FOS to understand your complaint and circumstances at the time of Sale and whether the PBA was suitable.

REQUIRED ACTION:

Please ensure you take the opportunity to complete **Section F** in detail. We have listed some areas you need to consider in your answer:

WHY?

This is your chance to advise, in your own words, what happened on the following occasions:

- **Did the Bank give you a choice about having a PBA?**
- **What did the Bank say about the features of the PBA?**
- **How did the Bank ensure the PBA was the right account for you?**
 - » Did they check your eligibility for the PBA?
 - » Did they ask you about any pre-existing medical conditions you had at the time?
- **Have your circumstances changed since you first took out the PBA?**
 - » Has the Bank checked whether you are still eligible for the benefits of the PBA?

- When the PBA was sold to you.
- During additional conversations you had with your Bank regarding the PBA.
- During any annual checks your Bank carried out regarding your suitability for the account e.g. did they check that you were still eligible for the benefits on the account?

You should also detail why you are now unhappy with the PBA.

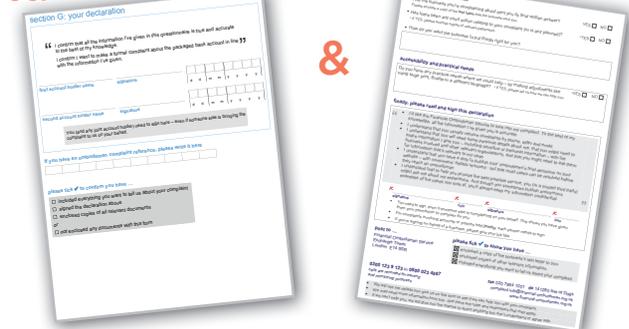
REQUIRED ACTION:

Finally, please review, **SIGN AND DATE** the following sections at the end of the documents:

WHY?

Without your signature and corresponding date of signature we cannot progress your complaint to the FOS.

- **QUESTIONS ABOUT YOUR PACKAGED BANK ACCOUNT - Section G: Your Declaration** - is to confirm that all the information you have provided is true and accurate to the best of your knowledge. You should read the declaration and then print your name, and **SIGN AND DATE** the document where requested.
- **FOS COMPLAINT FORM - Declaration** - is to confirm that you would like the FOS to look at your complaint. We have populated all the required information. Please check that the text is correct and then **SIGN AND DATE** where indicated.



REQUIRED ACTION:

Please note that if your account was held in joint names, both account holders must complete the forms, and sign and date where requested.

WHY?

Without both signatures on a complaint for an account held in joint names, we will not be able to refer your complaint to the FOS.

ONCE ALL FORMS ARE COMPLETED, PLEASE RETURN THEM TO THE CLAIMS GUYS IN THE FREEPOST ENVELOPE PROVIDED AND WE WILL CONTINUE TO PROCESS YOUR COMPLAINT.