



complaint form

Please use this form to tell us about your complaint – so we can see if we’re able to help you. If you’re not sure about anything – or have difficulties filling in this form – just phone us on 0800 023 4 567.

You can return this form via email to complaint.info@financial-ombudsman.org.uk or post it to Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

first, please give us your details

... and the details of anyone complaining with you, for example a joint policy/account holder

first name(s)								title
surname								
date of birth (dd/mm/yyyy)								
address for writing to you								
address line 1								
address line 2								
town								
county								
country								
postcode								

first name(s)								title
surname								
date of birth (dd/mm/yyyy)								
address for writing to you								
address line 1								
address line 2								
town								
county								
country								
postcode								

phone number (1)
phone number (2)
email

phone number (1)
phone number (2)
email

How would you like us to contact you?

phone email post

There will be times when we need to send you documents. When we do, how would you like to receive them?

email post

Have you used our service before? (This is so we can link our records.)

yes no

Do you have any practical needs where we could help – by making adjustments like using large print, Braille or a different language?

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if someone is complaining on your behalf (eg a solicitor or relative) please give us their details

their name: The Claims Guys Limited								their relationship to you Claims Company	
their address address line 1 Lynnfield House address line 2 Church Street town Altrincham county Cheshire country England								their phone number (1) 0203 142 2595	
								their phone number (2)	
								their email paydayloans@theclaimsguys.co.uk	
postcode W A 1 4 4 D Z								their reference	

if you're complaining on behalf of a business, charity or trust please fill in these details

its full (official) name	if a partnership, the number of partners*
number of employees*	its annual turnover, annual income or net asset value (at the time you first complained)* £

*we may need to ask you for evidence of this

which business are you complaining about?

their name
their address please include postcode

details of the adviser or business who originally sold the product or service you're complaining about*

*if different from the name above

their name
their address please include postcode

tell us about the product or service you would like to complain about

I am complaining about my mis-sold Payday Loan(s).
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Do you have a complaint or other reference number for this product or service?

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what's happened so far?

Have you already complained to the business?

yes no

If yes, when did you complain to the business? (dd/mm/yyyy)

The business has up to eight weeks from this date to send you its final written answer – before we can investigate the complaint

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Has the business you're complaining about sent you its final written answer?

yes no

Has there been any court action relating to your complaint (or is any planned)?

If yes, please enclose copies of relevant paperwork

yes no

When did the advice, claim, service or transaction you're complaining about take place? (dd/mm/yyyy)

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tell us about your complaint – what happened?

I believe I was mis-sold my Payday Loan(s). I have enclosed all correspondence regarding my Complaint which sets out why I feel I was mis-sold. Details of my Complaint, including my testimony, are documented in the Payday Lending Questionnaire provided by The Claims Guys Limited for your reference.

how have you been affected – financially or otherwise?

I have detailed the impact of the mis-selling of my Payday Loan(s), both personally and financially, within the enclosed Payday Lending Questionnaire and the Letter of Complaint previously sent to my Loan Provider.

how would you like the business to put things right for you?

I would like to recover all interest and charges paid on my Payday Loan(s), plus statutory interest that the amount ought to have accrued in recognition that these loans were not suitable for my needs.

please continue on a separate sheet if needed

If your complaint is about the sale of payment protection insurance (PPI) or a packaged bank account, you will also need to complete a separate questionnaire. You may have done this already – if you have already complained directly to the business you think is responsible. If not, you can download the questionnaire off our website – or phone us for a copy on **0800 023 4567**.

declaration

finally, please read this declaration

- I would like the Financial Ombudsman Service to look into my complaint.
- To the best of my knowledge, everything I have told you is correct.
- I understand that, to help resolve my complaint, you will need to use and keep personal information about me – for example, how to contact me and details about my complaint.
- I understand that this might include collecting information about me from the business I've complained about and possibly sharing information with other parties – for example, other businesses that may have been involved in my complaint.
- I understand you have a duty to publish your ombudsmen's final decisions on your website – with consumer's details removed – but that most cases can be resolved before they reach an ombudsman.

what's next?

Please confirm, by ticking the circles, that you:

- agree to the declaration above. We can only look into your complaint if you do.
- are happy to speak to us on the phone and understand that our calls are normally recorded. Otherwise, we will need to be able to contact you electronically or by post instead. This may mean your complaint takes longer to resolve than if we were able to speak by phone.
- are happy for us to contact you for feedback about our service. Having people's views on our service is vital for helping to improve what we do. Giving feedback is completely optional.

Where you've ticked one or more of the circles above, you can withdraw your consent at any time.

↓ **SIGN AND DATE HERE** ↓

		N/A	N/A
signature	date (dd/mm/yyyy)	signature	date (dd/mm/yyyy)

if you're complaining on behalf of a business, charity or trust, please give your job title

For complaints involving accounts or policies held jointly, each person needs to sign. And you need to sign, even if someone else is complaining on your behalf. This shows you have given them your permission to complain for you.

post to ...
Financial Ombudsman Service
Exchange Tower
London E14 9SR

0300 123 9 123 or 0800 023 4567
Calls are recorded for training and monitoring purposes
complaint.info@financial-ombudsman.org.uk



Financial
Ombudsman
Service

privacy notice

about us

Financial Ombudsman Service
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www.financial-ombudsman.org.uk
0300 123 9 123 or 0800 023 4 567

why we process your personal information

Personal information means information that is about you – for example, your name, date of birth, financial details and phone conversations with us. With your consent, we process (eg collect, record, share) your personal information to help resolve your complaint. We may contact you for feedback to help improve our service – but only if you give your consent. We may also use information about your case to spot any wider issues or trends in the complaints that we receive. For example, we may review a group of similar complaints to check whether a product has been sold unfairly to consumers on a wide scale and what the cause might be. We'll only do this where we consider that there is a legitimate interest.

who we share your personal information with

We may share or check your information with the business your complaint is about and occasionally others – for example, another business that was involved in your complaint (eg a broker, underwriter, lender) or a credit referencing agency.

Where we can, we keep your personal information within the European Economic Area. If that's not possible, we take appropriate steps to safeguard your information.

If you have a complaint about the service we've provided to you, and we've not been able to resolve this, you can ask the Independent Assessor to investigate your complaint about our service. We will pass on relevant details to the Independent Assessor so that they can investigate and respond to your service complaint.

how long we keep your personal information

We keep your personal information only for as long as we need to. This includes things like:

- We will keep your case file for 6 years after your case closes (or 3 years if we did not go on to fully investigate your case)
- We keep ombudsman decisions permanently.
- If you ask the Independent Assessor to look into a complaint about our service, the Independent Assessor's office will keep their case file for 6 years, (or 3 years if your complaint is not one that can be addressed by the Independent Assessor).

your rights

You have a right to withdraw your consent to us processing your personal information at any time. You can also ask us to delete your personal information or to restrict or object to the way we use it.

This may mean we won't be able to look into your complaint. We might also need to keep some personal information – for example, to avoid duplicate complaints or to comply with the law.

You have a right to receive any personal information you have given to us in an easy to use way – and to have it sent to another organisation. You can also ask us for a copy of your personal information and to correct it.

what to do if you're unhappy with how we've handled your personal information

Please first let the person looking after your complaint (or their manager) know so they can look into your concerns. You can also contact our data protection officer at:

data.protection@financial-ombudsman.org.uk.

If you're unhappy with our response, you can contact the Information Commissioner's Office at www.ico.org.uk, casework@ico.org.uk or 01625 545 745.