HOW TO GET Free Help On Legal Disputes

Most of us are not aware of the free and easy to access help that we can get, from an independent service with the Ombudsman; which is an official appointed by the government, who investigates complaints against businesses, financial institutions, universities, government departments, or other public entities.

The Ombudsman provides a service in which it independently, and impartially investigates complaints brought by individual members of the public, to try and resolve the dispute and to provide redress for an individual, where they find a wrong-doing or unfair treatment by a service provider. The Ombudsman is a free service for the public to use.

There are different Ombudsman covering various sectors, such as the Financial Ombudsman, the Property Ombudsman, the Insurance Ombudsman and the Consumer Goods and Services Ombudsman, just to name but a few. In this article I am going to cover the free assistance that you can get from the Financial Ombudsman.

In What Circumstances Can You Get Free Help?

If you have an issue with a financial institution, be it with a payment that you have made online using a debit or credit card, with your bank about your account, with a loan provider, perhaps with a credit card issuer on a disputed transaction, a direct debit or a standing order that has gone out of your account, then these are just some of the areas in which you can get assistance from the Financial Ombudsman. The Ombudsman will try and help you to resolve your dispute with the service provider, and it will look at whether they could get you compensated for the dispute.

This can be incredibly useful if you have exhausted a valid complaint with your financial services provider, and you are getting nowhere! And paying to get legal advice on your dispute, may not be something you wish to do.

Recently I myself had to take a dispute that I had with my bank of many years, over a payment that I had made to a service provider, who neither provided the service nor was willing to give me a refund. My bank told me that I simply had a ‘commercial dispute’ and that they ‘could not claw back my money’ that I had paid to this service provider.

I brought my complaint about my bank not being able to claw back my money, to the Financial Ombudsman, and within 6 weeks of doing so, the bank took the decision to repay me the sums that I had paid to the service provider, together with 8% interest for my trouble.

How To Use Free The Ombudsman Service

If you would like to bring a complaint about a financial service provider to the Ombudsman, there here is my short step by step guide.

1. Make sure that you have put your complaint to the financial institution as a ‘formal complaint’, and in writing. Mention in your formal complaint that if the matter is not resolved with you and the institution, that you will bring your complaint to the Ombudsman – an email would suffice.
2. Wait for the financial institution to provide you with a ‘final outcome’ in writing.
3. If the response from the institution does not resolve your complaint, or it is not what you believe to be fair and reasonable, and even if you are not sure if the financial institution is in breach of any laws, or Financial Conduct Authority rules, then go on to the Ombudsman’s website at www.financial-ombundsman.org.uk, and complete the simple online form to file your complaint. Or they have a freephone number 0800 023 4567 which you can call to explain your complaint over the telephone.
4. A very important point to remember, is to make sure that you keep and have a record of any transaction in dispute, and the correspondence relating to what has gone wrong between you and the financial institution, as you will need to provide this information to the Ombudsman.

The great thing about this free service, is that the Ombudsman has the power to put things right, potentially get you compensated, and their decision is final.

The Financial Ombudsman follows the rules set out by the Financial Conduct Authority (also referred to as the FCA), and they take into account the law, as well as the regulations and codes of practice in place, at the time that things went wrong.

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Hatti Suvari, Consumer Advocate and host of podcast Get Legally Speaking (www.getlegallyspeaking.com)