

Chapter INTRO

Introduction



INTRO 1 Introduction

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This part of the *FCA Handbook* sets out how *complaints* are to be dealt with by *respondents* (*firms, payment service providers, electronic money issuers, CBTL firms, designated credit reference agencies, designated finance platforms* and *VJ participants*) and the *Financial Ombudsman Service*.

It refers to relevant provisions in the *Act* and in transitional provisions made by the Treasury under the *Act*. It includes *rules* and directions made by the *FCA* and rules made (and *standard terms* set) by *FOS Ltd* with the consent or approval of the *FCA*.

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The powers to make rules and directions (or set *standard terms*) relating to *firms, payment service providers, electronic money issuers, CBTL firms, designated credit reference agencies, designated finance platforms* and *VJ participants* derive from various legislative provisions; but the rules (and *standard terms*) have been co-ordinated to ensure that they are identical, wherever possible.

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Chapter 1: Treating complainants fairly

■ **DISP 1** contains rules and guidance on how *respondents* should deal with *complaints* promptly and fairly, including *complaints* that could be referred to the *FOS*.

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Chapters 2 - 4: The Financial Ombudsman Service

Chapters 2, 3 and 4 set out how the *Financial Ombudsman Service* (operated by *FOS Ltd*) considers unresolved *complaints*.

Chapter 2 sets out the scope of the *Financial Ombudsman Service's* two jurisdictions:

- the *Compulsory Jurisdiction*; and
- the *Voluntary Jurisdiction*.

The scope of the two jurisdictions is defined by: the type of activity to which the *complaint* relates; the place where the activity took place; the eligibility of the complainant; and the time limits for referring a *complaint* to the *Financial Ombudsman Service*.

Chapter 3 sets out the procedures of the *Financial Ombudsman Service*, including consideration and determination of *complaints* and how the *Financial Ombudsman Service* deals with information received.

	<p>Chapter 4 sets out the terms under which <i>VJ participants</i> participate in the <i>Voluntary Jurisdiction</i>.</p>
INTRO	<p>Appendix 1: FCA's guidance on handling mortgage-endowment complaints</p> <p>This appendix contains the <i>FCA's guidance</i> to <i>firms</i> on handling <i>complaints</i> relating to mortgage endowments.</p>
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INTRO	<p>Appendix 3: FCA's rules and guidance on handling payment protection insurance complaints</p> <p>This appendix sets out the approach which <i>firms</i> should use when handling <i>complaints</i> relating to the sale of <i>payment protection contracts</i>.</p>
INTRO	<p>Financial Ombudsman Service fees</p> <p>The rules on fees charged in respect of the <i>Financial Ombudsman Service</i> are in Chapter 5 of the Fees manual.</p>