

**FEES MANUAL (FINANCIAL OMBUDSMAN SERVICE CASE FEES 2025/2026)
INSTRUMENT 2025**

Powers exercised by the Financial Ombudsman Service Limited

A. The Financial Ombudsman Service Limited:

- (1) amends the coversheet and Annex C to the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/2025: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1),

as set out in Annex A to this instrument; and

- (1) makes and amends the scheme rules and guidance relating to the payment of fees under the Compulsory Jurisdiction;
- (2) makes and amends the rules and guidance for the Voluntary Jurisdiction; and
- (3) fixes and varies the standard terms for Voluntary Jurisdiction participants,

as set out in Annex B to this instrument; and

- (1) makes and amends the rules and guidance for the Voluntary Jurisdiction; and
- (2) fixes and varies the standard terms for Voluntary Jurisdiction participants,

to incorporate the amendment to FEES 5.4.4G made by the Financial Conduct Authority in the Application and Periodic Fees (2025/2026) and Other Fees Instrument 2025,

in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000:

- (a) section 227 (Voluntary jurisdiction);
- (b) paragraph 8 (Information, advice and guidance) of Schedule 17 (The Ombudsman Scheme);
- (c) paragraph 14 (The scheme operator's rules) of Schedule 17;
- (d) paragraph 15 (Fees) of Schedule 17;
- (e) paragraph 18 (Terms of reference to the scheme) of Schedule 17; and
- (f) paragraph 20 (Voluntary jurisdiction rules: procedure) of Schedule 17.

B. The making and amendment of the rules and guidance and the fixing and varying of the standard terms by the Financial Ombudsman Service Limited, as set out in paragraph A above, is subject to the consent and approval of the Financial Conduct Authority.

Consent and approval by the Financial Conduct Authority

C. The Financial Conduct Authority consents to and approves the rules and guidance made and amended and the standard terms fixed and varied by the Financial Ombudsman Service Limited, as set out in the Annexes to this instrument.

Commencement

- D. This instrument comes into force on 1 April 2025 immediately after the Fees Manual (Financial Ombudsman Service Representative Case Fees) Instrument 2025 (FOS 2025/1) comes into force, except for Annex A, which comes into force on the making of this instrument.

Amendments to the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/2025: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1)

- E. The coversheet and Annex C to the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/2025: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1) are amended in accordance with Annex A to this instrument.

Amendments to the Handbook

- F. The Fees manual (FEES) is amended by the Board of the Financial Ombudsman Service in accordance with Annex B to this instrument.

Notes

- G. In the Annexes to this instrument, the notes (indicated by “*Editor’s note:*”) are included for the convenience of readers but do not form part of the legislative text.

Citation

- H. This instrument may be cited as the Fees Manual (Financial Ombudsman Service Case Fees 2025/2026) Instrument 2025.

By order of the Board of the Financial Ombudsman Service Limited
24 March 2025

By order of the Board of the Financial Conduct Authority
27 March 2025

Annex A

**Amendments to the Financial Ombudsman Service Case Fees and Voluntary
Jurisdiction Levy 2024/2025: Fees and Dispute Resolution: Complaints (Amendments)
Instrument 2024 (FOS 2024/1)**

In this Annex, underlining indicates new text and striking through indicates deleted text.

The Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/2025:
Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1) is
amended as shown below.

Coversheet:

Commencement

D. This instrument comes into force on 1 April 2024, except for Annex C, which
comes into force on 1 April ~~2025~~ 2026.

Annex C:

Comes into force on 1 April ~~2025~~ 2026

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Annex B

Amendments to the Fees manual (FEES)

In this Annex, underlining indicates new text and striking through indicates deleted text.

[*Editor's note:* This Annex takes into account the changes made by the Fees Manual (Financial Ombudsman Service Representative Case Fees) Instrument 2025, which come into force on 1 April 2025.]

1 Fees Manual

1.1 Application and Purpose

1.1.1 G ...

(5) *FEES 5* (Financial Ombudsman Service Funding) relates to *FOS* levies and case fees (in *FEES 5.5B* and *FEES 5.5C*).

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Application

1.1.2 R This manual applies in the following way:

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(7) ...

The application statement at *FEES 1.1.2R(3)* does not apply to *FEES 5.5B*, *FEES 5.5C*, *FEES 5 Annex 2R* or *FEES 5 Annex 3R*.

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1.1.3 G The application of *FEES 5.5B*, *FEES 5.5C* and *FEES 5 Annex 3R* is set out in *FEES 5.5B.1R* and *FEES 5.5C.1R*. The relevant provisions of *FEES 5* and *FEES 2* are applied to *VJ participants* by the *standard terms* (see *DISP 4*).

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2 General Provisions

2.1 Introduction

Application

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2.1.1A R This chapter does not apply in relation to:

(1) *FEES 5.5B*; or

(1A) *FEES 5.5C*; or

...

...

Purpose

...

2.1.5 G ...

(3) Case fees payable to the *FOS Ltd* are set out in *FEES 5.5B* and *FEES 5.5C*.

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5 Financial Ombudsman Service Funding

5.1 Application and Purpose

Application

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5.1.1-A G Whilst no *rule* made by the *FCA* in this chapter applies to *VJ participants*, some of the *guidance* may do. The application of rules made by the *FOS Ltd* in this chapter is set out in *FEES 5.5B* and *FEES 5.5C*, and described in *FEES 5.1.2AG*.

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5.1.1B R *FEES 5.1.1AR* does not apply to *FEES 5.5B*, *FEES 5.5C* or *FEES 5 Annex 2R* or Annex 3R unless otherwise stated in rules made by *FOS Ltd*.

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5.1.2A G Table of *FEES 5* rules made by the *FOS Ltd*

| FEES 5 rules made by the FOS Ltd | Description |
|----------------------------------|---|
| <i>FEES 5.5B</i> | Rules relating to case fees |
| <u><i>FEES 5.5C</i></u> | Rules relating to case fees for <u><i>complainant representatives</i></u> |

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| ... | |
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...

5.2 Introduction

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5.2.3 G Paragraph 15 of Schedule 17 to the Act enables *FOS Ltd* to require *firms* subject to the *Compulsory Jurisdiction* and, any other respondents to a complaint and *complainant representatives* to pay specified fees to it in respect of complaints referred to and closed by the *Financial Ombudsman Service*.

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5 Annex 2R Annual Levy Payable in Relation to the Voluntary Jurisdiction ~~2024/25~~ 2025/26

...

5 Annex 3R Case Fees Payable for ~~2024/25~~ 2025/26

...

| Part 3 - Charging groups | |
|---|---|
| The <i>charging groups</i> , and their constituent <i>group respondents</i> , are listed below. They are based on the position at 31 December immediately preceding the <i>financial year</i> . For the purposes of calculating, charging, paying and collecting the special case fee, they are not affected by any subsequent change of ownership. | |
| 1 | Barclays Group, comprising the following <i>firms</i> : ... Barclays Investment Solutions Limited Barclays OCIO Services Limited Barclays Private Clients International Limited ... |
| ... | |

| | |
|-----|--|
| 3 | <p>Lloyds Banking Group, comprising the following <i>firms</i>:</p> <p>...</p> <p>SW Funding plc</p> <p><u>The Agricultural Mortgage Corporation Plc</u></p> <p>The Mortgage Business Plc</p> <p>...</p> |
| ... | |
| 5 | <p>Aviva Group, comprising the following <i>firms</i>:</p> <p><u>AIG Life Limited</u></p> <p>Aviva Administration Limited</p> <p>Aviva Annuity UK Limited</p> <p>Aviva Credit Services UK Limited</p> <p><u>Aviva Employment Services Limited</u></p> <p>Aviva Equity Release UK Limited</p> <p>Aviva Health UK Limited</p> <p><u>Aviva Insurance Ireland DAC</u></p> <p>Aviva Insurance Limited</p> <p>...</p> <p><u>Probitas Managing Agency Limited</u></p> <p>Scottish Boiler and General Insurance Company Ltd</p> <p>...</p> |
| ... | |

| | |
|---|---|
| Part 4 – Special case fees | |
| The special case fee shall be calculated and paid as follows: | |
| ... | |
| 3 | <p>The special case fee for each <i>charging group</i> is a total amount calculated as follows:</p> |
| | <p>{£650 x 225,000 <u>270,000</u> x the ‘Proportion Z’ }</p> |
| 4 | <p>The <i>FOS Ltd</i> will invoice each <i>charging group</i> for the special case fee (calculated as above) in four equal instalments, payable in advance on the following dates during the <i>financial year</i>:</p> |

| | |
|---|--|
| | <p>(1) 1 April (or, if later, when <i>FOS Ltd</i> has sent the invoice);</p> <p>(2) 1 July;</p> <p>(3) 1 October; and</p> <p>(4) 1 January.</p> |
| 5 | Year-end adjustment: |
| | ... |
| | <p>(2) If, had they been liable to standard case fees as provided under <i>FEES</i> 5.5B.12R and <i>FEES</i> 5.5B.12AR, the standard case fees that <i>group respondents</i> would have been charged in respect of <i>chargeable cases</i> closed by the <i>Financial Ombudsman Service</i> during the <i>financial year</i> is of an amount that is more than 105% of {£650 x 225,000 <u>270,000</u> x the 'Proportion Z'}:</p> <p>(a) the <i>FOS Ltd</i> will invoice the <i>relevant charging group</i> for; and</p> <p>(b) the <i>relevant charging group</i> will pay to <i>FOS Ltd</i>; the amount that is over the 105%.</p> |
| <p>(3) If, had they been liable to standard case fees as provided under <i>FEES</i> 5.5B.12R and <i>FEES</i> 5.5B.12AR, the standard case fees that <i>group respondents</i> would have been charged in respect of <i>chargeable cases</i> closed by the <i>Financial Ombudsman Service</i> during the <i>financial year</i> is of an amount that is less than 95% of {£650 x 225,000 <u>270,000</u> x the 'Proportion Z'}, the <i>FOS Ltd</i> will promptly repay to the <i>relevant charging group</i> the amount that is under the 95%.</p> | |