

We recognise that customers who have used a claims management company (CMC) to complain about a financial product or service, such as Payment Protection Insurance (PPI), may have a complaint about the service they have received from their CMC. In these circumstances, you could end up having two different ombudsman schemes dealing with different aspects of your complaint.

Understandably, this can be confusing. Our team will do its best to help you understand what's happening, but we also hope this guide will help clear up any confusion. Below we explain each organisation's role in dealing with a complaint about a financial product or service:



### **Financial service provider**

This is the company that sold you the financial product or service that you are unhappy with. For example, you may be unhappy with the PPI you got from a bank or credit card provider and you may want to seek a PPI refund.

### **Claims management company**

You may decide to instruct a CMC to help you make your PPI refund claim.

### **Financial Ombudsman Service**

If you were not happy with the response you received from the financial service provider, you may ask your CMC to complain to the Financial Ombudsman Service about your PPI refund.

### **Legal Ombudsman**

If you were not happy with the service received from your CMC during this process, you can ask the Legal Ombudsman to look at the service you have received from the CMC.

### **This is how the scenario might look:**

Your complaint about a financial service provider

**Unhappy with the way a product was sold by a financial service provider**

**Instructed a CMC to complain to the financial service provider**

**Complaint not resolved by the financial service provider**

**Instructed your CMC to complain to the Financial Ombudsman Service**

Your complaint about a claims management company

**Unhappy with the service received from your CMC**

**Complained to the CMC directly**

**Complaint not resolved by the CMC**

**Complained to the Legal Ombudsman**



So, in summary, you may have two ombudsman schemes dealing with different aspects of your complaint:

- Financial Ombudsman Service is looking at the PPI claim against your financial service provider,
- The Legal Ombudsman is looking at the service you have received from the CMC you instructed to deal with the claim.

Remember, you don't need to have made a complaint to the Financial Ombudsman Service in order for us to look at the complaint about your CMC, these processes work independently of each other.

The Financial Ombudsman Service and the Legal Ombudsman are separate organisations. If you have a complaint with the Financial Ombudsman Service, it will be handled completely separately to any complaint you have with us. However, don't worry, our team will tell you if we need to know anything about your complaint with the Financial Ombudsman Service.

Although we've used PPI as an example here, your complaint could be about any financial product or service.

**If you have any questions then feel free to contact us:**

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