

Mukhtar Singh-Rai,
outreach officer



Come and meet the ombudsman!

“I’ll be at the Zee Carnival, London in February and will be taking part in other community events throughout the summer.”

‘top tips’ on how to get your complaint taken seriously

- 1. What’s the problem?** Get what you are unhappy about clear in your own mind.
- 2. Try to stay calm!** Even if you are upset, try to stay calm – this will help you to get across your points clearly.
- 3. Write or phone?** Decide whether you want to write or phone and have any relevant policy or account numbers to hand. Make a note of the date, time and full name of anyone you speak to.
- 4. Keep it brief!** Tell the firm what you are unhappy about and how you would like them to put things right.
- 5. Taking it higher!** If you aren’t making progress, say you want to register it as a formal complaint.



Financial
**Ombudsman
Service**

The power to settle financial complaints.

Carnivals, melas and the ombudsman

Mukhtar Singh-Rai joined the Financial Ombudsman Service – the free service that settles complaints between consumers and financial firms – when it was set up by law back in 2001. Mukhtar is one of a small team of technical experts who goes out into the community to explain the ombudsman’s role in resolving a wide-range of complaints – from pet insurance and pensions to mortgages and motor insurance.

As part of his role, Mukhtar takes part in melas and carnivals around the UK. *Network News* tracked him down to find out more ...

“People are sometimes surprised to see me and my ombudsman colleagues at melas and consumer shows,” he says. “But it’s a great opportunity to let people know about the ombudsman service and what we can do to help.

You’d be amazed at the number of people who come up to me with a problem that they want to sort out with a bank, insurance company or finance firm – but they’re unsure how to go about it.

In most cases, they just need to be pointed in the right direction and the firm can resolve matters for them, without the ombudsman’s formal involvement. But if they aren’t able to



sort matters out themselves, people are reassured to know that the ombudsman service is there – as an independent expert with real powers, who they can turn to.”

Some complaints recently investigated by the ombudsman

Mobile phone insurance

A second-year student accidentally left his mobile phone in a shop. When he returned to collect it, it was missing. The phone was insured, but his insurer rejected the claim, saying the phone had been left unattended and that the claim would not be paid.

The ombudsman agreed there was an exclusion in the policy for items left ‘unattended’. But because this severely restricted the cover, we said this should have been brought to the customer’s attention when he took out the policy. As the insurer could not prove they had done this – or that the consumer had acted carelessly – the ombudsman told the insurer to pay the student’s claim.

Personal loan

A recent college-leaver responded to a marketing letter she received from a loan company. She was offered a loan of £5000 which she used to buy a car. But she later fell seriously behind with the payments. She complained that she shouldn’t have been given the loan, as she had no income and was reliant on benefits when she took it out.

Investigating the facts, the ombudsman decided that the company hadn’t made an error when they offered the loan. The application was in joint names – with her former partner – and was affordable on their joint income. However, though the complaint was not upheld, the company agreed with the ombudsman that the customer was in financial difficulty, and it offered to help her by re-scheduling her repayments.

Find out more about the ombudsman at www.financial-ombudsman.org.uk or phone 0845 080 1800.