

THE FINANCIAL SERVICES AUTHORITY'S COMPLAINT RULES

1 or 2 half days

Introduction

Objectives of training and complaints handling
An effective complaints culture B general principles
Learning from complaints
FSA, FOS rules and materials

The Process

Identifying Complaints

Definition of complaints
Reportable complaints
Scope of FSA Complaint Rules (DISP)
Receiving telephone complaints
Record-keeping responsibilities
Acknowledgement

Investigation

Need for independence
Obtaining authorities
Obtaining the version of events of all people involved
Relationship between discipline and investigations
4 and 8 week letters

Final Response

Regulatory requirements
Structure and live demonstration of the letter
Referring the customer to FOS
Limits on FOS=s powers
Dealing with obstructive customers
Record-keeping and reporting

FOS

Jurisdiction
FOS procedure
Time-limits for complaining