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Dear Ms Batchelor

CP11/10* Consumer complaints: the Ombudsman award limit and changes to the complaints-handling rules

This is the Financial Services Consumer Panel's response to the proposals in Chapter 6 of CP11/10* to change the definition of 'eligible complainant.'

As we indicated in our response to CP10/21, the Panel has supported the FSA's work to establish the scale of detriment suffered by consumers who are victims of identity theft or mistaken identity, who are currently unable to complain to the Financial Ombudsman Service. We are pleased to see that the FSA is now proposing to address this inequity of treatment and agree that the definition of 'eligible complainant' should be changed to allow customers who are wrongly pursued for a debt by a debt owning firm to complain to the Ombudsman. As the Paper notes, there is an additional benefit for consumers in that such complaints will also fall within the FSA's complaints-handling requirements, ensuring consistency of treatment and providing a framework for the process at a time when consumers can feel vulnerable and isolated.

We have no comments on the Cost Benefit Analysis and are not in a position to provide additional information.

Yours sincerely

Kay Blair
Vice Chair
Financial Services Consumer Panel