

## Financial Ombudsman Service

The Financial Ombudsman Service provides a free, independent service for clients to solve disputes with not for profit debt advice providers.

The Financial Ombudsman Service will only step in once the bureau has had the opportunity to investigate matters, so please contact the bureau first.

If your complaint is about debt advice or if you were seeking advice about your credit record and you are not satisfied with the bureau's final response or if eight weeks have passed since you first let the bureau know about your concerns, you can ask the Financial Ombudsman to review your complaint.

### Contact the Financial Ombudsman Service

#### By post:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

#### By phone:

0800 0 234 567 – free for people phoning from a 'fixed' line (eg a landline at home)  
0300 123 9 123 – free for mobile phone users who pay a monthly charge for calls to numbers starting 01 and 02.

#### By email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Website:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Send your complaint to

The Manager of the Citizens Advice Bureau or the Chair of the Trustee Board at the address below:

**Braintree, Halstead & Witham  
Citizens Advice Bureau  
Collingwood Road  
Witham  
Essex  
CM8 2DY**

Charity number: 1099232  
Company number: 4740710  
Authorised and regulated by the  
Financial Conduct Authority FRN: 617518

### Or make your complaint via Citizens Advice:

#### By phone:

03000 231 900

#### By email:

[feedback@citizensadvice.org.uk](mailto:feedback@citizensadvice.org.uk)

**Citizens Advice  
3rd Floor North  
200 Aldersgate Street  
London  
EC1A 4HD**

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Advice Bureaux.

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# Do you have a complaint about a Citizens Advice Bureau?



## Your right to complain

Every year the CAB service helps millions of people. However, every so often someone comes away from a bureau feeling unhappy. Perhaps you had to wait for ages, only to find out that there is very little we can do for you. Perhaps you felt that you were not treated with respect or courtesy. Perhaps our advice didn't help or was wrong.

Unfortunately, these things happen. We know we are not perfect. But we aim to be. That is why we have a complaints procedure. Sometimes we can put things right; sometimes we can only explain ourselves and apologise. But we do want to learn from our mistakes. What you tell us helps to improve our service to you.

**We will treat your complaint confidentially, seriously and quickly.**

## What can I do?

It is important to let the bureau know that you are unhappy and to give them the chance to put things right. Don't be afraid to speak to the manager or deputy manager – she or he might be able to sort out the problem straight away. Otherwise, move to the more formal process.

If you are not a client, ask the bureau manager to explain the Third Party complaints procedure to you.

## Making a formal complaint

There are several ways to make a complaint. You can put the information in a letter and send it to the address on the back of this leaflet or drop it into the bureau. Complaints can be addressed to the bureau manager or chair. You can tell the bureau on the phone or face-to-face that you want them to investigate your complaint.

If you prefer, you can ask National Citizens Advice to refer your complaint to the bureau. You can complain via Citizens Advice by calling our complaints line. Or you can email your complaint. Citizens Advice will assess who is the best person to handle your complaint and ask them to deal with it. Contact details are at the back of this leaflet.

Your complaint will be investigated by the bureau manager under the direction of the chair of the bureau, or by the chair if you are complaining about the manager. If it is upheld, you will get a full apology and, where appropriate, be given details of any action that the bureau is taking to put things right. If you are not satisfied with the outcome, you can ask for a further review. The bureau will tell you how to do this.

The bureau will aim to respond in full to your complaint in eight weeks. However, if the issue is complicated, any delay will be explained and you will be kept informed of progress.

## Review of your complaint

If you are still not happy after the bureau's response, you can request a further review.

The review will be conducted under the direction of the Citizens Advice Chief Executive. If you are still not happy, you can ask for your complaint to be looked at by an Independent Adjudicator.

## Review by an Adjudicator

Finally, your complaint may go to a person who is entirely separate from the CAB service. This person is called the Independent Adjudicator. If you want to progress to this stage, you must do so within four weeks of receiving the Citizens Advice review.

