Start My Claim

SCAM REFUND

They Refused — Going to the Ombudsman

Stage two: an independent decision

MINI-GUIDE 3 OF 3

They refused — going to the Ombudsman

Stage two: an independent decision

A refusal, or a partial offer you don't accept, isn't the end of the road. It's the point where the Financial Ombudsman Service — free, independent, and not part of your bank — takes a fresh look.

> *What this covers*
>
> Whether you're still in time, what the Ombudsman actually does, and how to put together a submission that adds something new.

This is the third of three short guides on the scam refund process, following the checks before you start and making your claim to the bank.

CHECK THIS FIRST

Are you still in time to escalate?

6mo	8wks
To refer to the Ombudsman	**No final response yet?**
from the date of the bank's final response	you can refer anyway once 8 weeks have passed

The 6-month clock starts from the date on the bank's written final response — not from the date of the scam, and not from when you first complained. If you can't find a clear final response, check your bank correspondence again before assuming you've missed it.

AN INDEPENDENT REVIEW, NOT AN APPEAL TO THE BANK

What the Ombudsman actually does

It's free and independent.

Not part of the bank, not part of Start My Claim. It looks at the whole picture, not just whether the bank followed its own process.

What it can direct.

Full or partial reimbursement, interest on the amount (currently 8% simple, the Ombudsman's standard reference rate), and compensation for distress and inconvenience where warranted.

Be realistic about timing.

Caseloads mean a decision can take several months. Your deadline is to refer the case, not to have it resolved.

Binding on the bank, not on you.

If it finds in your favour, the bank must pay. You're not obliged to accept an outcome you disagree with, though options beyond the Ombudsman are limited.

WHAT CHANGES AT THIS STAGE

Building a strong submission

Repeating what you already told your bank rarely moves things. A strong Ombudsman submission adds something.

Address the bank's stated reason directly

If they cited gross negligence or a specific warning, explain why that doesn't meet the legal bar — not just that you disagree.

Add anything you have gathered since

A clearer timeline, a fuller transcript, corroborating evidence you didn't include the first time.

State plainly what you want

Full reimbursement, the interest, and any distress and inconvenience award you believe is warranted.

Start My Claim's AI Case Companion helps draft this submission from your case file, on the paid plan.

WHEN YOU'RE READY

Start My Claim does the paperwork

The **Ombudsman Pack (£99, one-off)** includes FOS escalation guidance and an AI Companion that helps draft your submission, on top of everything from stage one. One fixed fee — no percentage of your refund, ever.

> **startmyclaim.ai/scam-recovery** — the £99 Ombudsman Pack works out your full claim, including interest and distress and inconvenience, and builds your submission.