

Our ref **FOI 3928**

Peter Smith  
[request-656781-003f4fd1@whatdotheyknow.com](mailto:request-656781-003f4fd1@whatdotheyknow.com)

23 April 2020

Please write to Information rights team  
Financial Ombudsman Service  
PO Box 73208  
London  
E14 1QQ

DX 141280 Isle of Dogs 3  
Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Sent by email only**

Dear Mr Smith

### **Your request for information**

Thank you for your email of 26 March 2020, in which you asked for the following information:

*“Request recorded information on the time it takes to process a complaint. The query concerns personal pension investment complaints.*

*Rather than offer me statistical data, would you identify the best and worst mean and medium times (against what you advertise as usual)*

*Would you identify this information for,  
- the time it takes from receiving a complaint to deciding whether or not to investigate it and,  
- the time it takes to investigate a complaint to its completion.”*

### **Response**

I've carefully considered your request and I'm pleased to share with you some of the information you've requested.

By way of context, you may be aware that we have a two-stage investigation process to resolve disputes between consumers and financial businesses. The majority of the complaints we receive are resolved quickly, fairly and informally by our case handlers at the initial investigation stage.

However if either party to a complaint disagrees with the outcome that has been reached, they can ask for a review by an ombudsman – our most senior and experienced decision-makers. They will review the complaint afresh and reach a final decision that is legally binding if accepted.

You would like to know the time it takes from us receiving a complaint about personal pensions to deciding whether or not to investigate it.

It may be helpful if I explain that an investigator will need to request further information from both the consumer and business, and it's only once they have received enough information from both sides, that they can begin their investigation.

In the tables below, where we refer to ‘taking on a complaint for investigation’, we mean the point when we have received enough information from the consumer to be able to progress the complaint forward and ask the business to provide their files.

Sometimes we can tell before a complaint is taken on for investigation that it isn’t one we have the power to look into, for example if it involves a business and/or a financial activity that isn’t regulated by the Financial Conduct Authority (FCA). But in many instances, we may not be able to tell whether the complaint is one we have the power to investigate, until the business has also provided us with their files.

So in the below table, where we refer to the ‘date we are ready to start investigating the complaint’ – this is the date we have received enough information from the business to begin investigating. As I mentioned above, it is often only at this stage – once we have received enough information from both parties – that we can begin considering whether a complaint is one we have the power to investigate.

Please also note that the date we resolve a complaint is either the date we closed the complaint after the initial investigation was carried out, or – for cases that had a final decision – this will be the date the final decision was issued.

With that in mind, please find the information you’ve requested set out in the tables below.

As the request hasn’t specified a time frame, we have provided information for the time period between January 2015 to December 2018.

We got in touch with you on 31 March 2020 to ask for additional clarification around what you meant by ‘best and worst’ mean and median times. As we have not yet heard back from you, we have provided you with the mean and median waiting times for personal pensions complaints.

#### Average waiting times for personal pensions complaints

<b>January 2015 to December 2016</b>	<b>January 2017 to December 2018</b>	<b>January 2015 to December 2016</b>	<b>January 2017 to December 2018</b>
Average no. of days from taking on a complaint for investigation to date we were ready to start investigating		Average no. of days from the date we were ready to start investigating to date we resolved the complaint	
21	23	62	107

### Median waiting times for personal pensions complaints

January 2015 to December 2016	January 2017 to December 2018	January 2015 to December 2016	January 2017 to December 2018
Median number of days between taking on a complaint for investigation and date we were ready to start investigating		Median number of days between date we were ready to start investigating and date we resolved complaint	
15	14	45	65

You've also asked for the information against what we advertise as normal. As an Alternative Dispute Resolution (ADR) provider, the Financial Ombudsman service is required to resolve complaints within 90 days from when we are ready to start investigating them, to when we give our first (initial) answer on the complaint.

However, there aren't any statutory timescales for an ombudsman resolving a complaint at our second and final stage, although we do of course aim to resolve complaints as quickly and fairly as we can – in line with our statutory functions.

You may also be interested to know that our commitment to reducing waiting times is at the heart of our plans for 2020/21.

Many factors affect our progress in resolving complaints – including our own efficiency, the overall volume of cases being referred to us, ongoing regulatory and legal developments and other complexities, and changes in our landscape.

But we know that, while a complaint is unresolved, the parties involved can't move on from the issue in hand. For this reason, our planning for next year centres on a commitment to bringing down waiting times significantly.

You'll be able to find out more information about this in our [plans and budget for 2020/2021](#).

I hope that my response addresses your request; but if you don't believe we've fully complied with the Freedom of Information Act 2000 the next steps are overleaf.

Yours sincerely,



Anna Bourlet  
Data protection and FOI adviser

Email [information.rights@financial-ombudsman.org.uk](mailto:information.rights@financial-ombudsman.org.uk)

### **If you're not satisfied with our response**

If you're unhappy with our response, please contact us within six weeks of the date of this letter – explaining why – and asking us to carry out a review. You can contact us by email at: [information.rights@financial-ombudsman.org.uk](mailto:information.rights@financial-ombudsman.org.uk)

If you're still unhappy after we've carried out our review, you can contact the Information Commissioner's Office within three months. You can contact them at:

Phone	0303 123 1113
Email	<a href="mailto:casework@ico.org.uk">casework@ico.org.uk</a>
Website	<a href="https://ico.org.uk/make-a-complaint">https://ico.org.uk/make-a-complaint</a>