

JMLSG Guidance Part I Chapter 6

- 6.70 If a firm receives a complaint in these circumstances, it may be unable to provide a satisfactory explanation to the customer, who may then bring a complaint to the Financial Ombudsman Service (FOS). The FOS has a secure process in place as well as specialist AML trained teams who only deal with these types of complaints. It is important that these complaints are identified early so they can reach these teams and be progressed quickly. The dedicated email address for firms to send any sensitive information is: Legal_6732@financial-ombudsman.org.uk.
- 6.71 The NCA has confirmed that, in such cases, a firm may tell the FOS's legal department (via the email in 6.70) about a report to the NCA and the outcome, on the basis that the FOS will keep the information confidential (which they must do, to avoid any 'tipping off'). A firm may, however, wish to take legal advice about what information it should pass on. The FOS's legal department will then ensure that the case is handled appropriately in these difficult circumstances – liaising as necessary with the NCA. FOS's communications with the customer will still be in the name of a case handler/ombudsman, so that the customer is not alerted.