Complaint handling under DISP

Course outline and objectives

The Financial Conduct Authority's complaint rules (DISP) are fiddly, easy to break and need to form a central feature of every business' complaints procedures.

Complaints can help firms learn about their customers, processes and staff and offer an opportunity to put things right which they would not have otherwise. With FOS upholding 30% of the complaints it resolved in 2025/2026, many firms are struggling to achieve this.

This practical course will help you know your way around both the complaints rules and "best practice", set up and use the complaints process effectively, optimise your chances of keeping your customers and maintain your reputation with the public, the Ombudsman and the regulator.

Who will benefit?

This course will be of value to those responsible for the handling, monitoring or oversight of complaints, including Complaints, Customer Services, Operations, Compliance, Conduct, Legal and Internal Audit professionals.

Training approach

The course programme will comprise a blend of trainer presentations, group discussion, practical examples and case studies. There will be ample opportunity for questions, experience sharing and networking. All course materials (and at face-to-face events, refreshments and lunch) will be provided.

Dates and Fees

Live Online
26 & 27 January 2027
09:30 to 12:45 each day
£595 + VAT per delegate

Savings available for multiple registrations

To book

Visit:
www.ctp.uk.com

Email:
emmabond@ctp.uk.com

Call:
0330 303 9779

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The Training Environment

Attending will help you:

- **Update and refresh your knowledge of the regulatory framework for complaints** including DISP, relevant FCA principles and FOS practice, and examine how they apply in practice
- **Benchmark your complaint processes against FCA expectations** and industry best practice, from identifying complaints to final responses
- **Know how to achieve good relations**, and outcomes, with FOS
- **Make better use of Root Cause Analysis** and complaint MI
- **Demonstrate the effectiveness of your monitoring and governance framework** for complaints

Course Leader

Adam Samuel is a former Ombudsman and Ombudsman's assistant. He wrote the only major book on financial services complaint handling in 2005 with a second edition in 2017. He has spent much of the last 30 years, helping firms build and operate their complaints procedures, training their staff and handling individual cases. Adam holds an APFC, MAQ and the CISI Compliance and Investment Adviser Diplomas and its Certificate in Advanced Financial Planning.

Course Programme

Session	Content
Introduction	• Objectives of training and complaints handling • FCA, FOS rules and materials • FCA Principles 1, 2, 6, 7, 9, 11 and 12 in complaint handling • Treating Customers Fairly outcomes, the consumer duty and complaints
Before complaints are received	• Preparing and updating the procedures • Summary details and disclosure at the point of sale
Identifying Complaints	• Definition of complaints and the limits of DISP • End of next three business day(s) rule • Record-keeping and reporting responsibilities • Acknowledgement
Investigation	• Need for independence • Obtaining authorities • Obtaining the version of events of all people involved • Relationship between discipline and investigations • 8 week and keep-in-touch letters
Relevant rules for deciding cases	• Grounds for uploading complaints and the FOS Technical Resource • Calculation of compensation, interest and tax
Final Response	• Regulatory requirements – standards and letter form • Writing effective final responses • Dealing with obstructive customers
Financial Ombudsman Service	• Jurisdiction & FOS' powers • FOS procedure • Time-limits for complaining
Root Cause Analysis and MI	• DISP 1.3 rules • Techniques for root cause analysis • Reporting and recording

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