

**DISPUTE RESOLUTION: COMPLAINTS SOURCEBOOK (ELIGIBILITY OF
COMPLAINANTS) INSTRUMENT 2025**

Powers exercised by the Financial Conduct Authority

- A. The Financial Conduct Authority (“the FCA”) makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 139A (Power of the FCA to give guidance);
 - (2) section 226 (Compulsory jurisdiction); and
 - (3) paragraph 13 (FCA’s rules) of Schedule 17 (The Ombudsman Scheme).
- B. The rule-making provisions listed above are specified for the purposes of section 138G(2) (Rule-making instruments) of the Act.
- C. The FCA approves the Voluntary Jurisdiction rules and guidance made and amended, and the standard terms fixed and varied by the Financial Ombudsman Service, as set out in paragraph D below.

Powers exercised by the Financial Ombudsman Service Limited

- D. The Financial Ombudsman Service Limited makes and amends the rules and guidance for the Voluntary Jurisdiction, and fixes and varies the standard terms for Voluntary Jurisdiction participants, as set out in the Annex to this instrument, in the exercise of the following powers and related provisions in the Act:
- (1) section 227 (Voluntary jurisdiction);
 - (2) paragraph 8 (Information, advice and guidance) of Schedule 17;
 - (3) paragraph 18 (Terms of reference to the scheme) of Schedule 17; and
 - (4) paragraph 20 (Voluntary Jurisdiction rules: procedure) of Schedule 17.
- E. The making and amendment of the Voluntary Jurisdiction rules and guidance, and the fixing and varying of standard terms for Voluntary Jurisdiction participants by the Financial Ombudsman Service Limited, as set out at paragraph D, is subject to the approval of the FCA.

Commencement

- F. This instrument comes into force on 28 November 2025.

Amendments to the Handbook

- G. The Dispute Resolution: Complaints sourcebook (DISP) is amended in accordance with the Annex to this instrument.

Citation

- H. This instrument may be cited as the Dispute Resolution: Complaints Sourcebook (Eligibility of Complainants) Instrument 2025.

By order of the Board of the Financial Conduct Authority
27 November 2025

By order of the Board of the Financial Ombudsman Service
24 November 2025

Annex

Amendments to the Dispute Resolution: Complaints sourcebook (DISP)

In this Annex, underlining indicates new text.

2 Jurisdiction of the Financial Ombudsman Service

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2.7 Is the complainant eligible?

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Eligible complainants

...

2.7.7 G ...

(2) ...

(3) DISP 2.7.6R(4) includes a *complaint* where the complainant has an indirect relationship with the *respondent* which arises from the complainant's circumstances as described in this rule. For example, a *complaint* by a beneficiary of a *personal pension scheme* arising from the *respondent's* obligations to the trustee or to the *operator* of that scheme where the performance of those obligations impacts on the rights, interests, or situation of the complainant as a beneficiary of that pension scheme.

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