



Who to complain to

Free schemes that can help when a company will not.

Problem	Who can help
Banks, cards, loans, insurance	Financial Ombudsman Service
Gas and electricity	Energy Ombudsman
Water	Consumer Council for Water, then WATRS
Phone and broadband	Communications Ombudsman or CISAS (check which one your provider uses)
Airlines	The airline's approved ADR scheme, for example AviationADR
Royal Mail	Postal Redress Service (POSTRS)
Cars and garages	The Motor Ombudsman (if the firm is a member)
Furniture and home improvements	The Furniture and Home Improvement Ombudsman (members)
Estate agents	The Property Ombudsman (members)
Anything else	Citizens Advice consumer service: tells you which ADR scheme applies and reports to Trading Standards

Ombudsman and ADR schemes are free to consumers. Check each scheme's own website for current rules and time limits.