

**FEES MANUAL (FINANCIAL OMBUDSMAN SERVICE CASE FEES 2026/2027)
INSTRUMENT 2026**

Powers exercised by the Financial Ombudsman Service Limited

A. The Financial Ombudsman Service Limited:

- (1) amends the coversheet and Annex C to the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/25: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1),

as set out in Annex A to this instrument; and

- (1) makes and amends the scheme rules and guidance relating to the payment of fees under the Compulsory Jurisdiction;
- (2) makes and amends the rules and guidance for the Voluntary Jurisdiction; and
- (3) fixes and varies the standard terms for Voluntary Jurisdiction participants,

as set out in Annex B, Annex C and Annex D to this instrument,

in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000:

- (a) section 227 (Voluntary jurisdiction);
- (b) paragraph 8 (Information, advice and guidance) of Schedule 17 (The Ombudsman Scheme);
- (c) paragraph 14 (The scheme operator's rules) of Schedule 17;
- (d) paragraph 15 (Fees) of Schedule 17;
- (e) paragraph 18 (Terms of reference to the scheme) of Schedule 17; and
- (f) paragraph 20 (Voluntary jurisdiction rules: procedure) of Schedule 17.

B. The making and amendment of the rules and guidance and the fixing and varying of the standard terms by the Financial Ombudsman Service Limited, as set out in paragraph A above, is subject to the consent and approval of the Financial Conduct Authority.

Consent and approval by the Financial Conduct Authority

C. The Financial Conduct Authority consents to and approves the rules and guidance made and amended and the standard terms fixed and varied by the Financial Ombudsman Service Limited, as set out in the Annexes to this instrument.

Commencement

D. This instrument comes into force on 1 April 2026, except for Annex A which comes into force on the making of this instrument.

Amendments to the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/25: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1) (as amended by FOS 2025/2)

- E. The coversheet and Annex C to the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/25: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1) are amended in accordance with Annex A to this instrument.

Amendments to the Handbook

- F. The modules of the FCA’s Handbook of rules and guidance listed in column (1) below are amended by the Board of the Financial Ombudsman Service Limited in accordance with the Annexes to this instrument listed in column (2):

(1)	(2)
Glossary of definitions	Annex B
Fees manual (FEES)	Annex C
Dispute Resolution: Complaints sourcebook (DISP)	Annex D

Citation

- G. This instrument may be cited as the Fees Manual (Financial Ombudsman Service Case Fees 2026/2027) Instrument 2026.

By order of the Board of the Financial Ombudsman Service Limited
10 March 2026

By order of the Board of the Financial Conduct Authority
26 March 2026

Annex A

Amendments to the Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/25: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1) (as amended by FOS 2025/2)

In this Annex, underlining indicates new text and striking through indicates deleted text.

The Financial Ombudsman Service Case Fees and Voluntary Jurisdiction Levy 2024/25: Fees and Dispute Resolution: Complaints (Amendments) Instrument 2024 (FOS 2024/1) (as amended by FOS 2025/2) is amended as shown below.

Coversheet:

<p>Powers exercised by the Financial Ombudsman Service Limited</p>	
A.	<p>The Financial Ombudsman Service Limited:</p> <p>...</p> <p>to incorporate changes to the Glossary made by the Financial Conduct Authority in the Periodic Fees (2024/25) and Other Fees Instrument 2024 as set out in Annex C to this instrument, [deleted]</p> <p>...</p>
<p>Commencement</p>	
D.	<p>This instrument comes into force on 1 April 2024, except for Annex C, which comes into force on 1 April 2026.</p>
<p>Amendments to the Handbook</p>	
E.	<p>...</p>
F.	<p>The Dispute Resolution: Complaints sourcebook (DISP) is amended by the Board of the Financial Ombudsman Service Limited in accordance with Annex B to this instrument and incorporates for the purposes of the Voluntary Jurisdiction the changes made by the Financial Conduct Authority to the Glossary as set out in Annex C to this instrument.</p>

Annex C is deleted in its entirety. The deleted text is not shown.

Annex B

Amendments to the Glossary of definitions

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise stated.

Insert the following new definitions in the appropriate alphabetical position. The text is not underlined.

<i>category A charging group</i>	a <i>charging group</i> in relation to which, as regards the <i>group respondents</i> that are identified as part of it, the <i>FOS Ltd</i> forecasts that it will, during a relevant <i>financial year</i> , close (in aggregate) 300 or more <i>chargeable cases</i> .
<i>category A complainant representative</i>	a <i>complainant representative</i> in relation to which the <i>FOS Ltd</i> forecasts that it will, during the relevant <i>financial year</i> , close 300 or more <i>complaints</i> in which that <i>complainant representative</i> was (at the time the <i>complaint</i> was referred to the <i>Financial Ombudsman Service</i>) representing the complainant.
<i>category A group respondent</i>	a <i>group respondent</i> which is identified as part of a <i>category A charging group</i> .
<i>category A respondent</i>	a <i>respondent</i> which is not a <i>group respondent</i> and in relation to which the <i>FOS Ltd</i> forecasts that it will, during the relevant <i>financial year</i> , close 300 or more <i>chargeable cases</i> .
<i>category B charging group</i>	a <i>charging group</i> in relation to which, as regards the <i>group respondents</i> that are identified as part of it, the <i>FOS Ltd</i> forecasts that it will, during a relevant <i>financial year</i> , close (in aggregate) fewer than 300 <i>chargeable cases</i> .
<i>category B complainant representative</i>	a <i>complainant representative</i> in relation to which the <i>FOS Ltd</i> forecasts that it will, during the relevant <i>financial year</i> , close fewer than 300 <i>complaints</i> in which that <i>complainant representative</i> was (at the time the <i>complaint</i> was referred to the <i>Financial Ombudsman Service</i>) representing the complainant.
<i>category B group respondent</i>	a <i>group respondent</i> which is identified as part of a <i>category B charging group</i> .
<i>category B respondent</i>	a <i>respondent</i> which: <ol style="list-style-type: none"> (a) is not a <i>group respondent</i> and in relation to which the <i>FOS Ltd</i> forecasts that it will, during the relevant <i>financial year</i>, close fewer than 300 <i>chargeable cases</i>; or

- (b) becomes subject to the *Financial Ombudsman Service* for the first time part way through a *financial year*.

Amend the following definitions as shown.

- charging group*
- (1) in relation to *financial years* ending before 1 April 2026, as defined in *FEES 5 Annex 3R Part 3*.
- (2) in relation to *financial years* beginning on or after 1 April 2026, a collection of *group respondents* identified as such for the duration of that *financial year* in accordance with *FEES 5.5D.10R*.
- complaint*
- ...
- (3) (in *FEES 5.5B, FEES 5.5C, FEES 5.5D, FEES 5.5E, PRIN, DISP 1.1* and (in relation to *collective portfolio management*) in the *consumer awareness rules*, the *complaint handling rules* and the *complaints record rule*) any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a *person* about the provision of, or failure to provide, a financial service, *claims management service* or a *redress determination*, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.
- ...
- group respondents*
- (1) in relation to *financial years* ending before 1 April 2026, all *respondents* identified as part of the relevant *charging group* as defined in *FEES 5 Annex 3R Part 3*.
- (2) in relation to *financial years* beginning on or after 1 April 2026, all *respondents* identified as part of a relevant *charging group* in accordance with *FEES 5.5D.10R*.

Annex C

Amendments to the Fees manual (FEES)

In this Annex, underlining indicates new text and striking through indicates deleted text, unless otherwise indicated.

1 Fees Manual

1.1 Application and Purpose

1.1.1 G ...

- (5) *FEES 5* (Financial Ombudsman Service Funding) relates to *FOS* levies and case fees (in *FEES 5.5B*, ~~and *FEES 5.5C*~~, *FEES 5.5D* and *FEES 5.5E*).

...

...

Application

1.1.2 R This manual applies in the following way:

...

- (7) ...

The application statement at *FEES 1.1.2R(3)* does not apply to *FEES 5.5B*, *FEES 5.5C*, *FEES 5.5D*, *FEES 5.5E*, *FEES 5 Annex 2R*, ~~or *FEES 5 Annex 3R*~~, or *FEES 5 Annex 5R*.

...

...

1.1.3 G The application of *FEES 5.5B*, *FEES 5.5C*, *FEES 5.5D*, *FEES 5.5E*, ~~and *FEES 5 Annex 3R* and *FEES 5 Annex 5R*~~ is set out in *FEES 5.5B.1R*, ~~and *FEES 5.5C.1R*, *FEES 5.5D.1R* and *FEES 5.5E.1R*~~. The relevant provisions of *FEES 5* and *FEES 2* are applied to *VJ participants* by the *standard terms* (see *DISP 4*).

...

2 General Provisions

2.1 Introduction

Application

...

2.1.1A R This chapter does not apply in relation to:

(1) *FEES 5.5B*; or

(1A) *FEES 5.5C*; or

(1B) *FEES 5.5D*; or

(1C) *FEES 5.5E*; or

...

(3) ...

(3A) *FEES 5 Annex 5R*; or

...

...

Purpose

...

2.1.5 G ...

(3) Case fees payable to the *FOS Ltd* are set out in *FEES 5.5B*, ~~and~~ *FEES 5.5C*, *FEES 5.5D* and *FEES 5.5E*.

...

...

5 Financial Ombudsman Service Funding

5.1 Application and purpose

Application

...

5.1.1-A G Whilst no *rule* made by the *FCA* in this chapter applies to *VJ participants*, some of the *guidance* may do. The application of rules made by the *FOS Ltd* in this chapter is set out in *FEES 5.5B*, ~~and~~ *FEES 5.5C*, *FEES 5.5D* and *FEES 5.5E*, and described in *FEES 5.1.2AG*.

...

5.1.1B R *FEES* 5.1.1AR does not apply to *FEES* 5.5B, *FEES* 5.5C, *FEES* 5.5D, *FEES* 5.5E or *FEES* 5 Annex 2R or, *FEES* 5 Annex 3R or *FEES* 5 Annex 5R, unless otherwise stated in rules made by *FOS Ltd*.

...

5.1.2A G Table of *FEES* 5 rules made by the *FOS Ltd*

FEES 5 rules made by the FOS Ltd	Description
<i>FEES</i> 5.5B	Rules relating to case fees (for <u>financial years ending before 1 April 2026</u>)
<i>FEES</i> 5.5C	Rules relating to case fees for complainant representatives (for <u>financial years ending before 1 April 2026</u>)
<u><i>FEES</i> 5.5D</u>	Rules relating to case fees (for <u>financial years beginning on or after 1 April 2026</u>)
<u><i>FEES</i> 5.5E</u>	Rules relating to case fees for complainant representatives (for <u>financial years beginning on or after 1 April 2026</u>)
...	
<i>FEES</i> 5 Annex 3R	
<u><i>FEES</i> 5 Annex 5R</u>	<u>Case fees payable</u>

...

5.5B Case fees (for financial years ending before 1 April 2026)

5.5B.1 R *FEES* 5.5B applies to *respondents* in relation to financial years ending before 1 April 2026 where the *chargeable case* was closed before 1 April 2026.

5.5B.1A G *FEES* 5.5D applies to *respondents* in relation to financial years beginning on or after 1 April 2026.

...

5.5C Representative case fees (for financial years ending before 1 April 2026)

Application

- 5.5C.1 R *FEES 5.5C applies to a complainant representative in relation to a complaint referred to the Financial Ombudsman Service which was closed before 1 April 2026 (except for FEES 5.5C.11AR, which applies to a complaint which was not closed before 1 April 2026).*
- 5.5C.1A G *FEES 5.5E applies to a complainant representative in relation to financial years beginning on or after 1 April 2026.*

...

Representative case fee

...

- 5.5C.11 R ...
- 5.5C.11 R *In respect of any complaint which was not closed before 1 April 2026, the*
A *FOS Ltd will credit the amount of £250 to the complainant representative and*
FEES 5.5E will instead apply to that complainant representative in respect of
that complaint.

...

Insert the following new sections, FEES 5.5D and FEES 5.5E, immediately after FEES 5.5C (Representative case fees). All the text is new and is not underlined.

5.5D Case fees (for financial years beginning on or after 1 April 2026)**Application**

- 5.5D.1 R *FEES 5.5D applies to respondents in relation to financial years beginning on or after 1 April 2026.*
- 5.5D.2 G *FEES 5.5B applies to respondents in relation to financial years ending before 1 April 2026.*
- 5.5D.3 G *VJ participants are included as a result of DISP 4.2.6R.*
- 5.5D.4 R *Any firm falling either into industry block 13 or industry block 15 in FEES 5 Annex 1R is not required to pay any case fee in respect of chargeable cases relating to those industry blocks.*
- 5.5D.5 R *A credit union or a community finance organisation which is subject to the minimum levy in an industry block is not required to pay any case fee in respect of chargeable cases relating to that industry block.*
- 5.5D.6 G *Arrangements similar to those for firms in industry blocks 13 and 15 have been made for small credit unions under FEES 5.5D.5R.*

- 5.5D.7 R (1) Any of the following *persons* which are exempt under *DISP* 1.1.12R are also exempt from *FEES* 5.5D.
- (a) a *firm*;
 - (b) a *payment services provider*;
 - (c) an *electronic money issuer*;
 - (d) a *designated credit reference agency*; and
 - (e) a *designated finance platform*.
- (2) However, a *person* will only be exempt from *FEES* 5.5D in any *financial year* if it met the conditions in *DISP* 1.1.12R on 31 March of the immediately preceding *financial year*.

Purpose

- 5.5D.8 R The purpose of *FEES* 5.5D is to set out the requirements of *category A respondents*, *category B respondents*, *category A group respondents* and *category B group respondents* to pay case fees in relation to cases referred to the *Financial Ombudsman Service*.
- 5.5D.9 R These fees are towards funding the *Financial Ombudsman Service*, and are invoiced and collected directly by the *FOS Ltd*.
- 5.5D.10 R If, in relation to a *financial year*, the *FOS Ltd* considers (taking into account representations made by or on behalf of the relevant *respondents*) that two or more *respondents* should be identified as *group respondents* that form part of a *charging group* for the purposes of *FEES* 5.5D:
- (1) *FOS Ltd* must notify all those *respondents*; and
 - (2) those *respondents* shall, for the purposes of *FEES* 5.5D, be treated as *group respondents* forming part of a relevant *charging group* in relation to the relevant *financial year*.

Monthly standard case fee for Category B respondents

- 5.5D.11 R Subject to *FEES* 5.5D.12R and *FEES* 5.5D.16R, a *category B respondent* and *category B group respondent* must pay to the *FOS Ltd* the standard case fee specified in *FEES* 5 Annex 5R Part 1 in respect of each *chargeable case* relating to that *category B respondent* or *category B group respondent* which is closed by the *Financial Ombudsman Service* during any *financial year* beginning on or after 1 April 2026 (regardless of when the *chargeable case* was referred to the *Financial Ombudsman Service*).
- 5.5D.12 R When a *chargeable case* is closed by the *Financial Ombudsman Service* during a *financial year* in circumstances:

- (1) where the *complaint* was referred to the *Financial Ombudsman Service* on or after 1 April 2025;
- (2) where a *complainant representative* was representing the complainant in relation to that *complaint*; and
- (3) other than having been closed as a change in outcome in favour of the complainant,

the *category B respondent* or *category B group respondent* to which that *chargeable case* relates must instead pay to the *FOS Ltd* the reduced standard case fee specified in *FEES 5 Annex 5R Part 1* in respect of each such *chargeable case*.

5.5D.13 G *FEES 5.5D.12R* applies, for example, where the *complaint* is closed by the *Financial Ombudsman Service* with an outcome that is not more favourable for the complainant compared to when the *complaint* was referred to the *Financial Ombudsman Service*, including where the *complaint* is closed as out of jurisdiction, dismissed or withdrawn.

5.5D.14 R (1) In respect of a *financial year*, the *FOS Ltd* shall credit the amount of £2,000 to the *category B respondent* or *category B group respondent* which is to be applied against the standard case fees which that *category B respondent* or *category B group respondent* is liable to pay during the relevant *financial year*.

(2) The credit provided for pursuant to (1):

- (a) shall not be carried forward to any future *financial years*; and
- (b) to the extent the amount of the credit exceeds the amount of standard case fees which are payable, the excess shall not be paid in cash to the *category B respondent* or *category B group respondent*.

5.5D.15 R A *category B respondent* must pay to the *FOS Ltd* any standard case fee that it is liable to pay under *FEES 5.5D* and which is invoiced by the *FOS Ltd* within 30 calendar *days* of the date when the invoice was issued by the *FOS Ltd*.

5.5D.16 R In relation to *category B group respondents* that are identified as part of a relevant *category B charging group*, the *FOS Ltd* shall:

- (1) aggregate the amounts that each *category B group respondent* in the relevant *category B charging group* is liable to pay as calculated under *FEES 5.5D.11R* to *FEES 5.5D.14R*; and
- (2) issue 1 invoice for that aggregate amount to any of the *category B group respondents* in the relevant *category B charging group*, which shall be payable as set out in that invoice.

- 5.5D.17 R In respect of a *category B charging group*, and notwithstanding *FEES 5.5D.16R*:
- (1) an individual *category B group respondent* is jointly and severally liable for the liabilities of all *category B group respondents* in the relevant *category B charging group* under *FEES 5.5D*; and
 - (2) the *FOS Ltd* may issue an invoice to any *category B group respondent* for the liabilities of all *category B group respondents* in the relevant *category B charging group* under *FEES 5.5D*.

Quarterly provisional charges

- 5.5D.18 R If, in relation to a *financial year*, the *FOS Ltd* considers (taking into account representations made by or on behalf of the relevant *respondent*) that the *respondent* is a *category A respondent*, the *FOS Ltd* must notify that *respondent* and that *respondent* shall, for the purposes of *FEES 5.5D*, be treated as a *category A respondent* in relation to the relevant *financial year*.
- 5.5D.19 R If, in relation to a *financial year*, the *FOS Ltd* considers (taking into account representations made by or on behalf of the relevant *respondent*) that two or more *respondents* should be identified as *category A group respondents* that form part of a *category A charging group* for the purposes of *FEES 5.5D*):
- (1) the *FOS Ltd* must notify all of those *respondents*; and
 - (2) those *respondents* shall, for the purposes of *FEES 5.5D*, be treated as *category A group respondents* forming part of a relevant *category A charging group* in relation to the relevant *financial year*.

Quarterly provisional charges – first and second quarters

- 5.5D.20 R In relation to a *financial year*:
- (1) a *category A respondent*; and
 - (2) (subject to *FEES 5.5D.23R*), a *category A group respondent*,
- must pay to the *FOS Ltd* the quarterly provisional charges calculated under *FEES 5.5D.21R* to *FEES 5.5D.22R*.
- 5.5D.21 R (1) In respect of the first and second quarters of a relevant *financial year*, the value of the provisional charges that a *category A respondent* and (subject to *FEES 5.5D.23R*) a *category A group respondent* is liable to pay is calculated according to the following formula:
- $$(((A+B) / (C+D)) \times E \times £680 - £2,000) / 2) \times 0.8,$$
- where:
- A = the number of *chargeable cases* relating to that *respondent* that were referred to the *Financial Ombudsman Service* before 1 January in the immediately preceding *financial year* which had

not been closed before 1 January in the immediately preceding *financial year*.

B = the number of *chargeable cases* relating to that *respondent* that were referred to the *Financial Ombudsman Service* from 1 July to 31 December (both dates inclusive) in the immediately preceding *financial year*.

C = the number of *chargeable cases* referred to the *Financial Ombudsman Service* in respect of all *respondents* before 1 January in the immediately preceding *financial year* which had not been closed before 1 January in the immediately preceding *financial year*.

D = the number of *chargeable cases* referred to the *Financial Ombudsman Service* in respect of all *respondents* from 1 July to 31 December (both dates inclusive) in the immediately preceding *financial year*.

E = the number of *chargeable cases* in respect of all *respondents* which the *Financial Ombudsman Service* forecasts it will close from 1 April to 30 September (both dates inclusive) in the relevant *financial year*.

- (2) For the purposes of the calculation in (1), the *FOS Ltd* may, if it considers it appropriate, modify inputs A, B, C and D to take into account the impact of any events which, if not taken into account, would, as regards a *category A respondent* or *category A group respondent*, result in the calculation of their estimated case fee liability for the first and second quarters of the *financial year* being materially inaccurate.
- (3) In respect of the first and second quarters of a relevant *financial year*, the *FOS Ltd* will invoice a *category A respondent* and (subject to *FEES 5.5D.23R*) a *category A group respondent* for the amount calculated under (1) in 2 equal instalments in April and July of the relevant *financial year* (or on such later dates as *FOS Ltd* may specify).

Quarterly provisional charges – third and fourth quarters

- 5.5D.22 R (1) In respect of the third and fourth quarters of a relevant *financial year*, the value of the provisional charges that a *category A respondent* and (subject to *FEES 5.5D.23R*) a *category A group respondent* is liable to pay is calculated according to the following formula:

$$(((T - U - £2,000) + (((V+W) / (X+Y)) \times Z \times £680)) / 2) \times 0.8,$$

where:

T = the total amount of standard case fees which that *respondent* would have been charged from 1 April to 30 September (both dates inclusive) of the relevant *financial year* had it been a *category B respondent* or *category B group respondent* and

liable to monthly standard case fees under *FEES 5.5D.11R* to *FEES 5.5D.14R*.

U = the aggregate of the amounts invoiced to that *respondent* under *FEES 5.5D.21R(3)*.

V = the number of *chargeable cases* relating to that *respondent* that were referred to the *Financial Ombudsman Service* before 1 October in the relevant *financial year* which had not been closed before 1 October in the relevant *financial year*.

W = the number of *chargeable cases* relating to that *respondent* that were referred to the *Financial Ombudsman Service* from 1 April to 30 September (both dates inclusive) in the relevant *financial year*.

X = the number of *chargeable cases* referred to the *Financial Ombudsman Service* in respect of all *respondents* before 1 October in the relevant *financial year* which had not been closed before 1 October in the relevant *financial year*.

Y = the number of *chargeable cases* referred to the *Financial Ombudsman Service* in respect of all *respondents* from 1 April to 30 September (both dates inclusive) in the relevant *financial year*.

Z = the number of *chargeable cases* in respect of all *respondents* which the *Financial Ombudsman Service* forecasts it will close from 1 October to 31 December (both dates inclusive) in the relevant *financial year*.

- (2) For the purposes of the calculation in (1), the *FOS Ltd* may, if it considers it appropriate, modify inputs V, W, X and Y to take into account the impact of any events which, if not taken into account, would, as regards a *category A respondent* or *category A group respondent*, result in the calculation of their estimated case fee liability for the third and fourth quarters of the *financial year* being materially inaccurate.
- (3) In respect of the third and fourth quarters of a relevant *financial year*, the *FOS Ltd* will invoice a *category A respondent* and (subject to *FEES 5.5D.23R*) a *category A group respondent* for the amount calculated under (1) in 2 equal instalments in October and January of the relevant *financial year* (or on such later dates as *FOS Ltd* may specify).

5.5D.23 R In respect of a *category A charging group*, the *FOS Ltd* shall:

- (1) aggregate the amounts which each *category A group respondent* in that *category A charging group* is liable to pay as calculated under *FEES 5.5D.21R(3)* and *FEES 5.5D.22R(3)*; and

- (2) issue 1 invoice for that aggregate amount to any of the *category A group respondents* in the relevant *category A charging group*, which shall be payable as set out in that invoice.

5.5D.24 R In respect of a *category A charging group*, and notwithstanding *FEES 5.5D.23R*:

- (1) an individual *category A group respondent* is jointly and severally liable for the liabilities of all *category A group respondents* in the relevant *category A charging group* under *FEES 5.5D*; and
- (2) the *FOS Ltd* may issue an invoice to any *category A group respondent* for the liabilities of all *category A group respondents* in the relevant *category A charging group* under *FEES 5.5D*.

5.5D.25 R A *category A respondent* or *category A group respondent* must pay to the *FOS Ltd* any quarterly standard case fee which it is liable to pay under *FEES 5.5D* and which is invoiced by the *FOS Ltd* within 30 calendar *days* of the date when the invoice is issued by the *FOS Ltd*.

Quarterly provisional charges – end of year adjustment

5.5D.26 R If, had it been a *category B respondent* liable to monthly standard case fees under *FEES 5.5D.11R* to *FEES 5.5D.14R*, the amount of standard case fees that a *category A respondent* would have been charged during a relevant *financial year* exceeds the value of the provisional charges that it has paid during that *financial year*:

- (1) the *FOS Ltd* shall invoice the *category A respondent* for the amount of that difference; and
- (2) the *category A respondent* must pay the amount invoiced to the *FOS Ltd* within 30 calendar *days* of the date of the invoice.

5.5D.27 R If, had it been a *category B respondent* and liable to monthly standard case fees under *FEES 5.5D.11R* to *FEES 5.5D.14R*, the amount of standard case fees that a *category A respondent* would have been charged during a relevant *financial year* is lower than the value of provisional charges which it has paid during that *financial year*, the amount of the difference shall be credited to the *category A respondent* and set off against the provisional charges which the *category A respondent* is liable to pay under *FEES 5.5D* in respect of the following *financial year*.

5.5D.28 R If, had they been *category B group respondents* and liable to monthly standard case fees under *FEES 5.5D.11R* to *FEES 5.5D.14R*, the amount of standard case fees that *category A group respondents* in a relevant *category A charging group* would (in aggregate) have been charged during a relevant *financial year* exceeds the value of the provisional charges which they have (in aggregate) paid:

- (1) the *FOS Ltd* shall invoice the amount of that difference to any of the *category A group respondents* in the relevant *category A charging group*; and
 - (2) that *category A group respondent* must pay the amount invoiced to the *FOS Ltd* within 30 calendar *days* of the date of the invoice.
- 5.5D.29 R If, had they been *category B group respondents* and liable to monthly standard case fees under *FEES 5.5D.11R* to *FEES 5.5D.14R*, the amount of standard case fees that *category A group respondents* in a relevant *category A charging group* would (in aggregate) have been charged during a relevant *financial year* is lower than the value of the provisional charges which they have (in aggregate) paid, the amount of the difference shall be credited to the relevant *category A charging group* and set off against the provisional charge that the *category A charging group* is liable to pay under *FEES 5.5D* in respect of the following *financial year*.

Leaving the Financial Ombudsman Service

- 5.5D.30 R Where a *respondent* ceases to be a *firm, payment service provider, electronic money issuer, CBTL firm, a designated credit reference agency, a designated finance platform, VJ participant or claims management company* (as the case may be) part way through a *financial year* it will remain liable to pay any case fees due under *FEES 5.5D*.

Late payment of invoices

- 5.5D.31 R If a *respondent* does not pay an invoice payable under *FEES 5.5D* in full to the *FOS Ltd* before the end of the date on which it is due, that *respondent* must pay to the *FOS Ltd* in addition:
- (1) interest on any unpaid amount of the invoice at the rate of 5% per annum above the Official Bank Rate from time to time, accruing on a daily basis from the date on which the amount concerned became due; and
 - (2) an administrative fee of up to 25% of the amount of the invoice outstanding at the time, in the event the *FOS Ltd* needs to take steps to recover any amounts payable to it under *FEES 5.5D*.

- 5.5D.32 G The *FOS Ltd* may take steps to recover any amount owed to it (including interest).

Time limit for making a claim for remission or repayment.

- 5.5D.33 R (1) In respect of a *category B respondent* or *category B group respondent*, no claim for the remission or repayment of all or part of any case fee (or any administrative fee due under *FEES 5.5D.31R* in relation to it) may be made to *FOS Ltd* more than 6 months after the end of the calendar month in which the *chargeable case* to which the case fee

relates was closed (irrespective of when or whether the amounts in question were paid to the *FOS Ltd*).

- (2) In respect of a *category A respondent* or *category A group respondent*, no claim for the remission or repayment of all or part of any amount which was invoiced by the *FOS Ltd* under *FEES 5.5D* (or any administrative fee due under *FEES 5.5D.31R* in relation to it) may be made to *FOS Ltd* more than 6 months after the end of the calendar month in which the *chargeable case* to which that claim relates was closed (irrespective of when or whether the amounts in question were paid to the *FOS Ltd*).

- 5.5D.34 R The *FOS Ltd* may allow a claim to be made outside the time limits prescribed in *FEES 5.5D.33R* if it is satisfied that the failure to make a claim within the time limits prescribed was as a result of exceptional circumstances.
- 5.5D.35 R If it appears to the *FOS Ltd* that in the exceptional circumstances of a particular case the payment of any amount under *FEES 5.5D* would be inequitable, the *FOS Ltd* may reduce or remit all or part of the amount in question which would otherwise be payable.

5.5E Representative case fees (for financial years beginning on or after 1 April 2026)

Application and purpose

- 5.5E.1 R *FEES 5.5E* applies to a *complainant representative* in relation to a *complaint* referred to the *Financial Ombudsman Service* which is closed on or after 1 April 2026.
- 5.5E.2 G *FEES 5.5E* does not apply to the *Voluntary Jurisdiction*.
- 5.5E.3 G *FEES 5.5E* sets out when a *complainant representative* that is representing a complainant must pay fees in respect of *complaints* referred to the *Financial Ombudsman Service*.
- 5.5E.4 R A *complainant representative* will not be liable for a representative case fee under *FEES 5.5E* if it is acting entirely pro bono in relation to the *complaint*.
- 5.5E.5 G *FEES 5.5E.4R* applies where a *complainant representative* is representing the complainant without any fees, charges or other form of remuneration becoming payable by the complainant in any circumstance.

Monthly representative case fee for category B complainant representatives

- 5.5E.6 R Where a *complaint* is closed by the *Financial Ombudsman Service* during a *financial year* in circumstances where:
- (1) the *complaint* was referred to the *Financial Ombudsman Service* on or after 1 April 2025; and

- (2) a *category B complainant representative* was (at any time) representing the complainant in relation to that *complaint*,

the *category B complainant representative* which was first representing the complainant (even if it is no longer doing so at the time the *complaint* is closed) must pay to the *FOS Ltd*:

- (3) the reduced representative case fee specified in *FEES 5 Annex 5R Part 2*, if the *complaint* was closed as a change in outcome in favour of the complainant; or
- (4) the standard representative case fee specified in *FEES 5 Annex 5R Part 2*, if the *complaint* was closed other than as a change in outcome in favour of the complainant.

- 5.5E.7 R (1) In respect of a *financial year*, the *FOS Ltd* shall credit the amount of £2,000 to the *category B complainant representative* which is to be applied against the representative case fees which that *category B complainant representative* is liable to pay during the relevant *financial year*.
- (2) The credit provided for pursuant to (1) shall not be carried forward to any future *financial years* and, to the extent the amount of the credit exceeds the amount of representative case fees which are payable, the excess shall not be paid in cash to the *category B complainant representative*.
- 5.5E.8 R A *category B complainant representative* must pay to the *FOS Ltd* any representative case fee which it is liable to pay under *FEES 5.5E* and which is invoiced by the *FOS Ltd* within 30 calendar *days* of the date when the invoice is issued by the *FOS Ltd*.

Quarterly provisional charges for category A complainant representatives

- 5.5E.9 R If, in relation to a *financial year*, the *FOS Ltd* considers (taking into account representations made by or on behalf of the relevant *complainant representative*) that the *complainant representative* is a *category A complainant representative*, the *FOS Ltd* must notify that *complainant representative* and that *complainant representative* shall, for the purposes of *FEES 5.5E*, be treated as a *category A complainant representative* in relation to the relevant *financial year*.

Quarterly provisional charges – first and second quarters

- 5.5E.10 R In relation to a *financial year*, a *category A complainant representative* must pay to the *FOS Ltd* the quarterly provisional charges calculated under *FEES 5.5E.11R*.
- 5.5E.11 R (1) In respect of the first and second quarters of a relevant *financial year*, the value of the provisional charges that a *category A complainant*

representative is liable to pay is calculated according to the following formula:

$$(((A+B) / (C+D)) \times E \times £260 - £2,000) / 2) \times 0.8,$$

where:

- A = the number of *complaints* referred by that *complainant representative* to the *Financial Ombudsman Service* before 1 January in the immediately preceding *financial year* which had not been closed before 1 January in the immediately preceding *financial year*.
- B = the number of *complaints* referred by that *complainant representative* to the *Financial Ombudsman Service* from 1 July to 31 December (both dates inclusive) in the immediately preceding *financial year*.
- C = the number of *complaints* referred to the *Financial Ombudsman Service* by all *complainant representatives* before 1 January in the immediately preceding *financial year* which had not been closed before 1 January in the immediately preceding *financial year*.
- D = the number of *complaints* referred to the *Financial Ombudsman Service* by all *complainant representatives* from 1 July to 31 December (both dates inclusive) in the immediately preceding *financial year*.
- E = the number of *complaints* in respect of all *complainant representatives* which the *Financial Ombudsman Service* forecasts it will close from 1 April to 30 September (both dates inclusive).
- (2) For the purposes of the calculation in (1), the *FOS Ltd* may, if it considers it appropriate, modify inputs A, B, C and D to take into account the impact of any events which, if not taken into account, would, as regards a *category A complainant representative*, result in the calculation of their estimated case fee liability for the first and second quarters of the *financial year* being materially inaccurate.
- (3) In respect of the first and second quarters of a relevant *financial year*, the *FOS Ltd* will invoice a *category A complainant representative* for the amount calculated under (1) in 2 equal instalments in April and July of the relevant *financial year* (or on such later dates as *FOS Ltd* may specify).

Quarterly provisional charges – third and fourth quarters

- 5.5E.12 R (1) In respect of the third and fourth quarters of a relevant *financial year*, the value of the provisional charges that a *category A complainant*

representative is liable to pay is calculated according to the following formula:

$$(((T - U - \text{£}2,000) + (((V+W) / (X+Y)) \times Z \times \text{£}260)) / 2) \times 0.8,$$

where:

- T = the total amount of representative case fees which that *complainant representative* would have been charged from 1 April to 30 September (both dates inclusive) of the relevant *financial year* had it been a *category B respondent* and liable to representative case fees under *FEES 5.5E.6R* to *FEES 5.5E.8R*.
- U = the aggregate of the amounts invoiced to that *complainant representative* under *FEES 5.5E.11R(3)*.
- V = the number of *complaints* referred by the *complainant representative* to the *Financial Ombudsman Service* before 1 October in the relevant *financial year* which had not been closed before 1 October in the relevant *financial year*.
- W = the number of *complaints* referred by the *complainant representative* to the *Financial Ombudsman Service* from 1 April to 30 September (both dates inclusive) in the relevant *financial year*.
- X = the number of *complaints* referred to the *Financial Ombudsman Service* in respect of all *complainant representatives* before 1 October in the relevant *financial year* which had not been closed before 1 October in the relevant *financial year*.
- Y = the number of *complaints* referred to the *Financial Ombudsman Service* in respect of all *complainant representatives* from 1 April to 30 September (both dates inclusive) in the relevant *financial year*.
- Z = the number of *complaints* referred by the *complaint representative* to the *Financial Ombudsman Service* which the *Financial Ombudsman Service* forecasts it will close from 1 October to 31 December (both dates inclusive) in the relevant *financial year*.
- (2) For the purposes of the calculation in (1) above, the *FOS Ltd* may, if it considers it appropriate, modify inputs V, W, X and Y to take into account the impact of any events which, if not taken into account, would, as regards a *category A complainant representative*, result in the calculation of their estimated case fee liability for the third and fourth quarters of the *financial year* being materially inaccurate.
- (3) In respect of the third and fourth quarters of a relevant *financial year*, the *FOS Ltd* will invoice a *category A complainant representative* for

the amount calculated under (1) in 2 equal instalments in October and January of the relevant *financial year* (or on such later dates as *FOS Ltd* may specify).

- 5.5E.13 R A *category A complainant representative* must pay to the *FOS Ltd* any quarterly case fee which it is liable to pay under *FEES 5.5E* and which is invoiced by the *FOS Ltd* within 30 calendar *days* of the date when the invoice is issued by the *FOS Ltd*.

Quarterly provisional charges – end of year adjustment

- 5.5E.14 R If, had it been a *category B complainant representative* liable to monthly representative case fees under *FEES 5.5E.6R* to *FEES 5.5E.8R*, the amount of representative case fees that a *category A complainant representative* would have been charged during a relevant *financial year* exceeds the value of the provisional charges which it has paid during that *financial year*:

- (1) the *FOS Ltd* shall invoice the *category A complainant representative* for the amount of that difference; and
- (2) the *category A complainant representative* must pay the amount invoiced to the *FOS Ltd* within 30 calendar *days* of the date of the invoice.

- 5.5E.15 R If, had it been a *category B complainant representative* liable to monthly representative case fees under *FEES 5.5E.6R* to *FEES 5.5E.8R*, the amount of representative case fees that a *category A complainant representative* would have been charged during a relevant *financial year* is lower than the value of the provisional charges which it has paid during that *financial year*:

- (1) the *FOS Ltd* shall credit the amount of that difference to the *category A complainant representative*; and
- (2) the credit provided for pursuant to (1) shall be set off against the quarterly case fees which the *category A complainant representative* is liable to pay under *FEES 5.5E* in respect of the following *financial year*.

Late payment of representative case fees

- 5.5E.16 R If a *complainant representative* does not pay an invoice payable under *FEES 5.5E* in full to the *FOS Ltd* before the end of the date on which it is due, that *complainant representative* must pay to the *FOS Ltd* in addition:

- (1) interest on any unpaid amount of the invoice at the rate of 5% per annum above the Official Bank Rate from time to time, accruing on a daily basis from the date on which the amount concerned became due; and

- (2) an administrative fee of up to 25% of the amount of the invoice outstanding at that time, in the event the *FOS Ltd* needs to take steps to recover any amounts payable to it under *FEES 5.5E*.

5.5E.17 G The *FOS Ltd* may take steps to recover any amount owed to it (including interest).

Time limit for making a claim for remission or repayment

5.5E.18 R (1) In relation to a *category B complainant representative*, no claim for the remission or repayment of all or part of the representative case fee (or any administrative fee due under *FEES 5.5E.16R* in relation to it) may be made to *FOS Ltd* more than 6 months after the end of the calendar month in which the *complaint* to which the representative case fee relates was closed (irrespective of when or whether the amounts in question were paid to the *FOS Ltd*).

- (2) In relation to a *category A complainant representative*, no claim for the remission or repayment of all or part of any amount which was invoiced by the *FOS Ltd* (or any administrative fee due under *FEES 5.5E.16R* in relation to it) may be made to *FOS Ltd* more than 6 months after the end of the calendar month in which the *complaint* to which that claim relates was closed (irrespective of when or whether the amounts in question were paid to the *FOS Ltd*).

5.5E.19 R The *FOS Ltd* may allow a claim to be made outside the time limits prescribed in *FEES 5.5E.18R* if it is satisfied that the failure to make a claim within the time limits prescribed was as a result of exceptional circumstances.

5.5E.20 R If it appears to the *FOS Ltd* that in the exceptional circumstances of a particular case the payment of any amount under *FEES 5.5E* would be inequitable, the *FOS Ltd* may reduce or remit all or part of the amount in question which would otherwise be payable.

Amend the following as shown

5 Annex **Annual Levy Payable in Relation to the Voluntary Jurisdiction 2025/26**
2R **2026/27**

...

Insert the following new annex, FEES 5 Annex 5, immediately after FEES 5 Annex 4R (Definition of annual income for the purposes of the FOS general levy). All the text is new and is not underlined.

5 Annex **Case fees payable for 2026/27**
5

5 Annex R
5

Part 1 – Standard case fees payable by *category B respondents*

	Standard case fee
In the: Compulsory jurisdiction and Voluntary jurisdiction	£680 unless it is a <i>not-for-profit debt advice body</i> with <i>limited permission</i> in which case the amount payable is £0
	Reduced standard case fee
In the: Compulsory jurisdiction (where <i>FEES 5.5D.12R</i> applies)	£500 unless it is a <i>not-for-profit debt advice body</i> with <i>limited permission</i> in which case the amount payable is £0

Notes

1	The definition of standard case fee and reduced standard case fee is in <i>FEES 5.5D</i> (Case fees (for financial years beginning on or after 1 April 2026)). The definition of <i>chargeable case</i> is in the Glossary to the <i>Handbook</i> .
2	The standard case fee or reduced standard case fee will be invoiced by the <i>FOS Ltd</i> on or after the date the case is closed.
3	The definition of <i>not-for-profit debt advice body</i> is in the Glossary to the <i>Handbook</i> .
4	The definition of <i>limited permission</i> is in the Glossary to the <i>Handbook</i> .

Part 2 – Representative case fees payable by *category B complainant representatives*

	Standard representative case fee
In the: Compulsory jurisdiction	£260
	Reduced representative case fee
In the: Compulsory jurisdiction	£80

Notes

1	The definition of standard representative case fee and reduced representative case fee is in <i>FEES 5.5E</i> (Representative case fees (for financial years beginning on or after 1 April 2026)).
2	The standard representative case fee or reduced representative case fee will be invoiced by the <i>FOS Ltd</i> on or after the date the case is closed.

Annex D

Amendments to the Dispute Resolution: Complaints sourcebook (DISP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

4 **Standard terms**

...

4.2 **Standard terms**

...

Determinations and awards

...

- 4.2.6 R The following provisions and *rules* in *FEES* apply to *VJ participants* as part of the *standard terms*, but substituting ‘*VJ participant*’ for ‘*firm*’ and ‘annual levy specified in *FEES* 5 Annex 2R’ for ‘*general levy*’:

...

- (7) *FEES* 5.5B (case fees), except *FEES* 5.5B.12AR and *FEES* 5.5B.12BG;

- (7A) *FEES* 5.5D, except *FEES* 5.5D.12R;

...