

	Original wording as prepared by the FCA in late 2014 or early 2015 and published in July 2015...	Suggested changes to incorporate OFCOM reforms effective 1 July 2015 and improve clarity...
	DISP 1.3 Complaints handling rules	DISP 1.3 Complaints handling rules
	Complaints handling procedures for respondents	Complaints handling procedures for respondents
DISP 1.3.1 R 01/07/2011	<p>Effective and transparent procedures for the reasonable and prompt handling of <i>complaints</i> must be established, implemented and maintained by:</p> <ol style="list-style-type: none"> (1) a <i>respondent</i>; and (2) a <i>branch</i> of a <i>UK firm</i> in another <i>EEA State</i>. <p>[Note: article 10 of the <i>MiFID implementing Directive</i> and article 6(1) of the <i>UCITS implementing Directive</i>]</p>	<p>Effective and transparent procedures for the reasonable and prompt handling of <i>complaints</i> must be established, implemented and maintained by:</p> <ol style="list-style-type: none"> (1) a <i>respondent</i>; and (2) a <i>branch</i> of a <i>UK firm</i> in another <i>EEA State</i>. <p>[Note: article 10 of the <i>MiFID implementing Directive</i> and article 6(1) of the <i>UCITS implementing Directive</i>]</p>
	Call charges	Call charges
DISP 1.3.1A R 01/07/2011	<p>These procedures must ensure that a <i>complaint</i> may be made free of charge.</p> <p>[Note: article 6(3) of the <i>UCITS implementing Directive</i>]</p>	<p>These procedures must ensure that a <i>complaint</i> may be made free of charge.</p> <p>[Note: article 6(3) of the <i>UCITS implementing Directive</i>]</p>
DISP 1.3.1AA R 26/10/2015	<p>Where a <i>respondent</i> operates a telephone line for the purpose of enabling an <i>eligible complainant</i> to submit a <i>complaint</i>, the complainant must not be bound to pay more than the basic rate when contacting the <i>respondent</i> by telephone.</p>	<p>Where a <i>respondent</i> operates a telephone line for the purpose of enabling an <i>eligible complainant</i> to submit a <i>complaint</i>, the complainant must not be bound to pay more than the basic rate when contacting the <i>respondent</i> by telephone.</p>
		Meaning of basic rate
DISP 1.3.1AB R 26/10/2015	<p>For the purposes of <i>DISP 1.3.1AAR</i> the basic rate is the simple cost of connection and must not provide the <i>respondent</i> with a contribution to its costs or revenues.</p>	<p>For the purposes of <i>DISP 1.3.1AAR</i> the basic rate is the simple cost of connection and must not provide the <i>respondent</i> with a contribution to its costs or revenues.</p>
DISP 1.3.1AC R 26/10/2015	<p>The following numbers, if used by a <i>respondent</i>, would comply with <i>DISP 1.3.1ABR</i>:</p> <ol style="list-style-type: none"> (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03; (2) calls which can be free of charge to call, for example 0800 and 0808 numbers; and (3) standard mobile numbers, which usually begin with the prefix 07, provided that the <i>respondent</i> ordinarily uses a mobile number to receive telephone calls. 	<p>The following numbers, if used by a <i>respondent</i>, would comply with <i>DISP 1.3.1ABR</i>:</p> <ol style="list-style-type: none"> (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03; (2) numbers which are free of charge to call, for example 0800 and 0808 numbers; and (3) standard mobile numbers, which usually begin with the prefixes 071 to 075 or 077 to 079, provided that the <i>respondent</i> ordinarily uses a mobile number to receive telephone calls.

<p>DISP 1.3.1AD R 26/10/2015</p>	<p>The following numbers, if used by a <i>respondent</i>, would not comply with <u>DISP 1.3.1ABR</u>:</p> <p>(1) premium rate numbers that begin with the prefix 09;</p> <p>(2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the <i>respondent</i>, such as telephone numbers that begin with the prefix 084 or 0871, 0872 or 0873; and</p> <p>(3) telephone numbers that begin with the prefix 0870, as the cost of making a telephone call on such numbers can be higher than a geographic cost and will vary depending on the <u>eligible complainant's</u> telephone tariff.</p>	<p>The following numbers, if used by a <i>respondent</i>, would not comply with <u>DISP 1.3.1ABR</u>:</p> <p>(1) premium rate numbers that begin with the prefix 09; and</p> <p>(2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the <i>respondent</i>, such as telephone numbers that begin with the prefix 084 or 087.</p>
---	--	--