

	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...
	<b>DISP 1.3 Complaints handling rules</b>	<b>DISP 1.3 Complaints handling rules</b>
	<b>Complaints handling procedures for respondents</b>	<b>Complaints handling procedures for respondents</b>
<b>DISP 1.3.1</b> <b>R</b> 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> <ul style="list-style-type: none"> <li>(1) a <i>respondent</i>; and</li> <li>(2) a <i>branch</i> of a <i>UK firm</i> in another <i>EEA State</i>.</li> </ul> <p>[<b>Note:</b> 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> <ul style="list-style-type: none"> <li>(1) a <i>respondent</i>; and</li> <li>(2) a <i>branch</i> of a <i>UK firm</i> in another <i>EEA State</i>.</li> </ul> <p>[<b>Note:</b> article 10 of the <i>MiFID implementing Directive</i> and article 6(1) of the <i>UCITS implementing Directive</i>]</p>
	<b>Call charges</b>	<b>Call charges</b>
<b>DISP 1.3.1A</b> <b>R</b> 01/07/2011	<p>These procedures must ensure that a <i>complaint</i> may be made free of charge.</p> <p>[<b>Note:</b> 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>[<b>Note:</b> article 6(3) of the <i>UCITS implementing Directive</i>]</p>
<b>DISP 1.3.1AA</b> <b>R</b> 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>
		<b>Meaning of basic rate</b>
<b>DISP 1.3.1AB</b> <b>R</b> 26/10/2015	<p>For the purposes of <i>DISP 1.3.1AAB</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 1.3.1AAB</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>
<b>DISP 1.3.1AC</b> <b>R</b> 26/10/2015	<p>The following numbers, if used by a <i>respondent</i>, would comply with <i>DISP 1.3.1AAB</i>:</p> <ul style="list-style-type: none"> <li>(1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03;</li> <li>(2) <del>calls</del> which <del>can be</del> free of charge to call, for example 0800 and 0808 numbers; and</li> <li>(3) standard mobile numbers, which usually begin with the <del>prefix 07</del>, provided that the <i>respondent</i> ordinarily uses a mobile number to receive telephone calls.</li> </ul>	<p>The following numbers, if used by a <i>respondent</i>, would comply with <i>DISP 1.3.1AAB</i>:</p> <ul style="list-style-type: none"> <li>(1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03;</li> <li>(2) <b>numbers</b> which <b>are</b> free of charge to call, for example 0800 and 0808 numbers; and</li> <li>(3) standard mobile numbers, which usually begin with the <b>prefixes 071 to 075 or 077 to 079</b>, provided that the <i>respondent</i> ordinarily uses a mobile number to receive telephone calls.</li> </ul>

<p><b>DISP 1.3.1AD</b>  <b>R</b>  <b>26/10/2015</b></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 <del>0871, 0872 or 0873; and</del></p> <p><del>(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.</del></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>
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