



**OMBUDSMAN
ASSOCIATION**

Promoting independent complaint resolution

A Guide to Ombudsman Offices in the UK

 **Communications
Ombudsman**

 **Energy
Ombudsman**

 **Financial
Ombudsman
Service**

 **Furniture &
Home Improvement
Ombudsman**

Housing
Ombudsman Service

LEGAL
OMBUDSMAN

Local Government &
Social Care
OMBUDSMAN


**THE MOTOR
OMBUDSMAN**


**NEW HOMES
OMBUDSMAN**

 Northern Ireland
**Public Services
Ombudsman**

 **oia** office of the
independent
adjudicator

 **Parliamentary
and Health Service
Ombudsman**

 **The
Pensions
Ombudsman**

 **police
ombudsman**
FOR NORTHERN IRELAND

 **The Property
Ombudsman**

 **Ombudsmon
Ombudsman**
Cymru • Wales

**The Rail
Ombudsman** 

 **REMOVALS INDUSTRY
OMBUDSMAN SCHEME**

**SCOTTISH
PUBLIC
SERVICES
OMBUDSMAN**
People Centred | Improvement Focused

 **Service
Complaints
Ombudsman**
for the Armed Forces

**THE WATERWAYS
OMBUDSMAN**

October 2025



The Ombudsman Association (OA) has produced this guide to help the public and wider stakeholders find which ombudsman scheme can help with their complaint.

It also provides contact details for other bodies that deal with a variety of other complaints.

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Role of an Ombudsman

An ombudsman is an independent service that investigates and seeks to resolve complaints. Ombudsman schemes are free to use and impartial in their investigations – so they don't take sides. They make decisions based on what is fair. As well as providing redress for an individual, an ombudsman also identifies any systemic issues and provides feedback to help improve services and complaint handling.

Different ombudsman schemes have different powers. All ombudsman schemes have the power to investigate and make decisions on complaints. Their decisions could include recommendations to apologise, to change processes or procedures, or to pay compensation for distress and inconvenience.

An ombudsman is always free to use for a member of the public. They receive their funding either from parliament or from a levy on the businesses in their jurisdiction. Ombudsman schemes act independently, objectively and fairly, and are available to help people navigate through complex issues and procedures.

There are different ombudsman schemes covering different sectors in the UK. You can find which ombudsman can help you in this document or at [Find an Ombudsman](#).

All members of the Ombudsman Association have to meet our *criteria* of:

Independence; Fairness; Effectiveness, Openness & Transparency; and Accountability.

They also have to publish their service standards and report against them. What we consider to be best practice is set out in our [Service Standards Framework](#).



ADVICE

HELP

TIPS

ASSISTANCE

SUPPORT

GUIDANCE

Area of complaint

Communications

Coverage

UK

Communications Ombudsman

The Communications Ombudsman is part of a wider group that was founded in 2002 to provide independent dispute resolution services within the communications sector.

We're one of the largest alternative dispute resolution (ADR) schemes approved by Ofcom. We have over 15 years' experience in the communications sector, and as part of our role, we also provide data and insights to providers to support them in improving the overall consumer experience.

Contact us:

Communications Ombudsman
P.O. Box 730
Warrington
WA4 6WU

Email

enquiry@commsombudsman.org

Telephone

0330 440 1614

Website

www.commsombudsman.org



Area of complaint

Energy

Coverage

England • Scotland • Wales

Energy Ombudsman

The Energy Ombudsman was founded in 2006 to provide independent dispute resolution . We help resolve disputes between consumers and energy suppliers whilst helping suppliers understand their consumers and improve their overall experience.

With over 2,000 energy companies signed up to the scheme, we're approved by Ofgem to provide an independent and impartial service that's free for consumers.

We handle disputes across a wide-ranging remit, including domestic and non-domestic energy supply, energy brokers, heat networks, energy networks and Green Deal.

Contact us:

Energy Ombudsman
P.O. Box 966
Warrington
WA4 9DF

Email

enquiry@energyombudsman.org

Telephone

0330 440 1624

Website

www.energyombudsman.org



Area of complaint

Banking and credit • Fraud and
scams • Insurance • Mortgages

Coverage

UK

Financial Ombudsman Service

The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services. We resolve disputes fairly and impartially and have the power to put things right.



Contact us:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Complaint checker
[www.financial-ombudsman.org.uk/
make-complaint](http://www.financial-ombudsman.org.uk/make-complaint)

Telephone
0800 032 8000 or our helpline
0800 023 4567

Website
www.financial-ombudsman.org.uk

Area of complaint

Furniture • Home Improvements •
Removals • Retail goods and
services • Renewable energy and
domestic retro-fit installation

Coverage

UK and Cross-border

The Furniture & Home Improvement Ombudsman

We are an independent, not-for-profit, government approved Ombudsman. We offer Alternative Dispute Resolution (ADR) training and advice to traders and consumers in the retail, furniture, and home improvement industries.



**Furniture &
Home Improvement**
Ombudsman

Contact us:

Premier House
First Floor, 1-5 Argyle Way,
Stevenage,
SG1 2AD

Email
info@fhio.org

Telephone
0333 241 3209

Website
www.fhio.org

Area of complaint

Housing

Coverage

England

Housing Ombudsman Service

The Housing Ombudsman Service is set up by law to look at complaints about the housing organisations that are registered with us. We resolve disputes involving the tenants and leaseholders of social landlords (housing associations and local authorities) and our voluntary members (private landlords and letting agents who are committed to good service for their tenants). Our dispute support service works with residents and landlords to resolve issues while they are within the landlord's complaints procedure. Our dispute resolution team makes the final decision on complaints that remain unresolved through independent, impartial and fair investigation. We set complaint standards for our members through our statutory Complaint Handling Code and undertake systemic investigations, sharing the learning from our work through our Centre for Learning with landlords and residents to promote positive change in the social housing sector.

Housing
Ombudsman Service

Contact us:

Housing Ombudsman
P.O. Box 1484
Unit D, Preston
PR2 0ET

Email
info@housing-ombudsman.org.uk

Telephone
0300 111 3000

Website
[www.housing-ombudsman.org.uk/
residents/make-a-complaint](http://www.housing-ombudsman.org.uk/residents/make-a-complaint)

Area of complaint

Legal Services

Coverage

England • Wales

Legal Ombudsman

The Legal Ombudsman is the body responsible for investigating complaints between consumers and regulated legal service providers in England and Wales.

We resolve complaints about the standard of service legal providers have given. We cover most legal services, including those involved in wills, family issues, buying or selling a house, personal injury claims, employment, or litigation. Common complaints we look into include those about delays, costs, and poor communication.

A second vital part of our work is the sharing of learning and insight from the complaints we see. This promotes better complaint handling, prevents future complaints and helps drive higher standards in legal services.



Contact us:

Legal Ombudsman
PO Box 6167
Slough
SL1 0EH

Online

[https://www.legalombudsman.org.uk/
contact-us](https://www.legalombudsman.org.uk/contact-us)

Telephone

0300 555 0333 or if calling from overseas
+44 121 245 3050

Website

www.legalombudsman.org.uk

Area of complaint

Adult Social Care • Children's Services • Education • Housing • Benefits and Tax • Planning and Building Control • Environment, Regulation and Waste Services • Transport and Highways

Coverage

England

Local Government & Social Care Ombudsman

The Local Government and Social Care Ombudsman looks at complaints about councils and some other authorities and organisations, including education admissions appeal panels and adult social care providers (such as care homes and home care providers). It is a free service. Our job is to investigate complaints in a fair and independent way - we do not take sides. By law, some kinds of complaint cannot be considered. Examples are personnel complaints and complaints about the internal running of schools.

Local Government &
Social Care
OMBUDSMAN

Contact us:

Local Government and Social
Care Ombudsman
P.O. Box 4771
Coventry
CV4 0EH

To make a complaint online
<https://complaints.lgo.org.uk>

Telephone
0300 061 0614

Website
www.lgo.org.uk

Area of complaint

Automotive • Retail goods and services

Coverage

UK

The Motor Ombudsman

The Motor Ombudsman provides an independent and impartial dispute resolution service dedicated to the UK automotive industry. With more than 7,500 automotive businesses including vehicle manufacturers, franchised dealers, independent garages and used car outlets.

We're governed by an independent Board and an Independent Compliance Assessment Panel (ICAP), are audited by CSTI to maintain and ensure our transparency and integrity, and strive to improve standards across the industry through our Codes of Practice.

Contact us:

The Motor Ombudsman,
71 Great Peter Street,
London,
SW1P 2BN
United Kingdom

To make a complaint online
[www.themotorombudsman.org/
consumers/make-a-complaint](http://www.themotorombudsman.org/consumers/make-a-complaint)

Telephone
0345 241 3008

Website
www.themotorombudsman.org



Area of complaint

Construction • Housing •
New Homes

Coverage

England • Scotland • Wales •
Northern Ireland

New Homes Ombudsman Service

The New Homes Ombudsman Service resolves complaints from people who have purchased a new home and are dissatisfied with an aspect of the service they have received, or the quality of the new home. Our service covers homes built by developers who are registered with the New Homes Quality Board and applies to a wide range of issues arising in the first two years after someone reserved or purchased the property.



Contact us:

West Wing, First Floor
Maylands Building,
200 Maylands Avenue
Hemel Hempstead
HP2 7TG

Email

customer.services@nhos.org.uk

Telephone

0330 808 4286

Website

www.nhos.org.uk

Area of complaint

Education • Health & Social Care •
Housing • Council Services •
Government Departments •
Standards in public life

Coverage

Northern Ireland

Northern Ireland Public Services Ombudsman

NIPSO is independent of government and provides a free and impartial investigation service in relation to;

- 1). Unresolved complaints about public services in Northern Ireland, including hospitals, care homes, GP's government departments, local councils, schools, and social housing providers;
- 2). Allegations that councillors may have breached the Northern Ireland Local Government Code of Conduct for Councillors;
- 3). Complaints of maladministration by applicants for judicial roles.

In addition to seeking redress for complainants, we also make recommendations to improve public services. We also set standards for how public services in Northern Ireland deal with complaints.



Contact us:

Progressive House,
33 Wellington Place,
Belfast,
BT1 6HN

Email

nipso@nipso.org.uk

Telephone

0289 0233 3821 or freephone
0800 34 34 24

Website

www.nipso.org.uk

Area of complaint

Education

Coverage

England • Wales

The Office of the Independent Adjudicator for Higher Education)

The OIA is the independent student complaints scheme for England and Wales. We review unresolved complaints from students about their higher education provider, and if we find the provider has done something wrong we make recommendations for it to put things right. Our service is impartial and free of charge for students. We also share learning from complaints and work with other organisations to help improve policy and practice in the higher education sector and promote fairness for students.

Contact us:

Office of the Independent Adjudicator
for Higher Education
PO Box 3362
Reading
RG1 9QU

Telephone
0118 959 9813

Website
www.oiahe.org.uk



office of the
independent
adjudicator

Area of complaint

Government Departments • NHS

Coverage

England (Health) • UK
(Governmental)

Parliamentary and Health Service Ombudsman

We independently investigate complaints about UK government departments, other public organisations, and the NHS in England. We believe complaints have the power to reveal the truth, create lasting change and inspire a better relationship between people and public services. Our service is free, fair and open to everyone.



Contact us:

Citygate
Mosley Street
Manchester
M2 3HQ

Email
phso.enquiries@ombudsman.org.uk

Telephone
0345 015 4033

Website
www.ombudsman.org.uk

Area of complaint

Workplace and personal pensions

Coverage

UK

The Pensions Ombudsman

The Pensions Ombudsman deals with complaints about workplace and personal pension schemes. We look at the facts without taking sides, and customers do not need to pay to use our service. We can also help with a complaint about a decision made by the Pension Protection Fund or the Financial Assistance Scheme.

Contact us:

10 The South Colonnade,
London,
E14 4PU

Email

enquiries@pensions-ombudsman.org.uk

Telephone

0800 917 4487

Website

www.pensions-ombudsman.org.uk



Area of complaint

Police

Coverage

Northern Ireland

Police Ombudsman for Northern Ireland

The Police Ombudsman's Office provides independent, impartial investigation of complaints about the police in Northern Ireland. We look at evidence to decide whether police officers have acted properly or not. Examples of the types of things we investigate include complaints that: officers were in breach of Criminal Law; officers failed to conduct proper enquiries; officers used excessive force; officers were rude or aggressive; or acted in breach of the Code of Ethics.

We also investigate complaints about some, but not all, civilian employees of the police. This includes those performing custody and escort duties. Our decisions are made entirely independently of the police, government and complainants.



Contact us:

Police Ombudsman's Office
New Cathedral Buildings
Writers' Square
11 Church Street
Belfast, BT1 1PG

Email

info@policeombudsman.org

Online form

www.policeombudsman.org/contact-us

Telephone

0289 082 8600

Website

www.policeombudsman.org

Area of complaint

Estate Agents • Letting Agents •
Auctions • International Agents •
Buying Agents • Sourcing Agents
• Block/Estate Management •
Property Buying Companies •
Property Surveys

Coverage

UK

The Property Ombudsman

The Property Ombudsman has been providing consumers and businesses with an alternative dispute resolution service since 1990.

Our scheme is approved by the Government as a redress scheme, by the Chartered Trading Standards Institute as an Alternative Dispute Resolution provider and as an Ombudsman by the Ombudsman Association.

The Ombudsman also produces Codes of Practice that are independently approved by the Approved Code Scheme.

Contact us:

The Property Ombudsman
33 The Clarendon Centre,
Salisbury Business Park,
Dairy Meadow Lane, Salisbury,
Wiltshire,
SP1 2TJ

Online form

www.tpos.co.uk/contact

Telephone

0172 233 3306

Website

www.tpos.co.uk



Area of complaint

Health & Social Care • Housing •
Public Services • Standards in
public life

Coverage

Wales

Public Services

Ombudsman for Wales

The Public Services Ombudsman for Wales has three specific roles:

- 1 The first is to consider complaints about public service providers in Wales;
2. The second is to consider complaints that elected members of local authorities have broken the Councillor Code of Conduct;
3. The third is to drive public service improvement by promoting good complaints handling and learning from complaints.

We are independent of all government bodies and the service provided is free of charge.

Contact us:

Public Services Ombudsman for Wales
1 Ffordd yr Hen Gae
Pencoed
CF35 5LJ

Email

ask@ombudsman.wales

Telephone

0300 790 0203

Website

www.ombudsman.wales/how-to-complain



**Ombudsmon
Ombudsman**
Cymru • Wales

Area of complaint

Transport

Coverage

England • Scotland • Wales

The Rail Ombudsman

The Rail Ombudsman is an independent, not-for-profit organisation. We offer a free, expert service to help sort out unresolved customer complaints about service providers within the rail industry. Our vision is to inspire customer confidence and to deliver our service fairly to ensure the right outcome in every case.

We also support the rail industry to raise standards.



Contact us:

Rail Ombudsman
1st Floor
Premier House
Argyle Way
Stevenage
Hertfordshire
SG1 2AD

Email

info@railombudsman.org

Telephone

0330 094 0362

Website

www.railombudsman.org

Area of complaint

Removals • Transport

Coverage

England • Scotland

Removals Industry Ombudsman Scheme

The Removals Industry Ombudsman Scheme (RIOS) provides an alternative dispute resolution service for clients of members of the National Guild of Removers (NGRS). Complainants are expected to exhaust the supplier's own complaints process first, but if the matter cannot be resolved, they may contact us at the Removals Ombudsman. No charge is made to the complainant.



REMOVALS INDUSTRY
OMBUDSMAN SCHEME

Contact us:

1st Floor
Premier House
Argyle Way
Stevenage
Hertfordshire
SG1 2AD

Email

ombudsman@removalsombudsman.co.uk

Online form

[https://removalsombudsman.co.uk/
contact-us](https://removalsombudsman.co.uk/contact-us)

Telephone

033 0094 0366

Website

[www.removalsombudsman.co.uk/
making-a-complaint](http://www.removalsombudsman.co.uk/making-a-complaint)

Area of complaint

Children • Education • Health &
Social Care • Housing • Prisons •
Public Services • Waterways

Coverage

Scotland

Scottish Public Services Ombudsman

The Scottish Public Services Ombudsman (SPSO) has four distinct functions:

1. It is the final stage for complaints about most devolved public services in Scotland;
2. It publishes and monitors complaints handling procedures, while supporting best practice in complaints handling;
3. It independently reviews and can overturn decisions on Community Care and Crisis Grant applications for the Scottish Welfare Fund;
4. Is the Independent National Whistleblowing Officer for the NHS in Scotland looking at how the NHS considers whistleblowing disclosures, and treats the individuals concerned.

Our services are free
and independent.

Contact us:

Bridgeside House
99 McDonald Road
Edinburgh
EH7 4NS

Email

enquiries@spsso.gov.scot

Telephone

0800 377 7330

Website

www.spsso.org.uk



Area of complaint

Armed Forces

Coverage

UK

Service Complaints Ombudsman for the Armed Forces

The Service Complaints Ombudsman provides independent and impartial scrutiny of the handling of Service Complaints made by members of the UK Armed Forces. We do this so that all Service personnel can have access to and confidence in a Service complaints system that is efficient, effective and fair. SCOAF has the power to refer complaints into the system, to review decisions made on the admissibility of complaints, and to investigate concerns with the outcome and handling of Service Complaints. We also report annually on the overall performance of the Service Complaint system.



Contact us:

Email

contact@scoaf.org.uk

Online form

www.scoaf.org.uk/contact-us/enquiry-form

Telephone

0300 369 0689

Website

www.scoaf.org.uk

Area of complaint

Waterways

Coverage

England • Wales

The Waterways Ombudsman

We consider complaints of maladministration or unfairness against the Canal and River Trust and the Avon Navigation Trust, once their internal complaints procedure has been completed. We cannot investigate complaints about personnel matters, or matters which have been, or are being, considered by a court. There is a time limit for bringing complaints.



Contact us:

The Waterways Ombudsman
PO Box 18745
Sutton Coldfield
B73 9YE

Email

enquiries@waterways-ombudsman.org

Telephone

0777 115 0500

Website

www.waterways-ombudsman.org

Other Complaint Handling Bodies

Area of Complaint	Who to Contact	Contact details
Consumer ADR	Centre for Effective Dispute Resolution (CEDR)	020 7536 6000 applications@cedr.com www.cedr.com
Department for Work and Pensions (DWP), Child Maintenance Service, Pension Protection Fund Northern Ireland Department for Communities (benefits, pensions and child maintenance only)	Independent Case Examiner (ICE)	0800 414 8529 contact@ice.gov.uk www.independentcaseexaminer.gov.uk
Financial Conduct Authority, the Prudential Regulation Authority and the Bank of England	Financial Regulators Complaints Commissioner (FRCC)	020 4599 8333 info@frccommissioner.org.uk www.frccommissioner.org.uk
Football Clubs & Football Authorities	Independent Football Ombudsman (IFO)	0330 165 4223 contact@theifo.co.uk www.theifo.co.uk
Gambling	Independent Betting Adjudication Service (IBAS)	020 7347 5883 ibasteam@ibas-uk.co.uk www.ibas-uk.com
HM Land Registry	Independent Complaints Reviewer (ICR)	0300 013 2119 enquiries@icrev.org.uk www.icrev.org.uk
HM Revenue and Customs (HMRC) and Valuation Office Agency (VOA) and Home Office (Windrush Compensation Scheme Reviewer)	The Adjudicator's Office	0300 057 1111 www.gov.uk/guidance/how-to-complain-to-the-adjudicators-office-about-hmrc-or-the-voa www.gov.uk/guidance/contact-the-adjudicators-office
Home Office	Independent Examiner of Complaints (IEC)	0300 071 5679 iec@homeoffice.gov.uk www.gov.uk/guidance/make-a-complaint-to-the-independent-examiner-of-complaints
Information rights	Information Commissioners Office (ICO)	0303 123 1113 For general information rights advice: https://ico.org.uk/for-the-public To make a complaint: https://ico.org.uk/make-a-complaint www.ico.org.uk

Other Complaint Handling Bodies

Area of Complaint	Who to Contact	Contact details
Legal practitioners in Scotland	Scottish Legal Complaints Commissioner (SLCC)	0131 201 2130 enquiries@scottishlegalcomplaints.org.uk www.scottishlegalcomplaints.org.uk
Public appointments	Public Appointments in NI	028 9052 4820 info@publicappointmentsni.org www.publicappointmentsni.org
Regulating Immigration Services	Immigration Advice Authority (IAA)	0345 000 0046 info@immigrationadviceauthority.gov.uk www.gov.uk/iaa
Solicitors in Northern Ireland	Lay Observer NI	02890 816715 marian.cree@legalcommissioner-ni.org.uk www.layobserverni.com
Tenancy Deposits	The Dispute Service (TDS)	0300 037 1000 or 0300 037 1001 www.tenancydepositscheme.com/learn-more/help-centre/contact-us www.tenancydepositscheme.com
Trade union members	NI Certification Officer for Trade Unions & Employers' Associations	028 9023 7773 info@nicertoffice.org.uk www.nicertoffice.org.uk
Welsh Language	Welsh Language Commissioner (WLC) Comisiynydd y Gymraeg	0345 603 3221 post@cyg-wlc.cymru comisiynyddygyymraeg.cymru www.welshlanguagecommissioner.wales

Note: List does not include the Ombudsman Association's members in the British Crown Dependencies, the British Overseas Territories, or the Republic of Ireland.