



Dear representatives,

Our appeals policy is changing on 17 February 2026

We have made some updates to FSCS's appeals policy. The updates will apply to decisions made on or after 17 February 2026 and are subject to a three-month notification process that starts today, 17 November 2025.

You can find [details of the updated appeals policy](#) and also the answers to some [frequently asked questions \(FAQs\)](#) on our website. You should read this newsletter together with the policy and the FAQs.

What changes are being made?

We've made some updates to how FSCS handles appeals. The new appeals policy will apply from 17 February 2026. The changes include:

- Moving from a two-stage internal appeal process to a one-stage internal appeal process.
- This means that any decisions issued on or after 17 February 2026 will be subject to a one-stage appeal process. After the one-stage appeal process has been completed, and if you remain dissatisfied with the outcome, you may be able to ask the court to review the decision.

When will these updates apply?

Because the updates to the appeals policy have an impact on customers and third parties like customer representatives, the updates are subject to a notification period of three months before the changes start to apply. That notification period starts today.

This means the updates to the appeals policy will apply to all decisions issued on or after 17 February 2026.

The wording in our decision and appeal letters will also change on 17 February 2026 to make it clear when the updated appeals process applies.

What will this mean for representatives?

The appeals process serves an important purpose in a customer's ability to challenge certain decisions made by FSCS.

The changes FSCS has made may require you to change some of your own procedures. The notification period will give you time to review the changes and make any necessary adjustments.

It remains your responsibility to make sure you are able to provide the highest standards of representation for your clients and that you understand and adhere

to the changes that will apply to the appeals your clients wish to bring to FSCS.

You may need to review how you:

- communicate with your customers before and after receiving a decision from FSCS;
- identify each of your customers' individual circumstances;
- identify claims decisions that have a legitimate basis for appeal on their individual facts and those that do not;
- submit claims and appeals to FSCS; and
- package and provide FSCS with high quality appeals.

It will also be vital to make sure that requests for an appeal are clearly worded so that representatives avoid any potential uncertainty about whether a request for an appeal was made within the relevant time limit.

The email address that you should use when requesting an appeal has not changed. It remains appeals@fscs.org.uk.

FSCS may accept an appeal on multiple claims if certain conditions are met. If you wish to submit an appeal on multiple claims, please speak to the appeals team first. We will inform you of any specific steps we require you to follow. These appeals will typically take a little longer to investigate. Our standard timescales won't apply. We'll let you know how long we expect it to take us to respond. This will depend on the number of individual appeals and the complexity of any issues raised. If you have any questions about this or ideas about how we can work better together for the best customer experience, please get in touch with us at relationshipteam@fscs.org.uk.

Regards,

Relationship team

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