

FSCS APPEAL POLICY 2026

This appeal policy applies to decisions issued on and after 17 February 2026.

Have questions about our decision on your claim?

If you need to discuss the decision we've made on your claim, please call us on 0800 678 1100. We will then arrange for your case handler to talk you through our decision and answer any questions you have.

Alternatively, you can reach us via email using our [contact us](#) form. We'll try to get back to you within five working days.

Appealing FSCS's decision on a claim

1. FSCS decisions are subject to an appeal process, after which the customer may bring a claim for judicial review in the High Court. Examples of FSCS decisions include not only decisions to accept or reject a claim for compensation but also decisions about the amount of compensation we are awarding a claim, terms on which a payment is made or decisions on the exercise of FSCS discretions.
2. If a customer is still unhappy after discussing their compensation claim decision with FSCS, they can submit an appeal (an "Appeal") by sending the basis of appeal to appeals@fscs.org.uk.
3. The Appeal will be reviewed by someone who was not involved in making the original claim decision.
4. FSCS will acknowledge receipt of an Appeal within two working days and aim to respond within 20 working days.
5. A three-month time limit applies for any Appeal by a customer in relation to a decision issued by FSCS.
6. For decisions on claims made prior to 17 February 2026 a customer may also apply for an Escalated Appeal of the Appeal decision, provided they submit the Escalated Appeal request within three months of the Appeal decision.
7. The time limit for an Appeal or Escalated Appeal in relation to a claim decision will run from the date of the communication from FSCS to the customer or their representative containing the claim decision.
8. If a customer tries to submit an Appeal or Escalated Appeal after the three-month period, FSCS will be unable to consider it (subject to paragraphs 17 and 18 below).
9. Payment of compensation by FSCS is ordinarily on a full and final settlement basis (other than where compensation is offered as an interim payment of the customer's claim under COMP 11.2.4R).

Large volume appeal requests

10. Professional representatives should engage with FSCS Appeals Team prior to submitting large volumes of appeal requests.
11. If professional representatives consider there is an identical basis of appeal that affects a number of claims, please provide:
 - a. one letter with a list of all the claim references which are being appealed;
 - b. confirmation that all claims appealed are at the same appeal stage;
 - c. a lead claim for the Appeal.
12. In circumstances where appeals submitted by a professional representative are very similar in nature, FSCS will find efficiencies in how these appeals are considered. This may involve FSCS providing a lead Appeal response or completing a sample of Appeals.
13. Where FSCS deploys this approach, the professional representative must consider our approach to certain issues before deciding to submit further Appeals.
14. FSCS retains a discretion not to accept a bulk appeal request.

Time limits

15. FSCS applies a three-month time limit to appeal requests for four main reasons:
 - a. finality and certainty in FSCS decision making;
 - b. the public interest in the good administration of the scheme;
 - c. FSCS's responsibility to ensure it is carrying out its functions in an efficient and effective manner; and
 - d. concerns about the evidential quality of appeals submitted significantly after a decision.
16. FSCS is satisfied that a three-month time limit for the bringing of an appeal is compatible with its responsibilities under COMP 2.2.1R to administer the scheme in accordance with the European Convention on Human Rights and that our decision-making process on claims for compensation remains procedurally fair.
17. If FSCS is satisfied that the failure to comply with the time limit was the result of exceptional circumstances which, in FSCS's view, unavoidably prevented the Appeal being submitted within the time limit, FSCS may, in its discretion, decide to consider an Appeal which it receives after the expiry of the time limit. Exceptional circumstances may include, for example, the serious ill health of the customer or delays due to the appeal being continued by the Estate of the customer.
18. Exceptional circumstances do not include circumstances in which there is a different legal basis for the claim that was not available to the customer before the expiry of the time limit. For example, if a judgment is handed down by the court after the expiry of the time limit and that judgment might otherwise have influenced the outcome of the claim or Appeal, this is not an exceptional circumstance and FSCS will not consider the Appeal.

New / different basis of claim

19. Customers may seek to make an Appeal using a new or different basis of claim (e.g. a different regulated activity, cause of action, civil liability, regulatory rule breach). FSCS will not consider an Appeal, whether within the three-month appeal period or outside of it, if it considers that the new or different basis of claim being raised could have been raised with FSCS by the customer or their representative previously. The fact that a customer or their representative was not aware of the new or different basis of claim at the time they submitted their claim for compensation is not sufficient reason to allow a new or different basis of claim on Appeal.

New evidence

20. However, customers may seek to make an Appeal on the basis of new evidence. FSCS will not consider any new evidence unless it is reasonably satisfied that the new evidence:
- a. could not previously have been obtained with reasonable diligence by the customer or their representative;
 - b. will most likely have an important influence on the outcome of the Appeal, although it need not be decisive; and
 - c. presents as credible.
21. These conditions reflect the test applied in civil litigation. These requirements apply also if the new evidence is submitted within the relevant time limit.
22. In addition, if the new evidence is submitted after the relevant time limit, approval will be needed from the Chief Customer Officer or the Chief Counsel (or a member of staff delegated by them) in order to treat the submission of new evidence as an exceptional circumstance, such that the relevant time limit would not apply.

Judicial review

23. If after exhausting the appeal process the customer wishes to challenge the decision further they may be able to challenge the decision in court. FSCS performs a public function, so our decisions can be challenged by judicial review. If a customer gets to this stage, we will let them know.
24. Any letter before claim should be sent to appeals@fscs.org.uk

Complaints

25. For complaints about FSCS's service or its staff, visit our complaints page. Please note that a complaint cannot change the outcome of our decision on a claim.

Confidentiality

26. We hold all personal information in line with our data protection statement and privacy notice. You can also ask us to send you these documents in the post.