

# FMB Dispute Resolution Procedure

**A client must exhaust the FMB's Dispute Resolution process before taking legal action**



A client contacts FMB Dispute Resolution regarding a dispute with a current FMB member.

If they are not an FMB member, the client will be referred to CAB\* and/or list of ADR\*\* providers an ODR\*\*\* platform.



If the dispute is not resolved, the client will be informed of the FMB's Conciliation Scheme and invited to complete an Application for Dispute Resolution.



Application received by the FMB.

If the dispute is outside of the FMB's Conciliation Scheme criteria, the client will be referred to ODR platform for other ADR.



If the dispute is accepted an extract of the dispute form is sent to the member requesting a response.

## What happens next for FMB members?



The Member Response Form should now be completed within 10 working days.

If our member does not respond within 10 working days we will send them a reminder and require a response within a further 5 working days.



**If our member continues to fail to communicate after our final warning, they will be expelled from membership for non-compliance with the FMB Code of Conduct. They will have no right of appeal, so it is vital that they make contact with us as soon as possible.**



If both parties are agreed, and if applicable, the FMB may pass the case to CEDR who will usually appoint a conciliator to the case within 5 working days.



The FMB or CEDR will aim to reach an outcome within 30 working days. Full details on the Conciliation Scheme or Dispute Resolution process can be found upon request.



A copy of this Member Response Form will be sent to the client.

## Handling a dispute



**The Member Response Form is received and a copy is sent to the client. Case file received.**



If the FMB member says the dispute is being dealt with by solicitors or court action has commenced, the client is informed and the dispute is closed.



The conciliation service will try to resolve the dispute.



If no response from a member is received a reminder letter will be sent asking for a response within 5 working days and he client will be informed. If the member doesn't respond a final letter will be sent requiring a response within a further 5 working days. If no response is received, the member will be expelled from membership.

\* CAB - Consumer Advice Line

\*\*ADR - Alternative Dispute resolution

\*\*\*ODR - Online Dispute Resolution