

Our ref: **SR00927788**

Please write to Data protection team  
Financial Ombudsman Service  
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Geraint Davies  
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29 July 2025

**Sent by email only**

Dear Geraint Davies,

**Your request for information**

Thank you for your email of 10 June 2025, in which you asked for the following information:

*“We are aware that FOS will on occasion request a Subject Matter Expert to deliver an Expert Opinion*

*Could you please supply the following information by completing the following tables?*

**Table A** - *How much money did FOS pay out Subject Matter Expert in these years for any expert opinion relating to technical guidance.*

**Table B**- *How much money did FOS pay out Subject Matter Expert in these years for any expert opinion relating to technical guidance for actual specific customer complaints”*

Thank you for your refined request of 30 June 2025, in which you said the following:

*“ I am surprised by your response. The definition is widely available on the Internet*

[https://en.wikipedia.org/wiki/Subject-matter\\_expert](https://en.wikipedia.org/wiki/Subject-matter_expert)

*So it’s when a technical expert is required. For example you would pay*

- a. legal costs for an opinion or*
- b. an accountant for tax expertise or an*
- c. Pension specialist or an*
- d. Visa Specialist when it comes to residency*

*Hope this explains? If you need further clarification, please ask by return.”*

**Response**

Please see my response below.

The purpose of the Expert Panel is to provide the Ombudsman Service with specialist knowledge and expert advice to supplement in-house expertise to ensure the Ombudsman Service provides an effective service and the fair resolution of complaints to its customers.

For the avoidance of doubt, the role of the Experts within the Expert Panel is purely to give advice and share expertise. The Experts will not decide cases on the Ombudsman Service's behalf; they will only provide their expertise to support its handling of complaints as and when requested.

The Ombudsman Service is responsible for all decisions made in relation to complaints brought regarding financial services and ombudsmen are not bound by the advice given by members of the Expert Panel.

The Experts shall advise on particular areas of specialist knowledge. To do this, they may, where appropriate, review relevant complaint documentation, highlight and provide insight into issues that may be relevant for the ombudsman to consider, document their views/advice, and, occasionally, provide training to Ombudsman Service staff.

Please see charges in response to table A below. Where the information is blank in the table the amount is zero. Our Expert contracts were signed in 2020/21; therefore, we do not have information before this date.

We also do not have charges related to table B (*"how much money did FOS pay out Subject Matter Expert in these years for any expert opinion relating to technical guidance for actual specific customer complaints"*) as we have not paid for expert advice for specific cases.

**Table A**

Calendar Year	How much money did FOS pay out Subject Matter Expert in these years for any expert opinion relating to technical guidance.
2025 to date	
2024	
2023	£2,160.00
2022	£550.00
2021	
2020	
2019	
2018	
2017	
2016	
2015	

I hope that my response addresses your request; but if you don't believe we've fully complied with the Freedom of Information Act 2000 the next steps are overleaf.

Yours sincerely,  
Nargis Razvi  
Information Rights Adviser

Email [data.protection@financial-ombudsman.org.uk](mailto:data.protection@financial-ombudsman.org.uk)

If you're unhappy with our response, please contact us within two months of the date of this letter – explaining why – and asking us to carry out a review. You can contact us by email at: [data.protection@financial-ombudsman.org.uk](mailto:data.protection@financial-ombudsman.org.uk)

If you're still unhappy after we've carried out our review, you can contact the Information Commissioner's Office within three months. You can contact them at:

Phone 0303 123 1113  
Email [casework@ico.org.uk](mailto:casework@ico.org.uk)  
Website <https://ico.org.uk/make-a-complaint>