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**Changes to legislation:** Financial Services Act 2012, Paragraph 21 is up to date with all changes known to be in force on or before 20 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

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## SCHEDULES

### SCHEDULE 11

#### THE FINANCIAL OMBUDSMAN SERVICE

- 21 In paragraph 8 (guidance), for “guidance consisting of such information and advice” substitute “such information, guidance or advice”.

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#### Commencement Information

- I1** Sch. 11 para. 21 in force at 24.1.2013 for specified purposes by S.I. 2013/113, art. 2(1)(c), Sch. Pt. 3  
**I2** Sch. 11 para. 21 in force at 1.4.2013 in so far as not already in force by S.I. 2013/423, art. 3, Sch.

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**Changes and effects yet to be applied to the whole Act associated Parts and Chapters:**

- Act power to apply conferred (temp.) by [2014 c. 21 s. 79\(4\)](#)
- Act power to apply conferred (temp.) by [2014 c. 21 s. 81\(10\)](#)