

Complaints Return (DISP 1 Ann 1R)

GROUP REPORTING

- 1 Does the data reported in this return cover *complaints* relating to more than one entity?
- 34 If 'Yes' to 1 (above) list the firm reference numbers (FRNs) of all of the additional entities included in this return. Use the 'add' button to add additional FRNs.

NIL RETURN DECLARATION

- 2 We wish to declare a nil return
(If 'Yes', leave all tables blank, including the contextualisation metrics in tables 3 and 6).

RETURN DETAILS REQUIRED

- 3 Total *complaints* outstanding at reporting period start date
- 49 Total number of *complaints* opened during the reporting period

COMPLAINTS DATA PUBLICATION BY FCA AND FIRMS

- 47 If you are reporting 500 or more *complaints* under *DISP* 1.10.1R(1) or 1000 or more *complaints* under *DISP* 1.10.1R(2), do you consent to the *FCA* publishing the *complaints* data and information on context contained in this report and due to be published under *DISP* 1.10A in advance of the *firm* publishing the data itself?
- 48 If 'Yes' to 47 (above), does the *firm* confirm that the *complaints* data and information on context contained in this report accurately reflects the information to be published by the reporting *firm* under *DISP* 1.10A?

Part A-1, DISP Annex 1R

For firms receiving less than 500 complaints in the reporting period

Table 1

Complaints opened when fewer than 500 total opened

		A	D	H	L	M	N
		Total	Advising, selling and arranging	Information, sums/charges or product performance	General admin/customer service	Arrears related	Other
50	Banking and credit cards	Current accounts					
51		Credit cards					
52		Overdrafts					
53		Packaged accounts					
54		Savings (including ISAs)					
55		Other banking - Please provide details below					
		55 X					
56		Total banking and credit cards					
57	Home finance	Equity release					
58		Impaired credit					

59		Second and subsequent charge								
60		Other regulated home finance products - Please provide details below								
		60 X								
61		Other unregulated home finance products - Please provide details below								
		61 X								
62		Total home finance								
63	Insurance & pure protection	Property								
64		Motor & Transport								
65		Travel								
66		Pet								
67		Warranty								
68		Assistance								
69		Medical/health								
70		General insurance packaged multi products								
71		Other general insurance - Please provide details below								
			71 X							
72			Payment protection insurance							
73			Income protection and other accident, sickness and unemployment							
74			Whole of life/term assurance/critical illness							
75			Protection packaged multi products							
76		Other pure protection - Please provide details below								

		76 X						
77		Total insurance & pure protection						
78	Decumulation & pensions	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)						
79		Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)						
80		Trust based pensions (e.g. occupational and DB)						
81		Pensions packaged multi products						
82		Other pensions - Please provide details below						
			82X					
83		Annuities (including enhanced and impaired)						
84		Drawdown and UFPLS						
85		Third way products (e.g. investment linked, variable, fixed term)						
86		Decumulation packaged multi products						
87	Other decumulation - Please provide details below							
		87X						
88		Total decumulation & pensions						
89		Investment bonds						
90		Endowments						
91		ISAs (where investment held)						
92		Investment trusts						

93	Investments	Unit trusts/OEICs							
94		Structured products							
95		ETPs							
96		Discretionary management services							
97		Non-discretionary management services							
98		Platforms							
99		Crowdfunding / peer to peer							
100		FX/CFD/Spreadbetting							
101		UCITS							
102		Investment packaged multi products							
103		Other investment products/funds - Please provide details below							
			103X						
104			Total investments						

Table 3

Contextualisation metrics when fewer than 500 total opened complaints

Product/service grouping:	A	B
	Provision (at reporting period end date)	Intermediation (within the reporting period)
164 Banking and credit cards	<input type="text"/> Number of accounts	
173 Home finance	<input type="text"/> Number of balances outstanding	<input type="text"/> Number of sales
190 Insurance & pure protection	<input type="text"/> Number of policies in force	<input type="text"/> Number of policies sold
203 Decumulation & pensions	<input type="text"/> Number of policies in force	<input type="text"/> Number of policies sold
218 Investments	<input type="text"/> Number of client accounts	<input type="text"/> Number of sales or equivalent transactions

54		Savings (including ISAs)																	
55		Other banking - Please provide details below																	
		55 X																	
56		Total banking and credit cards																	
57	Home finance	Equity release																	
58		Impaired credit																	
59		Second and subsequent charge																	
60		Other regulated home finance products - Please provide details below																	
			60 X																
61		Other unregulated home finance products - Please provide details below																	
			61 X																
62			Total home finance																
63	Insurance & pure protection	Property																	
64		Motor & Transport																	
65		Travel																	
66		Pet																	
67		Warranty																	
68		Assistance																	
69		Medical/health																	
70		General insurance packaged multi products																	
71		Other general insurance - Please provide details below																	
		71 X																	

117		Total home finance							
118	Insurance & pure protection	Property							
119		Motor & Transport							
120		Travel							
121		Pet							
122		Warranty							
123		Assistance							
124		Medical/health							
125		General insurance packaged multi products							
126		Other general insurance							
127		Payment protection insurance							
128		Income protection and other accident, sickness and unemployment							
129		Whole of life/term assurance/critical illness							
130		Protection packaged multi products							
131		Other pure protection							
132		Total insurance & pure protection							
133	Decumulation & pensions	Workplace personal pensions (e.g. SIPP, SHP, PPP)							
134		Non-workplace personal pensions (e.g. SIPP, SHP, PPP)							
135		Trust based pensions (e.g. Occupational and DB)							
136		Pensions packaged multi products							

137		Other pensions							
138		Annuities (including enhanced and impaired)							
139		Drawdown and UFPLS							
140		Third way products (e.g. investment linked, variable, fixed term)							
141		Decumulation packaged multi products							
142		Other decumulation							
143		Total decumulation & pensions							
144	Investments	Investment bonds							
145		Endowments							
146		ISAs (where investment held)							
147		Investment trusts							
148		Unit trusts/OEICs							
149		Structured products							
150		ETPs							
151		Discretionary management services							
152		Non-discretionary management services							
153		Platforms							
154		Crowdfunding / peer to peer							
155		FX/CFD/Spreadbetting							
156	UCITS								
157	Investment packaged multi products								
158	Other investment products/funds								
159		Total Investments							

Table 6

Reported in single units

Contextualisation metrics when greater than or equal to 500 opened complaints

		A	B
		Provision (at reporting period end date)	Intermediation (within reporting period)
Product/service grouping	Product/service		
Number of accounts:			
160	Current accounts		
161	Credit cards		
162	Savings (inc. ISAs)		
163	Banking and credit cards	Other banking	
164		Total banking and credit cards	
165		of which have overdraft facility	
166		of which are packaged accounts	
167	Banking contextualised	Number of complaints opened per 1000 accounts	
Number of balances outstanding:			
Number of sales			
168	Home finance	Equity release	

169		Impaired credit		
170		Second and subsequent charge		
171		Other regulated home finance products		
172		Other unregulated home finance products		
173		Total home finance		

174	Home finance contextualised	Number of complaints opened per 1000 balances outstanding	
175		Number of complaints opened per 1000 sales	

		Number of policies in force	Number of policies sold
176	Insurance & pure protection	Property	
177		Motor & Transport	
178		Travel	
179		Pet	
180		Warranty	
181		Assistance	
182		Medical/health	
183		General insurance packaged multi products	
184		Other general insurance	
185		Payment protection insurance	

186		Income protection and other accident, sickness and unemployment		
187		Whole of life/term assurance/critical illness		
188		Protection packaged multi products		
189		Other pure protection		
190		Total insurance & pure protection		

191	Insurance & pure protection contextualised	Number of complaints opened per 1000 policies in force	
192		Number of complaints opened per 1000 policies sold	

		Number of policies in force	Number of policies sold
193	Decumulation & pensions	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	
194		Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	
195		Trust based pensions (e.g. Occupational and DB)	
196		Pensions packaged multi products	
197		Other pensions	
198		Annuities (including enhanced and impaired)	
199		Drawdown and UFPLS	

200		Third way products (e.g. investment linked, variable, fixed term)		
201		Decumulation packaged multi products		
202		Other decumulation		
203		Total decumulation & pensions		

204	Decumulation & pensions contextualised	Number of complaints opened per 1000 policies in force	
205		Number of complaints opened per 1000 policies sold	

		Number of client accounts	Number of sales or equivalent transactions
206	Investments	Investment bonds	
207		Endowments	
208		ISAs (where investment held)	
209		Investment trusts	
210		Unit trusts/OEICs	
211		Structured products	
212		ETPs	
213		Crowdfunding / Peer to Peer	
214		FX/CFD/Spreadbetting	
215		UCITS	
216		Investment packaged multi products	
217		Other investment products/funds	

218	Total Investments		
219	of which have discretionary management services		
220	of which have non-discretionary management services		
221	of which sold through a platform		

222	Investments contextualised	Number of complaints opened per 1000 client accounts	
223		Number of complaints opened per 1000 sales or equivalent transactions	

PART B

		A	B	C	D	E
	Activities	Total complaints outstanding at reporting period start date	Complaints received	Complaints closed	Complaints upheld by firm	Total redress paid £

Lending						
35	Debt purchasing (including complaints in relation to the underlying debt that has been purchased)					
36	Hire purchase/ conditional sale agreements					
37	Home credit loan agreements					
38	Bill of sale loan agreements, e.g. logbook lending					
39	Pawnbroking					
40	High-cost short-term credit					
41	Other lending					

42	Credit Broking					
----	-----------------------	--	--	--	--	--

43	Debt Management activity					
----	---------------------------------	--	--	--	--	--

44	Debt collecting					
----	------------------------	--	--	--	--	--

45	All other credit-related activity					
----	--	--	--	--	--	--

NOTES ON THE COMPLETION OF THIS RETURN

Nil returns

If no *complaints* have been received during the reporting period and no *complaints* were outstanding at the beginning of the period, the *firm* may submit a NIL RETURN by clicking on the relevant box.

Valuing data to be reported

Firms should report the actual data requested in this complaints return, using single units. When reporting information on context in Table 6 of Part A-2, lines 167, 174, 175, 191, 192, 204, 205, 222 and 223 *firms* may use decimals.

Product/service groupings

Unless otherwise specified, *complaints* should be allocated to these groupings based on the product or service the *complaint* relates to.

If a *firm* has not received any *complaints* relating to a particular product or service during the reporting period, the relevant box should be left blank.

Product and cause categories

The 'other' categories should only be used in exceptional circumstances when none of the specific product or cause categories are appropriate.

A *complaint* should be reported against the product/service element complained about; this may be different to the main policy itself. For example, for a current account with attached packaged account products or policies, where the *complaint* relates to the current account element, it should be reported under 'Current accounts' but where the *complaint* relates to the packaged account element, it should be reported under 'Packaged accounts'.

In Table 1 of Part A-1 and Table 4 of Part A-2, in relation to *complaints* about platforms in the investments product/service grouping, *firms* should include *complaints* about the platform rather than the underlying funds or investments.

A *complaint* should only be reported in Part B if it is not covered by a specific category in Part A.

A lender should report *complaints* about the way in which it collects debts due under loans where it is the lender in the relevant lending category.

Where Table 1 of Part A-1 and Table 4 of Part A-2 refer to 'Other' products or services (for example, 'Other banking' or 'Other regulated home finance products'), a *firm* should provide information for up to a maximum of five products or services.

In Table 1 of Part A-1, and Tables 4 and 5 of Part A-2, a *complaint* should only be reported in a 'packaged multi product' category (for example, 'General insurance packaged multi products' or 'Pensions packaged multi products'), if it is not apparent to which underlying product the *complaint* relates. For insurance purposes, this may cover both households or small businesses.

In Table 4 of Part-A-1, where a *complaint* is claims related, it should be recorded in 'column O' as well as the relevant column of columns B to N.

In Table 6 of Part A-2, a product should only be included in a 'packaged multi product' category if it is not apparent to which underlying category the policy, pension, investment or account relates.

Contextualisation

When providing information giving context to its *complaints* data, a *firm* should choose the metric which best reflects whether the business undertaken by the *firm* predominantly involves intermediation or the provision of products or services by the *firm* itself. When completing a group report (i.e. the complaints return covers more than one entity – see Question 1, DISP 1 Annex 1R),

a group should choose the metric which best reflects whether the business for all *firms* included in the group report predominantly involves intermediation or the provision of products or services. A *firm* or group should only provide information on context for either intermediation or provision, not both activities.

For provision, information on context should indicate the total volume of a *firm's* relevant business at the end date of the reporting period; this is likely to include accounts opened, loans provided, policies sold and funds and investments provided, and that are still in force, before the commencement of the relevant reporting period.

For intermediation, information on context provided by a *firm* should indicate the number of sales within the relevant reporting period only.

In Table 3 of Part A-1 or Table 6 of Part A-2:

- (1) When reporting information about the 'number of balances outstanding' in the 'Home Finance' product category, *firms* should report the total number of balances outstanding (all loans) as reported by the *firm* at row E.45 or E.53 of E(2) in SUP 16 Annex 19A (Mortgage Lenders and Administrators Return) on the *firm's* most recent return.
- (2) When reporting information about intermediation sales in the 'Crowdfunding / peer to peer' product category, *firms* should provide the number of funded pitches within the reporting period.
- (3) When reporting information about the 'number of policies in force' the reported information should cover the number of existing accounts or policies or any relevant past policies that relate to the *complaint(s)* being reported. For example, in relation to payment protection insurance, a *firm* may no longer have any current policies in force and the *firm* may wish to include the total number of past policies issued/sold.
- (4) When reporting the 'number of client accounts', any underlying funds should not be counted. For example, for an ISA you should count the ISA wrapper not the individual funds held within it, or for investment bonds you should count the bond policies not the individual funds. Similarly, when reporting information about a product which is contained within a packaged multi product, only the packaged multi product should be counted rather than all of the underlying policies, funds or investments. However, for insurance purposes where there are packages of underlying and identifiable separate policies these should be counted separately.
- (5) When reporting the number of policies sold/number of sales or equivalent transactions, renewals should be included.

Transparency

To improve *consumer* awareness and to help *firms* compare their performance against their peers, the *FCA* publishes:

- (1) *complaints* data about the financial services industry as a whole; and
- (2) *firm-level* data for *firms* required to publish their data under DISP 1.10A.1R.

The *FCA* also publishes *firm-level* information giving context to the *complaints* data reported where *firms* are due to publish that information under DISP 1.10A.1R. This will be the data in Table 6 of Part A-2, lines 167, 174, 175, 191, 192, 204, 205, 222 and 223.

For *firms* reporting 500 or more *complaints* under DISP 1.10.1R(1) or 1000 or more *complaints* under DISP 1.10.1R(2) in the relevant reporting period, the *FCA* will publish the *complaints* data of the *firm* either:

- (1) after the *firm* provides consent in the report; or

- (2) (if the *firm* does not provide consent) after the *FCA* receives an email from the *firm* confirming that the *complaints* data summary accurately reflects the report submitted to the *FCA*, that the summary has been published and where it has been published as required by *DISP* 1.10A.4R.

If the *firm* ticks the ‘Yes’ box in this report consenting to the *FCA* publishing the *firm’s complaints* data, it must also confirm that the data contained in the report accurately reflects the information to be published by the reporting *firm*.

If the *firm* has submitted a joint report on behalf of a *group*, the *firm* should only tick the ‘Yes’ box consenting to the *FCA* publishing the *complaints* data if the *firm* is authorised to do so by those *firms* on whose behalf it is submitting this report.

A *firm* which does not provide consent in this report must still ensure that the *complaints* data contained in this report accurately reflects the data which the *firm* is required to publish under *DISP* 1.10A.1R and confirm this to the *FCA* under *DISP* 1.10A.4R.