

Illustration of the reporting requirements, referred to in *DISP* 1.10.1R

**Complaints Return (DISP 1 Ann 1R)****GROUP REPORTING**

- 1 Does the data reported in this return cover *complaints* relating to more than one entity?

Yes / No

- 34 If 'Yes' then list the firm reference numbers (FRNs) of all of the additional entities included in this return. Use the 'add' button to add additional FRNs.

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**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).

Yes / No

**RETURN DETAILS REQUIRED**

- 3 Total *complaints* outstanding at reporting period start date

100

- 49 Total number of *complaints* opened during the reporting period

100

**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?

Yes/No

48 If 'Yes', 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?

Yes/No

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	N	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					

Complaints return form

		A	D	H	L	N	N
		Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Other
	55 X						
56	<b>Total banking and credit cards</b>						
57	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	<b>Total home finance</b>						
63	Insurance & pure protection						
64	Property						
	Motor & Transport						

Complaints return form

		A	D	H	L	N	N
		Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Other
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						

Complaints return form

		A	D	H	L	N	N
		Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Other
76	Other pure protection - Please provide details below						
	76 X						
77	<b>Total insurance &amp; pure protection</b>						
78	Workplace personal pensions (e.g. SIPP's, SHP's, PPP's)						
79	Non-workplace personal pensions (e.g. SIPP's, SHP's, PPP's)						
80	Trust based pensions (e.g. Occupational and DB)						
81	Decumulation & pensions Pensions packaged multi products						
82	Other pensions - Please provide details below						
	82X						
83	Annuities (including enhanced and impaired)						

Complaints return form

		A	D	H	L	N	N
		Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Other
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	<b>Total decumulation &amp; pensions</b>						
89	Investments	Investment bonds					
90		Endowments					
91		ISAs (where investment held)					
92		Investment trusts					
93		Unit trusts/OEICs					
94		Structured products					

Complaints return form

		A	D	H	L	N	N
		Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Other
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	<b>Total Investments</b>						





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 distinct funds or investments accounts	<input type="text"/> Number of sales or equivalent transactions











Complaints opened when greater than or equal to 500 opened complaints

A B C E F G I J K M N O

	Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears Related	Other	Claims
92	Investment trusts						
93	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						
	103 X						



Complaints opened when greater than or equal to 500 opened complaints

A B C E F G I J K M N O

Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears Related	Other	Claims					

104

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	<b>Total banking and credit cards</b>		
165	of which have overdraft facility		
166	of which are packaged accounts		
167	<b>Banking contextualised</b> Number of complaints opened per 1000 accounts	<input style="width: 100%; height: 20px;" type="text"/>	



Complaints return form

Product/service grouping	Product/service	A	B
		Provision (at reporting period end date)	Intermediation (within reporting period)
		Number of balances outstanding:	Number of sales
168	Equity release		
169	Impaired credit		
170	Second and subsequent charge		
171	Other regulated home finance products		
172	Other unregulated home finance products		
173	<b>Total home finance</b>		
174	<b>Home finance contextualised</b> Number of complaints opened per 1000 balances outstanding		
175	Number of complaints opened per 1000 sales		

## Complaints return form

Product/service grouping	Product/service	A	B
		Provision (at reporting period end date)	Intermediation (within reporting period)
		Number of policies in force	Number of policies sold
176	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		

Complaints return form

		A	B
		Provision (at reporting period end date)	Intermediation (within reporting period)
Product/service grouping	Product/service		
189	Other pure protection		
190	<b>Total insurance &amp; pure protection</b>		
191	<b>Insurance &amp; pure protection contextualised</b>	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 polices sold
193	Decumulation & pensions	Workplace personal pensions (e.g. SIPP's, SHP's, PPP's)	
194		Non-workplace personal pensions (e.g. SIPP's, SHP's, PPP's)	
195		Trust based pensions (e.g. Occupational and DB)	
196		Pensions packaged multi products	
197		Other pensions	

## Complaints return form

Product/service grouping	Product/service	A	B
		Provision (at reporting period end date)	Intermediation (within reporting period)
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	<b>Total decumulation &amp; pensions</b>		
204	<b>Decumulation &amp; pensions contextualised</b>		
	Number of complaints opened per 1000 policies in force		
205	Number of complaints opened per 1000 policies sold		
		<b>Number of distinct funds or investment accounts</b>	<b>Number of sales or equivalent transactions</b>
206	Investment bonds		
207	Endowments		
208	ISAs (where investment held)		

Complaints return form

		A	B
		Provision (at reporting period end date)	Intermediation (within reporting period)
Product/service grouping	Product/service		
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	<b>Total Investments</b>		
219	of which have discretionary management services		
220	of which have non-discretionary management services		
221	of which sold through a platform		
222	<b>Investments contextualised</b>	<div style="border: 1px solid black; width: 150px; height: 40px; margin: 0 auto;"></div>	
	Number of complaints opened per 1000 distinct		

Complaints return form

		A	B
		Provision (at reporting period end date)	Intermediation (within reporting period)
	<b>Product/service grouping</b>		
	<b>Product/service</b>		
	funds or investment accounts	<input type="text"/>	
223	Number of complaints opened per 1000 sales or equivalent transactions		<input type="text"/>

## PART B

		A	B	C	D	E
	<b>Activities</b>	Total complaints outstanding at reporting period start date	Complaints Received	Complaints Closed	Complaints Upheld by firm	Total Redress paid £

	<b>Lending</b>					
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	<b>Credit Broking</b>					
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## 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 term assurance policy with an attaching critical illness option, where the *complaint* relates to the term assurance element, it should be reported under 'whole of life/term assurance' but where the *complaint* relates to the critical illness element, it should be reported under 'income protection and other accident, sickness and unemployment'.

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 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.

In Table 4 of Part A-1, a *complaint* should only be reported in the 'of which claims related' category if the *complaint* relates to an insurance product.



### Contextualisation

When providing information giving context to its *complaints* data, a *firm* should choose the metric which best reflects whether the majority of business undertaken by the *firm* involves the provision of products or services by the *firm* itself or intermediation. A *firm* should only provide information on context for either provision or intermediation, 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 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; and
- (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' or the 'number of distinct funds or investment accounts', 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 by the *firm*.
- (4) Where reporting information about a product which is contained within a wrapper, platform or packaged multi product, only the wrapper, platform or 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, this should also cover renewals.

### 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 set out 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.