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 <i>complaints</i> 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.	1111111
	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 <i>complaints</i> opened during the reporting period	100
	COMPLAINTS DATA PUBLICATION BY FCA AND FIRMS	
47	If you are reporting 500 or more <i>complaints</i> under <i>DISP</i> 1.10.1R(1) or 1000 or more complaints under <i>DISP</i> 1.10.1R(2), do you consent to the <i>FCA</i> publishing the <i>complaints</i> data and information on context contained in this report and due to be	Yes/No

published under DISP 1.10A in advance of the firm publishing

the data itself?

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

Α D Н L Ν Ν Information, Advising, General sums/ selling admin/ Arrears Other Total charges and related customer or product service arranging performance Current accounts 50 51 Credit cards 52 Overdrafts Banking and credit cards 53 Packaged accounts Savings (including ISAs) 54 Other banking - Please provide details 55 below

Н Α D L Ν Ν Information, Advising, General sums/ selling admin/ Arrears Other Total charges and customer related or product arranging service performance 55 X Total banking and credit cards 56 57 Equity release Impaired credit 58 59 Second and subsequent charge Other regulated home finance products -60 Please provide details below Home finance 60 X Other unregulated home finance products -61 Please provide details below 61 X Total home finance 62 63 Property Insurance & pure protection 64 Motor & Transport

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Information, Advising, General sums/ selling admin/ Arrears Other Total charges and customer related or product arranging service performance 65 Travel 66 Pet 67 Warranty 68 Assistance 69 Medical/health 70 General insurance packaged multi products Other general insurance - Please provide 71 details below 71 X 72 Payment protection insurance Income protection and other accident, 73 sickness and unemployment 74 Whole of life/term assurance/critical illness Protection packaged multi products 75

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

Α D Н L Ν Ν Information, Advising, General sums/ selling admin/ Arrears Other Total charges and customer related or product arranging service performance 84 Drawdown and UFPLS Third way products (e.g. investment linked, 85 variable, fixed term) Decumulation packaged multi products 86 Other decumulation - Please provide details 87 below 87X Total decumulation & pensions 88 89 Investment bonds 90 Endowments 91 ISAs (where investment held) Investments 92 Investment trusts Unit trusts/OEICs 93 94 Structured products

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Information, Advising, General sums/ selling admin/ Arrears Other Total charges and customer related or product service arranging performance 95 ETPs 96 Discretionary management services 97 Non-discretionary management services Platforms 98 Crowdfunding / Peer to Peer 99 FX/CFD/Spreadbetting 100 UCITS 101 Investment packaged multi products 102 Other investment products/funds - Please 103 provide details below 103X Total Investments 104

Table 2

Complaints closed, upheld and redress when fewer than 500 opened complaints

		А	В	С	D	Е	F	G	Н
	Product/service grouping	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
111	Total banking and credit cards								
117	Total home finance								
132	Total insurance & pure protection								
143	Total decumulation & pensions								
159	Total investments								

Table 3

Contextualisation metrics when fewer than 500 total opened complaints

	Product/service grouping:	Α		В	
		Provision (at	reporting period end date)	Intermediation period)	tion (within the reporting
164	Banking and credit cards		Number of accounts		
173	Home finance		Number of balances outstanding		Number of sales
190	Insurance & pure protection		Number of policies in force		Number of polices sold
203	Decumulation & pensions		Number of policies in force		Number of polices sold
218	Investments		Number of distinct funds or investments accounts		Number of sales or equivalent transactions

Part A-2, DISP Annex 1R

For firms receiving more than 500 complaints in the reporting period

Table 4

Complaints opened when greater than or equal to 500 opened complaints

			Total		sing, g and nging	charg	nation, s ges or pr erforman	oduct		neral ad omer se		Arrears Related	Other	Claims
	Product/service grouping	Product/service	Total	Unsuitable advice	Unclear guidance/arrangement	Disputes over sums/charges	Product performance/features	Product disclosure information	Errors / not following instructions	Delays / timescales	Other general admin/customer service	Arrears related	Other	Of which claims related
50	erodit cards	Current accounts												
51		Credit cards												

				Total	sellin	Information, sums/ charges or product rranging performance		neral adı omer se	Arrears Related	Other	Claims	
52		Overdrafts										
53		Packaged a	ccounts									
54		Savings (inc	luding ISAs)									
55		Other banking - Please provide details below										
		55 X										
56		Total banki	Total banking and credit cards									
57		Equity releas	se									
58		Impaired cre	dit									
59		Second and	subsequent charge									
60	Home finance	Other regulated home finance products - Please provide details below										
	60 X											
61		ulated home finance products - de details below										

		61 X		Total	Advis selling arrar	g and	charg	nation, s es or pro	oduct	neral adr	Arrears Related	Other	Claims
		61 X											
62		Total home	finance										
63		Property											
64		Motor & Trai	tor & Transport										
65		Travel	avel										
66		Pet	et										
67		Warranty											
68	Insurance & pure	Assistance											
69	protection	Medical/hea	lth										
70		General insu	irance packaged multi products										
71	details below		al insurance - Please provide v										
		71 X		'									
72		Payment pro	otection insurance										

			Total	Advis selling arran	g and	charg	nation, s es or pr rforman	oduct	neral adr	Arrears Related	Other	Claims
73		Income protection and other accident, sickness and unemployment										
74		Whole of life/term assurance/critical illnes	s									
75		Protection packaged multi products										
76		Other pure protection - Please provide details below										
		76 X								<u> </u>		
77		Total insurance & pure protection										
78		Workplace personal pensions (e.g. SIPP' SHP's, PPP's)	5,									
79	Decumulation &	Non-workplace personal pensions (e.g. SIPP's, SHP's, PPP's)										
80	pensions	Trust based pensions (e.g. Occupational and DB)										
81		Pensions packaged multi products										
82		Other pensions - Please provide details										

				Total	Advi selling arrar	g and	charg	nation, s es or pr rforman	oduct	neral adı omer se	Arrears Related	Other	Claims
		below											
		82X									<u>I</u>		
83		Annuities (in impaired)	cluding enhanced and										
84		Drawdown and UFPLS Third way products (a.g. investment linked											
85		Third way products (e.g. investment linked, variable, fixed term)											
86		Decumulation	on packaged multi products										
87		Other decun details below	nulation - Please provide v										
		87 X		,									
88		Total decur	nulation & pensions										
89		Investment b	oonds										
90	Investments	Endowments	S										
91		ISAs (where	investment held)										

	Investment trusts		Total	Advis selling arrar	g and	charg	nation, s es or pr rforman	oduct	eral adr		Arrears Related	Other	Claims
92	Investment t	rusts											
93	Unit trusts/C	DEICs											
94	Structured p	roducts											
95	ETPs												
96	Discretionar	y management services											
97	Non-discretionary management services												
98	Platforms												
99	Crowdfundir	ng / Peer to Peer											
100	FX/CFD/Spr	eadbetting											
101	UCITS												
102	Investment p	packaged multi products											
103	Other invest provide deta	ment products/funds - Please ills below											
	103 X				1	1				•			

Total Investments

104

Complaints opened when greater than or equal to 500 opened complaints	А	В	3	Е	F	G	I	J	K	М	N	0
	Total	Advising selling ar arrangin	nd	charg	nation, les or performan	roduct		neral ad omer se		Arrears Related	Other	Claims

Table 5

Complaints closed, upheld and redress when greater than or equal to 500 opened complaints

Redress paid reported in single units

			Α	В	С	D	E	F	G	Н
	Product/service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
105		Current accounts								
106		Credit cards								
107		Overdrafts								
108	Banking and credit cards	Packaged accounts								
109		Savings (including ISAs)								
110		Other banking								
111		Total banking and credit cards								
112	Home finance	Equity release								

			Α	В	С	D	Е	F	G	Н
	Product/service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
113		Impaired credit								
114		Second and subsequent charge								
115		Other regulated home finance products								
116		Other unregulated home finance products								
117		Total home finance								
118		Property								
119		Motor & Transport								
120		Travel								
121	Insurance & pure protection	Pet								
122		Warranty								
123		Assistance								
124		Medical/health								

			Α	В	С	D	Е	F	G	Н
	Product/service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
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's, SHP's, PPP's)								
134		Non-workplace personal pensions (e.g.								

			Α	В	С	D	Е	F	G	Н
	Product/service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
		SIPP's, SHP's, PPP's)								
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								

			Α	В	С	D	Е	F	G	Н
	Product/service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
144		Investment bonds								
145		Endowments								
146		ISAs (where investment held)								
147		Investment trusts								
148		Unit trusts/OEICs								
149		Structured products								
150	Investments	ETPs								
151		Discretionary management services								
152		Non-discretionary management services								
153		Platforms								
154		Crowdfunding / Peer to Peer								
155		FX/CFD/Spreadbetting								

			Α	В	С	D	Е	F	G	Н
	Product/service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
156		UCITS								
157		Investment packaged multi products								
158		Other investment products/funds								
159		Total Investments								

	Table 6		Reported in single units	
	Contextualisation metrics when gre	eater than or equal to 500 opened complaints		
			Α	В
	Product/service grouping	Product/service	Provision (at reporting period end date)	Intermediation (within reporting period)
			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		

			Α	В	
	Product/service grouping	Product/service	Provision (at reporting period end date)	Intermediation (within reporting period)	
			Number of balances outstanding:	Number of sales	
168		Equity release			
169		Impaired credit			
170	Home finance	Second and subsequent charge			
171	Tiome intance	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			

Α В Provision (at reporting Intermediation (within period end date) reporting period) Product/service grouping Product/service Number of policies in **Number of polices** force sold 176 Property Motor & Transport 177 178 Travel 179 Pet 180 Warranty 181 Assistance 182 Medical/health Insurance & pure protection General insurance packaged multi products 183 184 Other general insurance 185 Payment protection insurance Income protection and other accident, sickness and 186 unemployment Whole of life/term assurance/critical illness 187 Protection packaged multi products 188

			Α	В
	Product/service grouping	Product/service	Provision (at reporting period end date)	Intermediation (within reporting period)
189		Other pure protection		
190		Total insurance & pure protection		
191	nsurance & 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 polices sold
193		Workplace personal pensions (e.g. SIPP's, SHP's, PPP's)		
194	Decumulation & pensions	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		

Α В **Provision (at reporting** Intermediation (within period end date) reporting period) Product/service grouping Product/service Annuities (including enhanced and impaired) 198 Drawdown and UFPLS 199 Third way products (e.g. investment linked, variable, 200 fixed term) Decumulation packaged multi products 201 Other decumulation 202 203 **Total decumulation & pensions** Number of complaints opened per 1000 policies in 204 force **Decumulation & pensions** contextualised 205 Number of complaints opened per 1000 policies sold Number of sales or equivalent Number of distinct funds transactions or investment accounts 206 Investment bonds 207 Investments Endowments 208 ISAs (where investment held)

			Α	В
	Product/service grouping	Product/service	Provision (at reporting period end date)	Intermediation (within reporting period)
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 distinct]
		Table 2. Complained Special por 1000 diotillor		

		Α	В
Product/service grouping	Product/service	Provision (at reporting period end date)	Intermediation (within reporting period)
	funds or investment accounts		
223	Number of complaints opened per 1000 sales or equivalent transactions		

PART B

	Α	В	С	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			

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.