

DISP 1 Ann 1R

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

Complaints Return (DISP 1 Ann 1R)

GROUP REPORTING / NIL RETURN DECLARATION

- 1 Does the data reported in this return cover complaints relating to more than one entity? If 'Yes', then list the *firm* reference numbers (FRNs) of all the entities included in this return.
- 2 We wish to declare a nil return

RETURN DETAILS REQUIRED

- 3 Total complaints outstanding at reporting period start date

Complaints closed

	A	B	C	D	E
Product/service grouping	Complaints closed within 4 weeks	Complaints closed > 4 but within 8 weeks	Complaints closed > 8 weeks	Total complaints upheld by firm	Total redress paid
4 Banking					
5 Home finance					
6 General insurance and pure protection					
7 Decumulation, life and pensions					
8 Investments					

Complaints opened

		A	B	C	D	E
	Product/service grouping	Advising, selling and arranging	Terms and disputed sums/charges	General admin/customer service	Arrears related	Other
9	Banking	Current accounts				
10		Credit cards				
11		Unregulated loans				
12		Savings (inc. Cash ISA) and other banking				
13	Home finance	Equity release products				
14		Impaired credit mortgages				
15		Other regulated home finance products				
16		Other unregulated home finance products				
17	General insurance & pure protection	Payment protection insurance				
18		Other general insurance				
19		Critical illness				
20		Income protection				
21		Other pure protection				
22	Decumulation, life and pensions	Personal pensions and FSAVCs				
23		Investment linked annuities				
24		Income drawdown products				
25		Endowments				
26		Other decumulation, life and pensions				
27	Investments	Investment bonds				
28		PEPs/ISAs (exc. cash ISAs)				
29		Investment trusts				
30		Unit trusts/OEICs				
31		Structured products				
32		Other investment products/funds				
33		Investment management/services (inc. platforms)				

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.

Product/service groupings

Complaints should be allocated to these groupings based on the product or service the *complaint* relates to.

Complaints opened

Firms operating the two-stage process (*DISP* 1.6.5R) may decide to re-open a closed *complaint* after more than eight weeks from the complainant's receipt of its non-final response where the complainant has indicated he remains dissatisfied. These re-opened *complaints* should be reported in this return as new *complaints*.

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 'other pure protection' but where the *complaint* relates to the critical illness element, it should be reported under 'critical illness'.