

## Chapter 1

# Treating complainants fairly



## Application of DISP 1 to type of respondent / complaint

The table below summarises the application of DISP 1. Where the table indicates that a particular section may apply, its application in relation to any particular activity or *complaint* is dependent on the detailed application provisions set out in DISP 1.

Type of respondent/ complaint	DISP 1.1A Requirements for MiFID investment firms	DISP 1.2 Consumer awareness rules	DISP 1.3 Complaints handling rules	DISP 1.4 - 1.8 Complaints resolution rules etc.	DISP 1.9 Complaints record rule	DISP 1.10 Complaints reporting rules	DISP 1.10A Complaints data publication rules	DISP 1.10B Complaints reporting directions
<i>firm</i> in relation to <i>complaints</i> concerning non-MiFID business (except as specifically provided below)	Does not apply	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i> (DISP 1.3.4G does not apply)	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies in relation to <i>payment services</i> for <i>payment service users</i> and in relation to <i>electronic money</i> for <i>eligible complainants</i>
<i>firm</i> in relation to <i>MiFID complaints</i> concerning <i>MiFID business</i> carried on from an establishment in the <i>UK</i> (or in an <i>EEA State</i> , in the case of a <i>TP firm</i> with respect to services provided	Applies for <i>retail clients</i> and <i>professional clients</i> , and (where relevant) <i>eligible counterparties</i> (see also DISP 1.1A.6R)	Does not apply	Does not apply	DISP 1.7 applies as set out in DISP 1.1A	Does not apply (but see DISP 1.1A.37UK)	Applies as set out in DISP 1.1A	Applies as set out in DISP 1.1A	Does not apply

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Type of respondent/ complaint	DISP 1.1A Requirements for MiFID investment firms	DISP 1.2 Consumer awareness rules	DISP 1.3 Com- plaints handling rules	DISP 1.4 - 1.8 Com- plaints resolu- tion rules etc.	DISP 1.9 Com- plaints record rule	DISP 1.10 Com- plaints reporting rules	DISP 1.10A Com- plaints data publica- tion rules	DISP 1.10B Com- plaints reporting directions
into the <i>United Kingdom</i> )								
<i>UK UCITS management company in relation to complaints concerning collective portfolio management services in respect of a UCITS scheme or an EEA UCITS scheme</i>	Does not apply	Applies for <i>unitholders</i>	Applies for <i>unitholders</i>	Applies for <i>eligible complainants</i>	Applies for <i>unitholders</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Does not apply
<i>equivalent business of a third country investment firm in relation to MiFID complaints</i>	Applies as set out in DISP 1.1A	Does not apply	Does not apply	Applies as set out in DISP 1.1A	Does not apply (but see DISP 1.1A.37EU)	Applies as set out in DISP 1.1A	Applies as set out in DISP 1.1A	Does not apply
<i>branch of an overseas firm (in relation to all other complaints)</i>	Does not apply	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Does not apply

Type of respondent/ complaint	DISP 1.1A Requirements for MiFID investment firms	DISP 1.2 Consumer awareness rules	DISP 1.3 Com- plaints handling rules	DISP 1.4 - 1.8 Com- plaints resolu- tion rules etc.	DISP 1.9 Com- plaints record rule	DISP 1.10 Com- plaints reporting rules	DISP 1.10A Com- plaints data publica- tion rules	DISP 1.10B Com- plaints reporting directions
<i>payment service provider in relation to complaints concerning payment services</i>	Does not apply	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Does not apply	Does not apply	Applies for <i>payment service users</i>
<i>electronic money issuer in relation to complaints concerning issuance of electronic money</i>	Does not apply	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i>	Does not apply	Does not apply	Applies for <i>eligible complainants</i>
<i>VJ participant</i>	Does not apply	Applies for <i>eligible complainants</i>	Applies for <i>eligible complainants</i> (DISP 1.3.4G to DISP 1.3.5G do not apply)	Applies for <i>eligible complainants</i> (DISP 1.6.8G does not apply)	Does not apply	Does not apply	Does not apply	Does not apply
<i>complaints relating to auction regulation bidding</i>	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply
<i>a full-scope UK AIFM or a small authorised UK AIFM, for complaints</i>	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply

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Type of respondent/ complaint	DISP 1.1A Requirements for MiFID investment firms	DISP 1.2 Consumer awareness rules	DISP 1.3 Com- plaints handling rules	DISP 1.4 - 1.8 Com- plaints resolu- tion rules etc.	DISP 1.9 Com- plaints record rule	DISP 1.10 Com- plaints reporting rules	DISP 1.10A Com- plaints data publica- tion rules	DISP 1.10B Com- plaints reporting directions
con- cerning <i>AIFM</i> <i>manage- ment</i> <i>functions</i> carried on for an <i>AIF</i> that is a <i>body</i> <i>corporate</i> (unless it is a <i>col- lective</i> <i>invest- ment</i> <i>scheme</i> )								
a depos- itary, for com- plaints con- cerning activities carried on for an <i>au- thorised</i> <i>AIF</i>	Does not apply	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants (DISP 1.3.4G does not apply)	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants	Does not apply
a depos- itary, for com- plaints con- cerning activities carried on for an <i>unau- thorised</i> <i>AIF</i> that is a <i>char- ity AIF</i> (other than a <i>body</i> <i>corporate</i> that is not a <i>col- lective</i> <i>invest- ment</i> <i>scheme</i> )	Does not apply	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants (DISP 1.3.4G does not apply)	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants	Applies for <i>eli- gible</i> com- plainants	Does not apply

Type of respondent/ complaint	DISP 1.1A Requirements for MiFID investment firms	DISP 1.2 Consumer awareness rules	DISP 1.3 Com- plaints handling rules	DISP 1.4 - 1.8 Com- plaints resolu- tion rules etc.	DISP 1.9 Com- plaints record rule	DISP 1.10 Com- plaints reporting rules	DISP 1.10A Com- plaints data publica- tion rules	DISP 1.10B Com- plaints reporting directions
a <i>depos- itary</i> , for <i>com- plaints</i> con- cerning activities carried on for an <i>unau- thorised AIF</i> that is a <i>LTIF</i> (other than a <i>body corporate</i> that is not a <i>col- lective invest- ment scheme</i> )	Does not apply	Applies for <i>eli- gible com- plainants</i>	Applies for <i>eli- gible com- plainants</i> (DISP 1.3.4G does not apply)	Applies for <i>eli- gible com- plainants</i>	Applies for <i>eli- gible com- plainants</i>	Applies for <i>eli- gible com- plainants</i>	Applies for <i>eli- gible com- plainants</i>	Does not apply
a <i>depos- itary</i> , for <i>com- plaints</i> con- cerning activities carried on for an <i>unau- thorised AIF</i> that is not a <i>charity AIF</i> or a <i>LTIF</i>	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply
a <i>depos- itary</i> , for <i>com- plaints</i> con- cerning activities carried on for an <i>unau- thorised AIF</i> that is a <i>body corporate</i> (other than a	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply

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Type of respondent/ complaint	DISP 1.1A Require- ments for MiFID invest- ment firms	DISP 1.2 Con- sumer awareness rules	DISP 1.3 Com- plaints handling rules	DISP 1.4 - 1.8 Com- plaints resolu- tion rules etc.	DISP 1.9 Com- plaints record rule	DISP 1.10 Com- plaints reporting rules	DISP 1.10A Com- plaints data publica- tion rules	DISP 1.10B Com- plaints reporting directions
<i>collective investment scheme).</i>								
<i>a CBTL firm in relation to complaints concerning CBTL business</i>	Does not apply	Applies for eligible complainants	Applies for eligible complainants	Applies for eligible complainants	Does not apply	Does not apply	Does not apply	Does not apply
<i>a designated credit reference agency in relation to complaints about providing credit information</i>	Does not apply	Applies for eligible complainants	Applies for eligible complainants	Applies for eligible complainants	Does not apply	Does not apply	Does not apply	Does not apply
<i>designated finance platform in relation to complaints about providing specified information</i>	Does not apply	Applies for eligible complainants	Applies for eligible complainants	Applies for eligible complainants	Does not apply	Does not apply	Does not apply	
<i>complaints relating to administering a benchmark</i>	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply	Does not apply