

AGGREGATE COMPLAINTS STATISTICS: 2006 to 2014

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Complaints (1) - Complaints by product group and cause second half of 2014*

Number and percentage of complaints by product group and cause as a proportion of total complaints for each product group

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Product Group (a):

	Banking and credit cards		Decumulation, life and pensions (b)		General insurance & pure protection		Home Finance		Investments		Total (Product Group)	
2014 H2* - Complaints by product group and cause of complaint												
Cause of complaint:												
Advising, selling and arranging	133,922	22%	24,076	39%	1,095,677	79%	10,386	13%	12,477	28%	1,276,538	58%
Arrears related	17,415	3%	489	1%	2,769	0%	8,828	11%	204	0%	29,705	1%
General admin/customer service	285,339	53%	29,628	49%	181,158	13%	44,296	56%	25,806	59%	566,227	26%
Terms and disputed sums/charges	149,062	3%	5,110	8%	85,654	6%	13,884	18%	3,789	9%	257,499	12%
Other	20,061	29%	1,716	3%	28,917	2%	1,143	1%	1,734	4%	53,571	2%
Total	605,799	100%	61,019	100%	1,394,175	100%	78,537	100%	44,010	100%	2,183,540	100%

Notes:

(a) Refer to Note 1 for the product names in each product group.

* H2 means the second half of the year: 1 July to 31 December

(b) "Decumulation" means the conversion of pension assets accumulated during working life into pension income to be spent during retirement.

Complaints (2) - Volumes

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Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2006-H1	2006-H2	2007-H1	2007-H2	2008-H1	2008-H2	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2 (b)(d)	2014-H1 (b)	2014-H2	
2.1 Number of complaints by type of product (a)																			
Banking and credit cards	517,948	608,620	1,352,873	812,819	809,646	870,124	976,653	2,014,371	1,046,016	909,240	808,814	790,503	829,696	738,601	589,605	571,102	562,919	605,799	
Decumulation, life and pensions	480,838	314,855	192,569	121,137	113,903	114,334	99,073	92,870	73,540	72,064	82,462	78,805	82,546	78,464	79,461	69,606	75,320	61,019	
General Insurance & pure protection (inc. PPI)	194,730	210,050	213,952	227,695	267,046	281,275	338,115	421,368	518,137	732,071	834,782	1,215,615	2,367,172	2,496,042	2,131,962	1,733,881	1,576,698	1,394,175	
Home Finance	58,326	60,390	101,330	97,798	80,114	70,071	61,931	80,230	57,963	64,026	67,531	69,095	81,462	80,463	77,035	75,578	93,379	78,537	
Investments	27,810	25,667	31,016	29,909	39,352	37,283	55,946	44,872	43,122	41,588	43,605	40,983	43,482	41,272	46,336	42,210	46,149	44,010	
Other (c)	117,425	109,983	123,722	107,012	116,581	103,096	96,765	484											
Total	1,397,077	1,329,565	2,015,462	1,396,370	1,426,642	1,476,183	1,628,483	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,434,842	2,924,399	2,492,377	2,354,465	2,183,540	
2.2 Number of complaints by firm type (a)																			
Bank (inc e-money issuers) and Building Society	798,775	843,090	1,604,589	1,041,101	1,018,548	1,082,364	1,189,076	2,225,458	1,299,543	1,275,025	1,255,529	1,590,467	2,596,519	2,267,634	1,863,044	1,596,675	1,549,768	1,467,141	
General Insurance Intermediary	71,639	69,779	76,616	79,693	103,659	115,242	138,753	144,975	147,886	226,860	250,100	272,735	428,576	474,406	402,485	333,782	306,448	270,195	
Investment Management	10,402	9,865	13,125	11,117	11,930	10,550	12,733	11,626	13,210	10,636	10,417	10,784	11,268	11,068	13,727	11,777	13,811	12,179	
Life Insurer	203,268	117,619	70,634	57,988	66,905	65,315	63,599	51,420	43,960	41,461	47,014	47,702	53,108	50,506	54,468	47,418	50,275	41,040	
Mortgage Business (Non-Deposit Taker)	6,837	7,953	11,179	14,637	15,776	12,716	14,655	13,232	22,688	29,241	29,867	52,681	95,336	146,817	135,680	58,851	91,091	66,947	
Other Insurer	198,829	203,091	172,308	142,930	155,327	139,593	152,250	162,651	165,714	178,689	185,656	166,004	158,300	160,311	167,597	182,333	178,762	182,054	
Personal Investment	46,529	31,988	30,271	19,101	20,791	17,173	22,552	13,994	20,398	20,690	24,088	27,262	34,369	23,546	25,280	25,792	26,330	22,141	
Securities & Futures	7,553	7,303	8,219	9,781	11,580	11,580	12,166	9,420	7,475	7,064	6,207	5,239	5,276	5,227	6,111	6,344	4,508	4,139	
Other	53,245	38,877	28,521	20,022	22,126	21,650	22,699	21,419	17,904	29,323	28,316	22,127	21,606	295,327	256,007	229,405	133,472	117,704	
Total	1,397,077	1,329,565	2,015,462	1,396,370	1,426,642	1,476,183	1,628,483	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,434,842	2,924,399	2,492,377	2,354,465	2,183,540	
2.3 Number of complaints by cause of complaint																			
Advising, selling and arranging	424,588	289,700	196,930	151,589	158,784	175,650	210,388	300,022	366,253	537,870	621,795	1,029,214	2,189,748	2,297,678	1,915,430	1,509,218	1,389,539	1,276,538	
Arrears related	13,784	18,293	20,221	18,806	24,412	27,697	39,463	50,004	47,558	46,708	47,550	40,432	39,511	31,912	31,385	27,761	33,102	29,705	
General admin/customer service	546,460	549,369	735,715	631,611	682,094	707,949	692,382	626,280	619,217	659,136	648,134	601,590	586,175	610,753	598,043	609,351	595,468	566,227	
Terms and disputed sums/charges	246,608	341,519	925,312	451,682	414,227	399,159	487,117	1,572,133	597,824	469,851	426,897	430,552	485,334	424,975	325,178	294,813	282,800	257,499	
Other	165,637	130,684	137,284	142,682	147,125	165,728	199,133	105,756	107,926	105,424	92,818	93,213	103,590	69,524	54,363	51,234	53,556	53,571	
Total	1,397,077	1,329,565	2,015,462	1,396,370	1,426,642	1,476,183	1,628,483	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,434,842	2,924,399	2,492,377	2,354,465	2,183,540	
2.4 Number of closed complaints by firm type (a)																			
Bank (inc e-money issuers) and Building Society	792,614	864,651	1,286,350	1,145,765	1,014,767	1,063,121	1,139,263	1,189,777	2,456,670	1,219,998	1,010,606	1,735,950	2,298,611	2,589,059	1,917,056	1,675,711	1,524,323	1,592,858	
General Insurance Intermediary	68,711	72,817	74,248	79,920	101,629	113,803	140,331	125,723	136,015	190,322	233,581	276,755	343,245	468,999	418,396	339,710	287,325	256,877	
Investment Management	10,500	9,825	12,564	11,243	11,666	10,180	13,280	11,311	12,484	10,945	10,206	10,943	11,230	11,075	13,192	11,854	13,637	12,195	
Life Insurer	213,560	130,939	73,406	59,266	65,119	65,253	65,844	53,649	42,722	41,765	45,611	48,974	52,172	51,667	54,367	49,378	48,071	44,542	
Mortgage Business (Non-Deposit Taker)	6,627	7,750	10,270	14,085	14,940	12,900	14,108	12,406	22,315	25,015	28,548	54,889	82,864	157,096	131,582	70,135	92,524	66,454	
Other Insurer	200,695	207,347	175,239	140,233	149,911	139,631	142,984	161,185	156,454	175,880	184,674	166,746	159,580	169,922	179,590	186,289	182,673	179,204	
Personal Investment	47,941	37,603	28,587	23,622	19,544	18,633	22,658	13,594	19,377	20,943	22,279	26,659	34,221	23,715	24,604	25,453	25,342	23,019	
Securities & Futures	7,760	7,596	8,451	9,738	11,880	11,856	12,253	10,017	7,978	7,267	6,176	5,285	5,518	5,092	5,843	6,343	4,597	4,109	
Other	51,325	45,779	28,766	22,990	21,136	21,833	22,805	22,171	17,363	30,819	27,696	22,586	20,707	319,120	230,857	249,565	142,854	125,542	
Total	1,399,733	1,384,307	1,697,881	1,506,862	1,410,592	1,457,210	1,573,526	1,599,833	2,871,378	1,722,954	1,569,377	2,348,787	3,008,148	3,795,745	2,975,487	2,614,438	2,321,346	2,304,800	
2.5 Number of closed complaints by type of product from 1 August 2009 (a)																			
Banking and credit cards									956,824	2,212,160	978,796	831,951	799,281	804,187	877,956	598,573	552,279	562,530	596,846
Decumulation, life and pensions									92,757	73,062	73,371	79,385	80,450	80,397	81,082	78,144	70,147	72,790	65,368
General Insurance & pure protection									365,323	484,944	563,502	552,126	1,356,121	2,000,117	2,703,779	2,177,260	1,876,506	1,551,200	1,513,277
Home finance									105,381	58,578	65,099	64,127	70,674	80,526	89,916	76,639	73,174	89,921	85,037
Investments									45,155	42,634	42,186	41,788	42,261	42,921	43,012	44,871	42,332	44,905	44,272
Total									1,565,440	2,871,378	1,722,954	1,569,377	2,348,787	3,008,148	3,795,745	2,975,487	2,614,438	2,321,346	2,304,800

Notes:

- (a) Refer to Notes 1 & 2 for product names and firm types.
- (b) Data has been updated from the previous publications due to firm resubmissions and firms changing categories.
- (c) The 'Other' product group category was only available for firms to report prior to the reporting requirement changes on 1 August 2009. Therefore, data for this category will only be available up to end of July in 2009 H2.
- (d) 2013 H2 excludes data for of some mortgage providers due to these firms changing their financial year. Complaints reporting is aligned to each firm's financial year, so data for these firms is included in the next publication for the first half of 2014 and includes complaints numbers between 1 July 2013 to 31 March 2014, covering a nine month period instead of the usual six month period.

Complaints (2a) - Volumes by Product Name (a)

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Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

Number of Complaints by Product Name (Note 1)	Product Group	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2	2014-H1	2014-H2
		(b)									(c) (d)	(c)	
Payment protection insurance	General insurance & pure protection		174,286	266,685	434,335	501,985	912,166	2,060,297	2,171,451	1,791,854	1,391,437	1,236,941	1,058,918
Current accounts	Banking and credit cards	588,876	1,627,310	634,959	474,429	395,757	370,595	323,955	309,536	286,679	310,012	314,990	385,818
Other general insurance	General insurance & pure protection	149,115	227,001	236,181	281,675	311,900	284,156	281,060	297,465	314,141	321,852	318,851	318,326
Credit cards	Banking and credit cards	171,481	195,082	206,131	235,712	229,463	251,391	331,754	285,015	165,998	142,114	127,708	109,487
Savings (inc Cash ISA) and other banking	Banking and credit cards	140,721	146,554	157,459	152,991	139,334	123,046	125,734	104,159	100,984	86,035	89,200	84,352
Other regulated home finance products	Home Finance	59,681	66,881	44,596	48,788	52,708	54,335	63,302	62,389	59,961	58,097	74,974	65,083
Unregulated loans	Banking and credit cards	75,575	45,425	47,467	46,108	44,260	45,471	48,253	39,891	35,944	32,941	31,021	26,142
Personal pensions and FSAVCs	Decumulation, life and pensions	27,187	20,529	20,157	20,009	23,178	23,099	24,642	22,731	24,214	23,427	29,168	23,534
Endowments	Decumulation, life and pensions	57,366	52,091	36,208	34,161	37,366	35,188	34,578	34,512	35,250	27,809	26,845	21,391
Other decumulation, life and pensions	Decumulation, life and pensions	13,558	18,596	15,666	16,518	20,072	18,985	21,098	19,029	18,130	16,739	17,422	14,728
PEPs / ISAs (exc Cash ISAs)	Investments	15,240	11,144	12,341	11,268	12,058	11,739	13,552	13,328	15,867	14,160	16,941	13,838
Other pure protection	General insurance & pure protection	10,571	10,773	11,574	12,465	16,667	14,253	18,490	18,291	18,509	14,791	15,424	12,316
Other unregulated home finance products	Home Finance		10,393	10,182	12,174	11,267	11,021	14,313	14,043	13,700	14,102	15,239	10,826
Investment bonds	Investments	16,986	12,760	10,469	11,241	12,306	10,885	10,126	8,949	8,738	7,194	8,172	6,986
Unit trusts/OEICs	Investments	5,880	4,535	5,356	5,036	5,141	5,177	4,672	4,166	4,675	3,719	4,290	6,969
Investment management/service (inc. platforms)	Investments		5,776	4,985	4,638	4,787	5,154	5,119	5,085	6,494	8,361	7,767	6,395
Other investment products/funds	Investments	17,217	8,366	7,837	7,469	7,511	5,838	7,222	6,917	6,786	6,224	6,445	5,694
Structured products	Investments		1,599	1,598	1,352	1,219	1,692	2,266	2,224	2,285	1,833	1,752	3,772
Income protection	General insurance & pure protection	2,867	3,461	2,601	2,474	2,657	2,975	4,048	4,766	4,297	3,560	3,280	2,831
Impaired credit mortgages	Home Finance	1,810	2,573	2,629	2,681	3,118	3,209	3,213	3,364	2,730	2,668	2,520	1,895
Critical illness	General insurance & pure protection	925	958	1,096	1,122	1,573	2,065	3,277	4,069	3,161	2,241	2,202	1,784
Equity release products	Home Finance	440	383	556	383	438	530	634	667	644	711	646	733
Income drawdown products	Decumulation, life and pensions	743	1,174	807	708	1,042	990	1,326	1,123	1,023	829	899	714
Investment linked annuities	Decumulation, life and pensions	219	480	702	668	804	543	902	1,069	844	802	986	652
Investment trusts	Investments	623	692	536	584	583	498	525	603	1,491	719	782	356
Other (e)	Other (up to 31 July 2009 only)	96,765	484										
Other GI/Pure protection (e)	General insurance & pure protection	174,637	4,889										
Total		1,628,483	2,654,195	1,738,778	1,818,989	1,837,194	2,195,001	3,404,358	3,434,842	2,924,399	2,492,377	2,354,465	2,183,540

Notes

(a) As the reporting requirements changes on 1 August 2009 have amended the product categories and groups we are not able to provide past trends for complaints by type of product. Where possible, we have mapped most of the products into their new categories and provide the data from 2009 only.

(b) Any blanks for 2009-H1 are new product categories for 2009-H2 onwards only.

(c) Data has been updated from the previous publications due to firm resubmissions and firms changing categories.

(d) 2013 H2 excludes data for of some mortgage providers due to these firms changing their financial year. Complaints reporting is aligned to each firm's financial year, so data for these firms is included in the next publication for the first half of 2014 and includes complaints numbers between 1 July 2013 to 31 March 2014, covering a nine month period instead of the usual six month period.

(e) Categories only available for firms to report prior to the reporting requirement changes on 1 August 2009. Therefore, data for this category will only be available up to end of July in 2009 H2.

Complaints (3) - Speed of resolution

Number and percentage of complaints closed within 8 weeks as a proportion of total closed complaints for each firm and product type

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		Reporting Periods: H1 means first half of the year (1 Jan to 30 June). H2 means second half of the year (1 July to 31 December)																																			
		2006-H1	2006-H2	2007-H1	2007-H2	2008-H1	2008-H2	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2 (a)(b)	2014-H1 (a)	2014-H2																		
3.1	Complaints closed within 8 weeks by firm type (Note 2)																																				
	Bank (inc e-money issuers) and Building Society	708,123	89%	782,531	91%	1,079,021	84%	975,828	85%	922,924	91%	947,483	89%	1,012,052	89%	1,046,560	88%	2,035,436	83%	1,115,856	91%	871,233	86%	1,027,838	59%	1,970,660	86%	2,315,090	89%	1,757,126	92%	1,560,104	93%	1,383,898	91%	1,428,553	90%
	General Insurance Intermediary	65,092	95%	69,153	95%	69,463	94%	75,970	95%	95,832	94%	105,980	93%	126,480	90%	118,530	94%	127,428	94%	170,839	90%	205,448	88%	226,278	82%	286,710	84%	350,760	75%	388,970	93%	314,936	93%	271,026	94%	243,166	95%
	Investment Management	9,886	94%	9,244	94%	11,658	93%	10,122	90%	10,668	91%	9,162	90%	11,815	89%	10,595	94%	11,912	95%	10,207	93%	9,602	94%	10,296	94%	10,734	96%	10,635	96%	12,338	94%	10,877	92%	12,849	94%	11,256	92%
	Life Insurer	178,628	84%	115,756	88%	68,143	93%	54,894	93%	58,535	90%	60,276	92%	61,332	93%	49,420	92%	40,542	95%	39,577	95%	43,296	95%	46,003	94%	50,303	96%	49,951	97%	52,300	96%	47,014	95%	46,142	96%	40,192	90%
	Mortgages Business (Non-Deposit Taker)	5,825	88%	6,986	90%	9,441	92%	12,829	91%	13,021	87%	11,486	89%	13,117	93%	11,412	92%	19,353	87%	22,269	89%	21,493	75%	49,362	90%	78,355	95%	146,505	93%	125,049	95%	68,416	98%	87,046	94%	64,823	98%
	Other Insurer	166,468	83%	189,142	91%	162,420	93%	130,970	93%	139,958	93%	131,219	94%	134,581	94%	152,084	94%	138,835	89%	157,211	89%	156,595	85%	144,221	86%	136,183	85%	147,161	87%	157,690	88%	173,297	93%	167,870	92%	166,465	93%
	Personal Investment	31,712	66%	24,930	66%	20,030	70%	18,856	80%	15,929	82%	14,926	80%	16,594	82%	11,152	82%	17,413	90%	18,853	90%	19,589	88%	23,412	88%	30,520	89%	21,273	90%	23,252	92%	22,229	91%	22,343	88%	19,252	84%
	Securities & Futures	7,062	91%	6,767	89%	7,752	92%	8,959	92%	10,920	92%	10,888	92%	10,967	89%	8,867	89%	7,107	89%	6,634	91%	5,653	92%	4,964	94%	5,155	93%	4,859	95%	5,933	95%	5,851	92%	4,225	92%	3,662	89%
	Other	47,047	92%	43,345	95%	27,551	96%	22,285	97%	20,618	98%	21,357	98%	21,834	96%	20,988	95%	16,642	96%	28,714	93%	25,581	92%	20,615	91%	19,288	93%	311,809	98%	212,913	93%	218,109	87%	123,673	87%	113,966	91%
	Total	1,219,843		1,247,874		1,455,479		1,310,713		1,288,345		1,312,777		1,410,802		1,429,698		2,414,668		1,569,960		1,358,490		1,553,049		2,587,908		3,358,043		2,735,571		2,421,839		2,119,072		2,091,335	
	As a percentage of all closed complaints	87.1%		90.1%		85.7%		87.0%		91.3%		90.1%		89.7%		89.4%		84.1%		91.1%		86.6%		66.1%		86.0%		88.5%		91.9%		92.6%		91.3%		90.7%	
3.2	Complaints closed within 8 weeks by type of product from 1 August 2009 (Note 1)																																				
	Banking and credit cards	866,488	91%	1,853,734	84%	930,975	95%	789,391	95%	764,312	96%	720,954	90%	766,480	87%	569,973	95%	519,712	94%	518,114	92%	531,930	89%														
	Decumulation, life and pensions	84,263	91%	67,479	92%	68,091	93%	73,974	93%	73,249	91%	74,537	93%	75,402	93%	72,949	93%	65,436	93%	67,715	93%	58,112	89%														
	General insurance & pure protection	313,267	86%	403,198	83%	473,841	84%	401,458	73%	616,135	86%	1,681,382	84%	2,394,930	89%	1,980,203	91%	1,732,059	92%	1,413,553	91%	1,388,718	92%														
	Home finance	95,402	91%	52,232	89%	58,977	91%	56,067	87%	60,882	86%	73,162	91%	82,643	92%	71,982	94%	66,526	91%	79,831	89%	75,226	88%														
	Investments	39,081	87%	38,025	89%	38,076	90%	37,600	90%	36,471	86%	37,873	88%	38,588	90%	40,464	90%	38,106	90%	39,859	89%	37,349	84%														
	Total	1,398,501		2,414,668		1,569,960		1,358,490		1,553,049		2,587,908		3,358,043		2,735,571		2,421,839		2,119,072		2,091,335															
	As a percentage of all closed complaints	89.3%		84.1%		91.1%		86.6%		66.1%		86.0%		88.5%		91.9%		92.6%		91.3%		90.7%															

Notes:

(a) Data has been updated from the previous publications due to firm resubmissions and firms changing categories.

(b) 2013 H2 excludes data for of some mortgage providers due to these firms changing their financial year. Complaints reporting is aligned to each firms financial year, so data for these firms is included in the next publication for the first half of 2014 and includes complaints numbers between 1 July 2013 to 31 March 2014, covering a nine month period instead of the usual six month period.

Complaints (4) - Complaints Upheld

Number and percentage of complaints upheld as a proportion of total closed complaints for each firm and product type:

Click '+' above to show previous half-years

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Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2006-H1	2006-H2	2007-H1	2007-H2	2008-H1	2008-H2	2009-H1	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2 (a)(b)	2014-H1 (a)	2014-H2																				
4.1 Complaints upheld by firm type (Note 2)																																						
Bank (inc in money issuers) and Building Society	396,265	50%	317,862	37%	383,416	30%	442,964	39%	415,895	41%	417,595	39%	441,698	39%	561,190	47%	566,587	23%	635,907	52%	526,490	52%	1,124,493	65%	1,279,898	63%	1,262,663	49%	1,030,642	54%	1,027,797	61%	962,094	63%	1,046,528	66%		
General Insurance Intermediary	29,520	43%	29,954	41%	30,551	41%	31,295	39%	40,145	40%	39,801	35%	45,083	32%	42,100	33%	47,358	35%	66,129	35%	103,289	44%	113,011	41%	150,167	43%	196,773	42%	208,368	50%	184,614	48%	136,360	47%	119,830	47%		
Investment Management	5,736	55%	5,389	55%	7,132	57%	6,115	54%	6,272	54%	4,981	49%	6,245	47%	5,061	45%	6,056	49%	5,519	50%	5,181	51%	4,985	46%	5,341	46%	5,588	50%	6,616	50%	6,445	54%	6,930	51%	6,105	50%		
Life Insurer	84,652	40%	47,825	37%	28,349	39%	23,767	40%	28,643	44%	29,499	45%	27,527	42%	18,843	35%	17,506	41%	18,557	44%	21,860	48%	24,137	49%	23,985	46%	22,769	44%	23,360	43%	21,077	43%	21,638	45%	21,269	48%		
Mortgage Business (Non-Deposit Taker)	3,162	48%	3,206	41%	4,166	41%	5,867	42%	5,260	35%	4,563	35%	4,691	33%	4,185	34%	10,460	47%	11,933	48%	12,921	45%	25,673	47%	47,082	43%	62,320	40%	54,039	41%	33,459	48%	29,536	32%	21,963	33%		
Other Insurer	116,318	59%	113,050	55%	93,453	53%	74,377	53%	75,258	50%	68,586	49%	70,998	50%	73,746	46%	77,207	49%	87,486	50%	96,444	52%	85,262	51%	85,641	54%	93,670	55%	99,212	55%	103,111	55%	100,805	55%	97,898	55%		
Personal Investment	17,655	37%	12,025	32%	10,783	38%	10,436	44%	7,961	41%	7,351	39%	8,446	37%	4,247	31%	6,713	39%	7,615	36%	8,668	39%	9,019	34%	7,809	35%	8,068	34%	8,669	34%	9,253	36%	8,626	38%	8,444	37%		
Securities & Futures	3,120	40%	2,887	38%	3,019	36%	2,602	27%	3,102	26%	2,690	23%	2,506	20%	2,020	20%	1,373	17%	1,576	22%	1,535	25%	1,548	29%	1,846	33%	1,853	36%	2,344	38%	2,532	40%	2,105	46%	1,746	42%		
Other	31,383	61%	28,956	63%	15,919	55%	13,420	58%	13,068	62%	13,743	63%	14,021	61%	11,426	52%	8,029	46%	16,305	53%	13,579	49%	10,182	45%	109,493	43%	98,429	31%	82,452	36%	100,193	40%	78,804	55%	67,194	54%		
Total	689,811		561,154		576,788		610,843		595,604		588,809		621,215		722,818		741,289		851,027		789,967		1,398,330		1,711,071		1,752,123		1,515,702		1,468,481		1,347,928		1,390,977			
As a percentage of all closed complaints	49.3%		40.5%		34.0%		40.5%		42.2%		40.4%		39.5%		45.2%		25.8%		49.4%		50.3%		59.5%		56.9%		46.2%		50.9%		56.2%		58.1%		60.4%			
4.2 Complaints upheld by type of product from 1 August 2009 (Note 1)																																						
Banking and credit cards									435,955	46%	424,154	19%	480,462	49%	414,764	50%	383,297	48%	378,108	47%	354,254	40%	268,561	45%	257,352	47%	268,489	48%	297,457	50%								
Decumulation, life and pensions									34,047	37%	28,126	38%	30,996	42%	33,305	42%	35,262	44%	33,403	42%	32,755	40%	30,757	39%	28,556	41%	29,787	41%	29,337	45%								
General insurance & pure protection									170,180	47%	245,813	51%	288,852	51%	291,114	53%	927,809	68%	1,243,589	62%	1,307,123	48%	1,160,677	53%	1,124,262	60%	982,815	63%	996,865	66%								
Home finance									51,611	49%	26,146	45%	31,002	48%	31,424	49%	33,472	47%	36,793	46%	38,841	43%	34,876	46%	38,498	53%	45,149	50%	46,477	55%								
Investments									15,951	35%	17,050	40%	19,655	47%	19,360	46%	18,490	44%	19,178	45%	19,150	45%	20,831	46%	19,813	47%	21,688	48%	20,841	47%								
Total									707,744		741,289		851,027		789,967		1,398,330		1,711,071		1,752,123		1,515,702		1,468,481		1,347,928		1,390,977									
As a percentage of all closed complaints									45.2%		25.8%		49.4%		50.5%		59.5%		56.9%		46.2%		50.9%		56.2%		58.1%		60.4%									

Notes:

(a) Data has been updated from the previous publications due to firm resubmissions and firms changing categories.

(b) 2013 H2 excludes data for of some mortgage providers due to these firms changing their financial year. Complaints reporting is aligned to each firm's financial year, so data for these firms is included in the next publication for the first half of 2014 and includes complaints numbers between 1 July 2013 to 31 March 2014, covering a nine month period instead of the usual six month period.

Complaints (5) - Redress (£)

Amount of redress paid by firm and product type (from 1 August 2009)

Click '+' above to show previous half-years

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All redress data has been updated from the previous publication due to firm resubmissions.

Reporting Periods:

H1 means first half of the year (1 Jan to 30 June), H2 means second half of the year (1 July to 31 December).

	2009-H2	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2 (a)	2014-H1	2014-H2
5.1 Redress paid by type of product (Note 1)	Total £	Total £	Total £	Total £	Total £	Total £	Total £	Total £	Total £	Total £	Total £
Banking and credit cards	52,505,323	51,204,084	58,584,038	59,216,195	62,305,133	75,677,799	62,621,002	52,880,761	58,251,236	88,199,237	144,681,690
Decumulation, life and pensions	46,769,416	42,907,857	34,316,009	39,634,861	39,039,335	40,750,396	41,914,253	48,407,209	45,487,157	49,332,360	49,210,714
General insurance & pure protection	150,679,702	294,245,048	351,530,358	273,375,496	2,157,052,585	3,004,184,925	2,786,317,592	2,392,055,939	2,492,050,045	2,076,273,349	2,152,968,983
Home finance	13,333,446	7,470,597	7,810,112	9,065,994	11,525,297	11,712,677	8,061,630	8,479,235	11,995,338	17,576,191	16,801,955
Investments	35,839,090	42,378,307	51,215,534	49,386,844	47,725,338	50,028,323	60,331,216	53,888,802	45,726,385	111,235,429	73,858,502
Total	299,126,977	438,205,893	503,456,051	430,679,390	2,317,647,688	3,182,354,120	2,959,245,693	2,555,711,946	2,653,510,161	2,342,616,566	2,437,521,844

Notes:

(a) 2013 H2 excludes data for of some mortgage providers due to these firms changing their financial year. Complaints reporting is aligned to each firm's financial year, so data for these firms is included in the next publication for the first half of 2014 and includes complaints numbers between 1 July 2013 to 31 March 2014, covering a nine month period instead of the usual six month period.

COMPLAINTS STATISTICS TABLES

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Note 1

The product groups are made up of the following product names (a)

Product Group	Product Name
Banking and credit cards	Current Accounts
	Credit cards
	Overdrafts
	Unregulated loans
	Savings (inc. Cash ISA) and other banking
Decumulation, life and pensions (b)	Personal pensions and FSAVCs
	Investment linked annuities
	Income drawdown products
	Endowments
	Other decumulation, life and pensions
General insurance & pure protection	Payment protection insurance
	Other general insurance
	Critical illness
	Income protection
	Other pure protection
Home Finance	Equity release products
	Impaired credit mortgages
	other regulated home finance products (including second and subsequent charge mortgages)
	other unregulated home finance products
Investments	Investment bonds
	PEPs/ISAs (exc. Cash ISAs)
	Investment trusts
	Unit trusts/OEICs
	Structured products
	Other investment products/funds
	Investment management/services (inc. platforms)

(a) There have been some changes to the complaints return from 2014/15 which affects the aggregate data:

- a new product group category of 'Banking and credit cards' replaces 'Banking',
- a new product category of 'Overdrafts',
- unregulated loans are no longer reported at line 11 in the Banking and credit cards product group category but instead are reported in line 41, Other lending
- 'Other regulated home finance products (including second and subsequent charge mortgages)' replaces 'Other regulated home finance products'.

These changes result from our regulation of consumer credit including second charge loans from 1 April 2014 following the transfer of the regulation of consumer credit from the OFT to the FCA.

(b) "Decumulation" means the conversion of pension assets accumulated during working life into pension income to be spent during retirement.

Note 2

Firm types are determined by the firm category description allocated to firms by internal FCA systems. These category descriptions are in turn determined by FCA supervisory divisions

Firm Category	Number of Firms as at 31 July 2014 (a)	Firm Category Description
Bank and Building Society	283	Bank (other than Wholesale only) Building Society E-money Issuer (non-bank) Wholesale only Bank
General Insurance Intermediary	5,601	General Insurance Intermediary
Investment Management	2,284	Custodial Service Provider Discretionary Investment Manager Non-discretionary Investment Manager Personal Pension Operator Venture Capital Firm
Life Insurer	188	Life Insurer
Mortgage Business	1,485	Home Finance Administrator Home Finance Broker Home Finance Provider
Other Insurer	416	Composite Insurer General Insurer Lloyd's Lloyd's Managing Agent Lloyd's Member Agent
Personal Investment	5,295	Arranging only Intermediary (excluding Stockbroker) Financial Adviser (FA)
Securities & Futures	942	Advising only Intermediary (excluding FA) Alternative Trading System Operator Clearer/Settlement Agent Corporate Finance Firm Energy (including Oil) Market Participant Market Maker Own Account Trader Stockbroker Wholesale Market Broker
Other	2,764	Advising and Arranging Intermediary (excluding FA & Stockbroker) Authorised Professional Firm CIS Administrator CIS Trustee Designated Professional Body Media Firm Service Company
EEA Authorised (a)	7,137	N/A
Data Not Included	573	Credit Union

(a) Firm numbers above exclude 'EEA Authorised' firms which 'passport' into the UK from the European Economic Area (EEA) via one or more Directive. These firms are listed under the EEA Authorised category. For more information visit our website at <http://www.fca.org.uk/firms/being-regulated/passporting>

Note 3

Reportable complaints

Firms do not have to report complaints that are resolved by close of business on the business day following the day they receive them (see our complaints handbook rule DISP 1.5). Therefore the data does not include such complaints.