

## AGGREGATE COMPLAINTS STATISTICS: 2006 to 2015 H1

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### Complaints (1) - Complaints by product group and cause of complaint - 2015 H1 (a)

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 (b):*

	Banking and credit cards		Decumulation, life and pensions (c)		General insurance & pure protection		Home Finance		Investments		Total (Product Group)	
<b>2015 H1 - Complaints by product group and cause of complaint</b>												
<i>Cause of complaint:</i>												
Advising, selling and arranging	276,071	37.4%	21,375	29.3%	913,735	75.8%	9,749	12.8%	12,706	27.6%	<b>1,233,636</b>	<b>57.7%</b>
Arrears related	17,855	2.4%	144	0.2%	2,561	0.2%	8,630	11.3%	187	0.4%	<b>29,377</b>	<b>1.4%</b>
General admin/customer service	286,738	38.8%	43,831	60.0%	182,125	15.1%	43,187	56.7%	27,297	59.3%	<b>583,178</b>	<b>27.3%</b>
Terms and disputed sums/charges	136,961	18.6%	6,119	8.4%	80,226	6.7%	13,380	17.6%	3,924	8.5%	<b>240,610</b>	<b>11.3%</b>
Other	20,532	2.8%	1,586	2.2%	26,136	2.2%	1,249	1.6%	1,905	4.1%	<b>51,408</b>	<b>2.4%</b>
<b>Total</b>	<b>738,157</b>	<b>100.0%</b>	<b>73,055</b>	<b>100.0%</b>	<b>1,204,783</b>	<b>100.0%</b>	<b>76,195</b>	<b>100.0%</b>	<b>46,019</b>	<b>100.0%</b>	<b>2,138,209</b>	<b>100.0%</b>

**Notes:**

Percentages now stated to one decimal place in order to show more detailed information.

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

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

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

## Complaints (2) - Volumes

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).

	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2	2014-H1 (b)	2014-H2 (b)	2015-H1
<b>2.1 Number of complaints by type of product (a)</b>											
Banking and credit cards	1,046,016	909,240	808,814	790,503	829,696	738,601	589,605	571,102	562,919	605,862	738,157
Decumulation, life and pensions	73,540	72,064	82,462	78,805	82,546	78,464	79,461	69,606	75,322	61,030	73,055
General insurance & pure protection (inc. PPI)	518,137	732,071	834,782	1,215,615	2,367,172	2,496,042	2,131,962	1,733,881	1,577,567	1,394,318	1,204,783
Home Finance	57,963	64,026	67,531	69,095	81,462	80,463	77,035	75,578	93,379	78,552	76,195
Investments	43,122	41,588	43,605	40,983	43,482	41,272	46,336	42,210	46,150	44,021	46,019
Other (c)											
<b>Total</b>	<b>1,738,778</b>	<b>1,818,989</b>	<b>1,837,194</b>	<b>2,195,001</b>	<b>3,404,358</b>	<b>3,434,842</b>	<b>2,924,399</b>	<b>2,492,377</b>	<b>2,355,337</b>	<b>2,183,783</b>	<b>2,138,209</b>
<b>2.2 Number of complaints by firm type (a)</b>											
Bank (inc e-money issuers) and Building Society	1,299,543	1,275,025	1,255,529	1,590,467	2,596,519	2,267,634	1,863,044	1,596,675	1,549,309	1,467,078	1,421,322
General Insurance Intermediary	147,886	226,860	250,100	272,735	428,576	474,406	402,485	333,782	306,997	270,139	270,568
Investment Management	13,210	10,636	10,417	10,784	11,268	11,068	13,727	11,777	13,781	12,175	14,955
Life Insurer	43,960	41,461	47,014	47,702	53,108	50,506	54,468	47,418	50,275	41,040	50,909
Mortgage Business (Non-Deposit Taker)	22,688	29,241	29,867	52,681	95,336	146,817	135,680	58,851	90,457	66,429	62,739
Other Insurer	165,714	178,689	185,656	166,004	158,300	160,311	167,597	182,333	178,762	182,122	183,679
Personal Investment	20,398	20,690	24,088	27,262	34,369	23,546	25,280	25,792	26,225	22,052	22,648
Securities & Futures	7,475	7,064	6,207	5,239	5,276	5,227	6,111	6,344	4,508	4,139	5,622
Other	17,904	29,323	28,316	22,127	21,606	295,327	256,007	229,405	135,023	118,609	105,767
<b>Total</b>	<b>1,738,778</b>	<b>1,818,989</b>	<b>1,837,194</b>	<b>2,195,001</b>	<b>3,404,358</b>	<b>3,434,842</b>	<b>2,924,399</b>	<b>2,492,377</b>	<b>2,355,337</b>	<b>2,183,783</b>	<b>2,138,209</b>
<b>2.3 Number of complaints by cause of complaint</b>											
Advising, selling and arranging	366,253	537,870	621,795	1,029,214	2,189,748	2,297,678	1,915,430	1,509,218	1,389,603	1,276,569	1,233,636
Arrears related	47,558	46,708	47,550	40,432	39,511	31,912	31,385	27,761	33,106	29,718	29,377
General admin/customer service	619,217	659,136	648,134	601,590	586,175	610,753	598,043	609,351	595,658	566,170	583,178
Terms and disputed sums/charges	597,824	469,851	426,897	430,552	485,334	424,975	325,178	294,813	283,170	257,742	240,610
Other	107,926	105,424	92,818	93,213	103,590	69,524	54,363	51,234	53,800	53,584	51,408
<b>Total</b>	<b>1,738,778</b>	<b>1,818,989</b>	<b>1,837,194</b>	<b>2,195,001</b>	<b>3,404,358</b>	<b>3,434,842</b>	<b>2,924,399</b>	<b>2,492,377</b>	<b>2,355,337</b>	<b>2,183,783</b>	<b>2,138,209</b>
<b>2.4 Number of closed complaints by firm type (a)</b>											
Bank (inc e-money issuers) and Building Society	2,456,670	1,219,998	1,010,606	1,735,950	2,298,611	2,589,059	1,917,056	1,675,711	1,523,883	1,592,760	1,349,781
General Insurance Intermediary	136,015	190,322	233,581	276,755	343,245	468,999	418,396	339,710	288,046	256,802	264,566
Investment Management	12,484	10,945	10,206	10,943	11,230	11,075	13,192	11,854	13,607	12,188	14,573
Life Insurer	42,722	41,765	45,611	48,974	52,172	51,667	54,367	49,378	48,071	44,542	46,342
Mortgage Business (Non-Deposit Taker)	22,315	25,015	28,548	54,889	82,864	157,096	131,582	70,135	91,867	65,940	60,313
Other Insurer	156,454	175,880	184,674	166,746	159,580	169,922	179,590	186,289	182,673	179,204	186,807
Personal Investment	19,377	20,943	22,279	26,659	34,221	23,715	24,604	25,453	25,243	22,937	21,785
Securities & Futures	7,978	7,267	6,176	5,285	5,518	5,092	5,843	6,343	4,600	4,109	4,963
Other	17,363	30,819	27,696	22,586	20,707	319,120	230,857	249,565	144,183	126,468	110,202
<b>Total</b>	<b>2,871,378</b>	<b>1,722,954</b>	<b>1,569,377</b>	<b>2,348,787</b>	<b>3,008,148</b>	<b>3,795,745</b>	<b>2,975,487</b>	<b>2,614,438</b>	<b>2,322,173</b>	<b>2,304,950</b>	<b>2,059,332</b>
<b>2.5 Number of closed complaints by type of product from 1 August 2009 (a)</b>											
Banking and credit cards	2,212,160	978,796	831,951	799,281	804,187	877,956	598,573	552,279	562,530	596,904	673,179
Decumulation, life and pensions	73,062	73,371	79,385	80,450	80,397	81,082	78,144	70,147	72,792	65,411	66,204
General insurance & pure protection	484,944	563,502	552,126	1,356,121	2,000,117	2,703,779	2,177,260	1,876,506	1,552,023	1,513,311	1,202,174
Home finance	58,578	65,099	64,127	70,674	80,526	89,916	76,639	73,174	89,921	85,051	74,523
Investments	42,634	42,186	41,788	42,261	42,921	43,012	44,871	42,332	44,907	44,273	43,252
<b>Total</b>	<b>2,871,378</b>	<b>1,722,954</b>	<b>1,569,377</b>	<b>2,348,787</b>	<b>3,008,148</b>	<b>3,795,745</b>	<b>2,975,487</b>	<b>2,614,438</b>	<b>2,322,173</b>	<b>2,304,950</b>	<b>2,059,332</b>

### 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.

**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	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2	2014-H1 (c)	2014-H2 (c)	2015-H1
Payment protection insurance	General insurance & pure protection	434,335	501,985	912,166	2,060,297	2,171,451	1,791,854	1,391,437	1,236,941	1,058,919	883,043
Current accounts	Banking and credit cards	474,429	395,757	370,595	323,955	309,536	286,679	310,012	314,990	385,876	506,326
Other general insurance	General insurance & pure protection	281,675	311,900	284,156	281,060	297,465	314,141	321,852	319,720	318,537	304,919
Credit cards	Banking and credit cards	235,712	229,463	251,391	331,754	285,015	165,998	142,114	127,708	109,488	121,615
Savings (inc Cash ISA) and other banking	Banking and credit cards	152,991	139,334	123,046	125,734	104,159	100,984	86,035	89,200	84,354	78,981
Other regulated home finance products (including second and subsequent charge mortgages) (d)	Home Finance	48,788	52,708	54,335	63,302	62,389	59,961	58,097	74,974	65,094	63,532
Personal pensions and FSAVCs	Decumulation, life and pensions	20,009	23,178	23,099	24,642	22,731	24,214	23,427	29,170	23,544	35,769
Unregulated loans and overdrafts (e)	Banking and credit cards	46,108	44,260	45,471	48,253	39,891	35,944	32,941	31,021	26,144	31,235
Endowments	Decumulation, life and pensions	34,161	37,366	35,188	34,578	34,512	35,250	27,809	26,845	21,392	17,986
Other decumulation, life and pensions	Decumulation, life and pensions	16,518	20,072	18,985	21,098	19,029	18,130	16,739	17,422	14,728	17,168
PEPs / ISAs (exc Cash ISAs)	Investments	11,268	12,058	11,739	13,552	13,328	15,867	14,160	16,941	13,838	13,954
Other pure protection	General insurance & pure protection	12,465	16,667	14,253	18,490	18,291	18,509	14,791	15,424	12,247	12,522
Other unregulated home finance products	Home Finance	12,174	11,267	11,021	14,313	14,043	13,700	14,102	15,239	10,830	10,284
Other investment products/funds	Investments	7,469	7,511	5,838	7,222	6,917	6,786	6,224	6,446	5,699	8,168
Unit trusts/OEICs	Investments	5,036	5,141	5,177	4,672	4,166	4,675	3,719	4,290	6,969	7,543
Investment bonds	Investments	11,241	12,306	10,885	10,126	8,949	8,738	7,194	8,172	6,986	6,950
Investment management/service (inc. platforms)	Investments	4,638	4,787	5,154	5,119	5,085	6,494	8,361	7,767	6,395	6,923
Income protection	General insurance & pure protection	2,474	2,657	2,975	4,048	4,766	4,297	3,560	3,280	2,831	2,582
Structured products	Investments	1,352	1,219	1,692	2,266	2,224	2,285	1,833	1,752	3,778	1,832
Critical illness	General insurance & pure protection	1,122	1,573	2,065	3,277	4,069	3,161	2,241	2,202	1,784	1,717
Impaired credit mortgages	Home Finance	2,681	3,118	3,209	3,213	3,364	2,730	2,668	2,520	1,895	1,543
Income drawdown products	Decumulation, life and pensions	708	1,042	990	1,326	1,123	1,023	829	899	714	1,341
Equity release products	Home Finance	383	438	530	634	667	644	711	646	733	836
Investment linked annuities	Decumulation, life and pensions	668	804	543	902	1,069	844	802	986	652	791
Investment trusts	Investments	584	583	498	525	603	1,491	719	782	356	649
Other (f)	Other (up to 31 July 2009 only)										
Other GI/Pure protection (f)	General insurance & pure protection										
<b>Total</b>		<b>1,818,989</b>	<b>1,837,194</b>	<b>2,195,001</b>	<b>3,404,358</b>	<b>3,434,842</b>	<b>2,924,399</b>	<b>2,492,377</b>	<b>2,355,337</b>	<b>2,183,783</b>	<b>2,138,209</b>

**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) See Note 1(a) on Tab 6 for explanation of changes to product category.

(e) See Note 1(a) on Tab 6 for explanation of changes to product category. 'Unregulated loans' and 'overdrafts' have been combined in this table as low figures are currently being reported under 'overdrafts'.

(f) 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 eight weeks 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).

	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2	2014-H1 (a)	2014-H2 (a)	2015-H1											
<b>3.1 Complaints closed within eight weeks by firm type (Note 2)</b>																						
Bank (inc e-money issuers) and Building Society	2,035,436	82.9%	1,115,856	91.5%	871,233	86.2%	1,027,838	59.2%	1,970,660	85.7%	2,315,090	89.4%	1,757,126	91.7%	1,560,104	93.1%	1,383,483	90.8%	1,428,467	89.7%	1,244,511	92.2%
General Insurance Intermediary	127,428	93.7%	170,639	89.7%	205,448	88.0%	226,278	81.8%	286,710	83.5%	350,760	74.8%	388,970	92.7%	314,936	92.7%	271,773	94.4%	243,111	94.7%	244,233	92.3%
Investment Management	11,912	95.4%	10,207	93.3%	9,602	94.1%	10,296	94.1%	10,734	95.6%	10,635	96.0%	12,338	93.5%	10,877	91.8%	12,826	94.3%	11,259	92.4%	13,443	92.2%
Life Insurer	40,542	94.9%	39,577	94.8%	43,296	94.9%	46,063	94.1%	50,303	96.4%	49,951	96.7%	52,300	96.2%	47,014	95.2%	46,142	96.0%	40,192	90.2%	44,979	97.1%
Mortgage Business (Non-Deposit Taker)	19,353	86.7%	22,269	89.0%	21,493	75.3%	49,362	89.9%	78,355	94.6%	146,505	93.3%	125,049	95.1%	68,416	97.5%	86,400	94.0%	64,311	97.5%	58,033	96.2%
Other Insurer	138,835	88.7%	157,211	89.4%	156,595	84.8%	144,221	86.5%	136,183	85.3%	147,161	86.6%	157,690	87.9%	173,297	93.0%	167,870	91.9%	166,465	92.9%	171,416	91.8%
Personal Investment	17,413	89.9%	18,853	90.0%	19,589	87.9%	23,412	87.8%	30,520	89.2%	21,273	89.7%	23,252	91.6%	23,229	91.3%	22,280	88.3%	19,203	83.7%	19,090	87.6%
Securities & Futures	7,107	89.1%	6,634	91.3%	5,653	91.5%	4,964	93.9%	5,155	93.4%	4,859	95.4%	5,933	95.1%	5,857	92.3%	4,225	91.8%	3,662	89.1%	4,322	87.1%
Other	16,642	95.8%	28,714	93.2%	25,581	92.4%	20,615	91.3%	19,288	93.1%	311,809	97.7%	212,913	93.3%	218,109	87.4%	124,921	86.6%	114,814	90.8%	101,649	92.2%
<b>Total</b>	<b>2,414,668</b>		<b>1,569,960</b>		<b>1,358,490</b>		<b>1,553,049</b>		<b>2,587,908</b>		<b>3,358,043</b>		<b>2,735,571</b>		<b>2,421,839</b>		<b>2,119,920</b>		<b>2,091,484</b>		<b>1,901,676</b>	
<b>As a percentage of all closed complaints</b>	<b>84.1%</b>		<b>91.1%</b>		<b>86.6%</b>		<b>66.1%</b>		<b>86.0%</b>		<b>88.5%</b>		<b>91.9%</b>		<b>92.6%</b>		<b>91.3%</b>		<b>90.7%</b>		<b>92.3%</b>	
<b>3.2 Complaints closed within eight weeks by type of product from 1 August 2009 (Note 1)</b>																						
Banking and credit cards	1,853,734	83.6%	930,975	95.1%	789,391	94.9%	764,312	95.6%	720,954	89.7%	766,480	87.3%	569,973	95.2%	519,712	94.1%	518,114	92.1%	531,984	89.1%	606,286	90.1%
Decumulation, life and pensions	67,479	92.4%	68,091	92.8%	73,974	93.2%	73,249	91.0%	74,537	92.7%	75,402	93.0%	72,949	93.4%	65,436	93.3%	67,715	93.0%	58,155	88.9%	62,661	94.6%
General insurance & pure protection	403,198	82.9%	473,841	84.1%	401,458	72.7%	618,135	45.6%	1,681,382	84.1%	2,394,930	88.6%	1,980,203	91.0%	1,732,059	92.3%	1,414,401	91.1%	1,388,756	91.8%	1,127,678	93.8%
Home finance	52,232	89.3%	58,977	90.6%	56,067	87.4%	60,882	86.1%	73,162	90.9%	82,643	91.9%	71,982	94.0%	66,526	90.9%	79,831	88.8%	75,240	88.5%	67,976	91.2%
Investments	38,025	89.2%	38,076	90.3%	37,600	90.0%	36,471	86.3%	37,873	88.2%	38,588	89.7%	40,464	90.2%	38,106	90.0%	39,859	88.8%	37,349	84.4%	37,075	85.7%
<b>Total</b>	<b>2,414,668</b>		<b>1,569,960</b>		<b>1,358,490</b>		<b>1,553,049</b>		<b>2,587,908</b>		<b>3,358,043</b>		<b>2,735,571</b>		<b>2,421,839</b>		<b>2,119,920</b>		<b>2,091,484</b>		<b>1,901,676</b>	
<b>As a percentage of all closed complaints</b>	<b>84.1%</b>		<b>91.1%</b>		<b>86.6%</b>		<b>66.1%</b>		<b>86.0%</b>		<b>88.5%</b>		<b>91.9%</b>		<b>92.6%</b>		<b>91.3%</b>		<b>90.7%</b>		<b>92.3%</b>	

#### Notes:

Percentages now stated to one decimal place in order to show more detailed information.

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

## Complaints (4) - Complaints Upheld

Click '+' above to show previous half-years

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

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).

	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2	2014-H1 (a)	2014-H2 (a)	2015-H1											
<b>4.1 Complaints upheld by firm type (Note 2)</b>																						
Bank (inc e-money issuers) and Building Society	566,587	23.1%	635,907	52.1%	526,490	52.1%	1,124,493	64.8%	1,279,898	62.7%	1,262,663	48.8%	1,030,642	53.8%	1,027,797	61.3%	962,019	63.1%	1,046,498	65.7%	771,048	57.1%
General Insurance Intermediary	47,358	34.8%	66,129	34.7%	103,289	44.2%	113,011	40.8%	150,167	42.6%	196,773	42.0%	208,368	49.6%	164,614	48.5%	136,395	47.4%	119,556	46.6%	136,709	51.7%
Investment Management	6,056	48.5%	5,519	50.4%	5,181	50.8%	4,985	45.6%	5,341	45.9%	5,588	50.5%	6,616	50.1%	6,445	54.4%	6,920	50.9%	6,099	50.0%	6,550	44.9%
Life Insurer	17,506	41.0%	18,557	44.4%	21,860	47.9%	24,137	49.3%	23,985	46.0%	22,769	44.1%	23,360	43.0%	21,077	42.7%	21,638	45.0%	21,269	47.8%	22,242	48.0%
Mortgage Business (Non-Deposit Taker)	10,460	46.9%	11,933	47.7%	12,921	45.3%	25,673	46.8%	47,082	43.2%	62,320	39.7%	54,039	41.1%	33,459	47.7%	29,496	32.1%	21,932	33.3%	21,003	34.8%
Other Insurer	77,207	49.3%	87,486	49.7%	96,444	52.2%	85,282	51.1%	85,641	53.7%	93,670	55.1%	99,212	55.3%	103,111	55.4%	100,805	55.2%	97,898	54.6%	105,667	56.6%
Personal Investment	6,713	34.6%	7,615	36.4%	8,668	38.9%	9,019	33.8%	7,809	34.7%	8,058	34.0%	8,669	34.2%	9,253	36.4%	9,612	38.1%	8,422	36.7%	8,432	38.7%
Securities & Futures	1,373	17.2%	1,576	21.7%	1,535	24.9%	1,548	29.3%	1,846	33.4%	1,853	36.4%	2,344	37.6%	2,532	39.9%	2,105	45.8%	1,746	42.5%	1,883	37.9%
Other	8,029	46.2%	16,305	52.9%	13,579	49.0%	10,182	45.1%	109,493	43.1%	98,429	30.8%	82,452	36.1%	100,193	40.1%	79,022	54.8%	67,397	53.3%	51,065	46.3%
<b>Total</b>	<b>741,289</b>		<b>851,027</b>		<b>789,967</b>		<b>1,398,330</b>		<b>1,711,071</b>		<b>1,752,123</b>		<b>1,515,702</b>		<b>1,468,481</b>		<b>1,348,012</b>		<b>1,390,817</b>		<b>1,124,599</b>	
<b>As a percentage of all closed complaints</b>	<b>25.8%</b>		<b>49.4%</b>		<b>50.3%</b>		<b>59.5%</b>		<b>56.9%</b>		<b>46.2%</b>		<b>50.9%</b>		<b>56.2%</b>		<b>58.0%</b>		<b>60.3%</b>		<b>54.6%</b>	
<b>4.2 Complaints upheld by type of product from 1 August 2009 (Note 1)</b>																						
Banking and credit cards	424,154	19.2%	480,462	49.1%	414,764	49.9%	383,297	48.0%	378,108	47.0%	354,254	40.3%	268,561	44.9%	257,352	46.6%	268,511	47.7%	297,498	49.8%	313,407	46.6%
Decumulation, life and pensions	28,126	38.5%	30,996	42.2%	33,305	42.0%	35,262	43.8%	33,403	41.5%	32,755	40.4%	30,757	39.4%	28,556	40.7%	29,789	40.9%	29,374	44.9%	32,110	48.5%
General insurance & pure protection	245,813	50.7%	288,852	51.3%	291,114	53.1%	927,809	68.4%	1,243,589	62.2%	1,307,123	48.3%	1,160,677	53.3%	1,124,262	59.9%	982,873	63.3%	996,625	65.9%	721,248	60.0%
Home finance	26,146	44.6%	31,062	47.7%	31,424	49.0%	33,472	47.4%	36,793	45.7%	38,841	43.2%	34,876	45.5%	38,498	52.7%	45,149	50.2%	46,479	54.6%	38,726	52.0%
Investments	17,050	40.0%	19,655	46.6%	19,360	46.3%	18,490	43.8%	19,178	44.7%	19,150	44.5%	20,831	46.4%	19,813	46.8%	21,690	48.3%	20,841	47.1%	19,108	44.2%
<b>Total</b>	<b>741,289</b>		<b>851,027</b>		<b>789,967</b>		<b>1,398,330</b>		<b>1,711,071</b>		<b>1,752,123</b>		<b>1,515,702</b>		<b>1,468,481</b>		<b>1,348,012</b>		<b>1,390,817</b>		<b>1,124,599</b>	
<b>As a percentage of all closed complaints</b>	<b>25.8%</b>		<b>49.4%</b>		<b>50.5%</b>		<b>59.5%</b>		<b>56.9%</b>		<b>46.2%</b>		<b>50.9%</b>		<b>56.2%</b>		<b>58.0%</b>		<b>60.3%</b>		<b>54.6%</b>	

### Notes:

Percentages now stated to one decimal place in order to show more detailed information.

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

## 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).

	2010-H1	2010-H2	2011-H1	2011-H2	2012-H1	2012-H2	2013-H1	2013-H2	2014-H1	2014-H2	2015-H1
<b>5.1 Redress paid by type of product (Note 1)</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>	<b>Total £</b>
Banking and credit cards	51,204,084	58,584,038	59,216,195	62,306,732	75,686,751	62,621,002	52,880,761	58,251,236	88,199,237	144,783,496	212,385,691
Decumulation, life and pensions	42,907,857	34,316,009	39,634,862	39,055,071	40,750,396	41,914,253	48,407,209	45,487,157	49,332,360	49,211,468	40,173,045
General insurance & pure protection	294,245,048	351,530,358	273,375,496	2,157,052,585	3,004,184,925	2,786,317,592	2,392,038,762	2,492,058,660	2,076,285,898	2,152,968,570	1,645,368,012
Home finance	7,471,532	7,810,963	9,068,298	11,526,633	11,714,211	8,061,630	8,477,969	11,995,338	17,576,191	16,809,703	16,029,861
Investments	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	62,644,772
<b>Total</b>	<b>438,206,828</b>	<b>503,456,902</b>	<b>430,681,695</b>	<b>2,317,666,359</b>	<b>3,182,364,606</b>	<b>2,959,245,693</b>	<b>2,555,693,503</b>	<b>2,653,518,776</b>	<b>2,342,629,115</b>	<b>2,437,631,739</b>	<b>1,976,601,381</b>

## COMPLAINTS STATISTICS TABLES

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### Note 1

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

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

(a) There have been some changes to the complaints return from 2014 H2 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 13 August 2015 (a)	Firm Category Description
Bank and Building Society	281	Bank (other than Wholesale only) Building Society E-money Issuer (non-bank) Wholesale only Bank
General Insurance Intermediary	5,428	General Insurance Intermediary
Investment Management	2,358	Custodial Service Provider Discretionary Investment Manager Non-discretionary Investment Manager Personal Pension Operator Venture Capital Firm
Life Insurer	177	Life Insurer
Mortgage Business	1,421	Home Finance Administrator Home Finance Broker Home Finance Provider
Other Insurer	409	Composite Insurer General Insurer Lloyd's Lloyd's Managing Agent Lloyd's Member Agent
Personal Investment	5,398	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	16,605	Advising and Arranging Intermediary (excluding FA & Stockbroker) Authorised Professional Firm CIS Administrator CIS Trustee Consumer credit (b) Designated Professional Body Media Firm Service Company
EEA Authorised (a)	8,139	N/A
Data Not Included	562	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>

(b) This data includes complaints reported by consumer credit firms but only on their non-consumer credit related activities. This data does not include complaints against firms authorised only to carry out consumer credit-related activities. We will not be publishing data for these firms until all firms carrying out these activities are authorised and are reporting their complaints data to us after March 2016. Please see the consumer credit pages on our website for more information. As at 13 August 2015 there were 14,870 consumer credit firms authorised by the FCA.

## 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.