AGGREGATE COMPLAINTS STATISTICS: 2006 to 2009

1	Complaints by product and cause
	Complaints by product group and cause of complaint (2009 H2)
2	Volumes
2.1	Number of complaints by product group
2.2	Number of complaints by FSA firm type
2.3	Number of complaints by cause of complaint
2.4	Number of closed complaints by firm type
2.5	Number of closed complaints by type of product
3	Speed of resolution
3.1	Proportion of complaints closed within 8 weeks by firm type
3.2	Proportion of complaints closed within 8 weeks by type of product
4	Complaints Upheld
4.1	Proportion of complaints upheld by firm type
4.2	Proportion of complaints upheld by type of product
5	Redress
5.1	Total redress paid by firm type
5.2	Total redress paid by type of product

Complaints (1) - Complaints by product group and cause (2009 H2)

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

Product Group (b):

	1	Banking		ife and nsions	General insuranc	e & pure otection		e Finance	Inve	stments	Other up to 31 J	uly 2009 only (c)	Total (Produc	t Group)
2009 H2 - Complaints by product group and cause of complaint														
Cause of complaint:														
Advising, selling and arranging	44,784	2%	38,069	41%	183,619	44%	22,746	28%	10,769	24%	35	7%	300,022	11%
Arrears related	40,861	2%	956	1%	2,404	1%	5,576	7%	203	0%	4	1%	50,004	2%
General admin/customer service	418,981	21%	34,441	37%	120,738	29%	27,594	34%	24,361	54%	165	34%	626,280	24%
Terms and disputed sums/charges	1,455,877 (a)	72%	15,607	17%	76,367	18%	17,598	22%	6,607	15%	77	16%	1,572,133	59%
Other	53,868	3%	3,797	4%	38,240	9%	6,716	8%	2,932	7%	203	42%	105,756	4%
Total	2,014,371	100%	92,870	100%	421,368	100%	80,230	100%	44,872	100%	484	100%	2,654,195	100%

Notes:

(a) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases which had accumulated since 2007. This has been a major factor in the increase in numbers of new complaints in 2009 H2

(b) Refer to Note 1 for the product names in each product group (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 for July in 2009 H2.

Reporting Periods:

517,948 480,838	608,620						
480,838	608,620						
		1,352,873	812,819	809,646	870,124	867,427	2 014,371 (c)
	314,855	192,569	121,137	113,903	114,334	98,878	92,870
194,730	210,050	213,952	227,695	267,046	281,275	336,918	421,368
58,326	60,390	101,330	97,798	80,114	70,071	58,666	80,230
							44,872
							484
397,077	1,329,565	2,015,462	1,396,370	1,426,642	1,476,183	1,510,886	2,654,195
700 775	942 000	1 604 590	1 0/1 101	1 010 540	1 002 264	1 075 400	2,225,458 (c)
							144,975
							11,626
							51,420
							13,232
							162,651
							13,994
							371
							9,420
							21,048
397,077	1,329,565	2,015,462	1,396,370	1,426,642	1,476,183	1,510,886	2,654,195
424,588	289,700	196,930	151,589	158,784	175,650	209.033	300,022
							50,004
							626,280
							1,572,133 (c)
							105,756
397,077	1,329,565	2,015,462	1,396,370	1,426,642	1,476,183	1,510,886	2,654,195
702 614	064 651	1 206 250	1 145 765	1 014 767	1 062 121	1 000 470	1 100 777
							1,189,777
							125,723
							11,311
							53,649
							12,406
							161,185
47,941	37,603	28,587	23,622	19,544	18,633	17,003	13,594
422		169	112	269	256	410	373
7,760	7,596	8,451	9,738	11,880	11,856	12,253	10,017
50,903	45,494	28,597	22,878	20,867	21,577	22,393	21,798
399.733	1,384,307	1,697,881	1,506,862	1,410,592	1,457,210	1,518,665	1,599,833
	27,810 117,425 397,077 798,775 71,639 10,402 203,268 6,837 198,829 46,529 405 7,553 52,840 397,077 424,588 13,784 546,460 246,608 246,608 165,637 397,077 792,614 68,711 10,500 213,560 6,627 200,695 47,941 422 7,760	27,810 25,667 117,425 109,983 397,077 1,329,565 798,775 843,090 71,639 69,779 10,402 9,865 203,268 117,619 6,837 7,953 198,829 203,091 405,529 31,988 405 238 75,53 7,303 52,840 36,393 397,077 1,329,565 424,588 289,700 13,784 18,293 546,460 549,369 246,608 341,519 156,537 130,684 397,077 1,329,565 792,614 864,651 68,711 72,817 10,500 9,825 213,560 130,939 6,627 7,750 200,695 207,347 47,941 37,603 422 285 7,760 7,596 50,903 45,494	27,810 25,667 31,016 117,425 109,983 123,722 397,077 1,329,565 2,015,462 798,775 843,090 1,604,589 71,639 69,779 76,616 10,402 9,865 13,125 203,268 117,619 70,634 6,837 7,953 11,179 198,829 203,091 172,308 46,529 31,988 30,271 405 238 146 7,553 7,303 8,219 397,077 1,329,565 2,015,462 424,588 289,700 196,930 13,784 18,293 20,221 546,460 549,369 735,715 246,608 341,519 925,312 156,537 130,684 137,284 397,077 1,329,565 2,015,462 792,614 864,651 1,286,350 68,711 7,2817 74,248 10,500 9,825 12,564 <tr< td=""><td>27,810 25,667 31,016 29,909 117,425 109,983 123,722 107,012 397,077 1,329,565 2,015,462 1,396,370 798,775 843,090 1,604,589 1,041,101 71,639 69,779 76,616 79,693 10,402 9,865 13,125 11,117 203,268 17,619 70,634 57,988 6,837 7,953 11,179 14,637 198,829 203,091 172,308 142,930 46,529 31,988 30,271 19,101 405 238 146 97 7,553 7,303 8,219 9,781 52,840 38,639 28,375 19,925 397,077 1,329,565 2,015,462 1,396,370 424,588 289,700 196,930 151,589 13,784 18,293 20,221 18,806 546,460 549,369 735,715 631,611 246,608 341,519</td><td>27,810 25,667 31,016 29,909 39,352 117,425 109,983 123,722 107,012 116,581 397,077 1,329,565 2,015,462 1,396,370 1,426,642 798,775 843,090 1,604,589 1,041,101 1,018,548 71,639 69,779 76,616 79,693 103,659 10,402 9,865 13,125 11,117 11,930 203,268 117,619 70,634 57,988 66,905 198,829 203,091 172,308 142,930 155,327 46,529 31,988 30,271 19,101 20,791 405 238 146 97 266 7,553 7,303 8,219 9,781 11,580 397,077 1,329,565 2,015,462 1,396,370 1,426,642 424,588 289,700 196,930 151,589 158,784 13,784 18,293 20,221 18,806 24,412 546,460 549,369</td><td>27,810 25,667 31,016 29,909 39,352 37,283 397,077 1,329,565 2,015,462 1,396,370 1,426,642 1,476,183 798,775 843,090 1,604,589 1,041,101 1,018,548 1,082,364 71,639 69,779 76,616 79,693 103,659 115,242 10,402 9,865 13,125 11,117 11,930 10,550 6,837 7,953 11,179 14,637 15,776 12,716 198,829 203,091 172,308 142,930 155,327 139,593 46,529 31,988 30,271 19,101 20,791 17,173 405 238 146 97 266 289 7,553 7,303 8,219 9,781 11,580 11,580 397,077 1,329,565 2,015,462 1,396,370 1,426,642 1,476,183 424,588 289,700 196,930 151,589 158,784 17,565 13,784 18,293<td>27,810 25,667 31,016 29,909 39,352 37,283 54,288 117,425 109,983 123,722 107,012 116,581 103,096 94,709 397,077 1,329,565 2,015,462 1,396,370 1,426,642 1,476,183 1,510,886 798,775 843,090 1,604,589 1,041,101 1,018,548 1,082,364 1,075,400 71,639 69,779 76,616 79,693 103,659 115,242 143,975 10,402 9,865 13,125 11,117 11,930 10,550 11,130 203,268 117,619 70,634 57,988 66,905 65,315 63,481 198,829 203,091 172,308 142,930 155,327 139,593 152,250 46,529 31,988 30,271 19,101 20,791 17,173 17,186 7553 7,303 8,219 9,781 11,580 11,580 12,166 397,077 1,329,565 2,015,462 1,396,370 <td< td=""></td<></td></td></tr<>	27,810 25,667 31,016 29,909 117,425 109,983 123,722 107,012 397,077 1,329,565 2,015,462 1,396,370 798,775 843,090 1,604,589 1,041,101 71,639 69,779 76,616 79,693 10,402 9,865 13,125 11,117 203,268 17,619 70,634 57,988 6,837 7,953 11,179 14,637 198,829 203,091 172,308 142,930 46,529 31,988 30,271 19,101 405 238 146 97 7,553 7,303 8,219 9,781 52,840 38,639 28,375 19,925 397,077 1,329,565 2,015,462 1,396,370 424,588 289,700 196,930 151,589 13,784 18,293 20,221 18,806 546,460 549,369 735,715 631,611 246,608 341,519	27,810 25,667 31,016 29,909 39,352 117,425 109,983 123,722 107,012 116,581 397,077 1,329,565 2,015,462 1,396,370 1,426,642 798,775 843,090 1,604,589 1,041,101 1,018,548 71,639 69,779 76,616 79,693 103,659 10,402 9,865 13,125 11,117 11,930 203,268 117,619 70,634 57,988 66,905 198,829 203,091 172,308 142,930 155,327 46,529 31,988 30,271 19,101 20,791 405 238 146 97 266 7,553 7,303 8,219 9,781 11,580 397,077 1,329,565 2,015,462 1,396,370 1,426,642 424,588 289,700 196,930 151,589 158,784 13,784 18,293 20,221 18,806 24,412 546,460 549,369	27,810 25,667 31,016 29,909 39,352 37,283 397,077 1,329,565 2,015,462 1,396,370 1,426,642 1,476,183 798,775 843,090 1,604,589 1,041,101 1,018,548 1,082,364 71,639 69,779 76,616 79,693 103,659 115,242 10,402 9,865 13,125 11,117 11,930 10,550 6,837 7,953 11,179 14,637 15,776 12,716 198,829 203,091 172,308 142,930 155,327 139,593 46,529 31,988 30,271 19,101 20,791 17,173 405 238 146 97 266 289 7,553 7,303 8,219 9,781 11,580 11,580 397,077 1,329,565 2,015,462 1,396,370 1,426,642 1,476,183 424,588 289,700 196,930 151,589 158,784 17,565 13,784 18,293 <td>27,810 25,667 31,016 29,909 39,352 37,283 54,288 117,425 109,983 123,722 107,012 116,581 103,096 94,709 397,077 1,329,565 2,015,462 1,396,370 1,426,642 1,476,183 1,510,886 798,775 843,090 1,604,589 1,041,101 1,018,548 1,082,364 1,075,400 71,639 69,779 76,616 79,693 103,659 115,242 143,975 10,402 9,865 13,125 11,117 11,930 10,550 11,130 203,268 117,619 70,634 57,988 66,905 65,315 63,481 198,829 203,091 172,308 142,930 155,327 139,593 152,250 46,529 31,988 30,271 19,101 20,791 17,173 17,186 7553 7,303 8,219 9,781 11,580 11,580 12,166 397,077 1,329,565 2,015,462 1,396,370 <td< td=""></td<></td>	27,810 25,667 31,016 29,909 39,352 37,283 54,288 117,425 109,983 123,722 107,012 116,581 103,096 94,709 397,077 1,329,565 2,015,462 1,396,370 1,426,642 1,476,183 1,510,886 798,775 843,090 1,604,589 1,041,101 1,018,548 1,082,364 1,075,400 71,639 69,779 76,616 79,693 103,659 115,242 143,975 10,402 9,865 13,125 11,117 11,930 10,550 11,130 203,268 117,619 70,634 57,988 66,905 65,315 63,481 198,829 203,091 172,308 142,930 155,327 139,593 152,250 46,529 31,988 30,271 19,101 20,791 17,173 17,186 7553 7,303 8,219 9,781 11,580 11,580 12,166 397,077 1,329,565 2,015,462 1,396,370 <td< td=""></td<>

Notes

- (a) Refer to Notes 1&2 for product names and firm types
- (b) 2009-H1 data has been updated from the previous publication due to firm resubmissions to match the mapped product categories data in Note 3
- (c) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases which had accumulated since 2007. This has been a major factor in the increase in numbers of new complaints in 2009 H2.
- (d) Cause of complaint categories applicable from 1 August 2009 have been mapped back to 2006.
- (e) 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 for July in 2009 H2.

Complaints (3) - Speed of resolution (a)

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

Reporting Periods:

		20	06-H1	20	06-H2	200	07-H1	200	7-H2	200	08-H1	200)8-H2	200	(b)	200)9-H2
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%	957,293	88%	1,046,560	88%
	General Insurance Intermediary	65,092	95%	69,153	95%	69,463	94%	75,970	95%	95,832	94%	105,980	93%	131,644	90%	118,530	94%
	Investment Management	9,886	94%	9,264	94%	11,658	93%	10,122	90%	10,608	91%	9,162	90%	10,158	88%	10,595	94%
	Life Insurer	178,628	84%	115,756	88%	68,143	93%	54,894	93%	58,535	90%	60,276	92%	61,234	93%	49,420	92%
	Mortgage Business	5,825	88%	6,986	90%	9,441	92%	12,829	91%	13,021	87%	11,486	89%	11,195	93%	11,412	92%
	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%
	Personal Investment	31,712	66%	24,930	66%	20,030	70%	18,856	80%	15,929	82%	14,926	80%	13,287	78%		
	Professional firms	280	66%	160	56%	85	50%	65	58%	238	88%	225	88%	375	91%	331	89%
	Securities & Futures	7,062	91%	6,767	89%	7,752	92%	8,959	92%	10,920		10,888	92%	10,957	89%		
	Other	46,767	92%	43,185	95%	27,466	96%	22,220	97%	20,380	98%	21,132	98%	21,457	96%	20,657	95%
	Total	1,219,843		1,247,874		1,455,479		1,310,713		1,288,345		1,312,777		1,352,181		1,429,698	
	As a percentage of all closed complaints	87.1%		90.1%		85.7%		87.0%		91.3%		90.1%		89.0%		89.4%	
		20	09-H2														
2	Complaints closed within 8 weeks by type of product 2009-H2 from 1 August 2009 only (Note 1)																
	Banking	866,488	91%														
	Decumulation, life and pensions	84,263	91%														
	General insurance & pure protection	313,267	86%														
	Home finance	95,402	91%														
	Investments	39,081	87%														
	Total	1,398,501	89.3%														

(a) We have moved to reporting complaints resolved within eight weeks, rather than complaints that take more than eight weeks to resolve, in order to match the format that firms will be using to publish their own complaints data later this year (b) 2009-H1 data has been updated from the previous publication due to firm resubmissions to match the mapped data in Note 3

Complaints (4) - Complaints Upheld

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

Reporting Periods:

		2	006-H1	200)6-H2	20	07-H1	200	07-H2	20	08-H1	20	08-H2	200	09-H1 (a)	20	009-H2
1	Complaints upheld by firm type (Note 2)																
	Bank (inc e-money issuers) and Building Society	396,265	50%	317,862	37%	383,416	30%	442,964	39%	415,895	41%	417,595	39%	395,218	36%	561,190	47%
	General Insurance Intermediary	29,520	43%	29,954	41%	30,551	41%	31,295	39%	40,145	40%	39,801	35%	47,447	33%	42,100	33%
	Investment Management	5,736	55%	5,389	55%	7,132	57%	6,115	54%	6,272	54%	4,981	49%	5,487	48%	5,061	45%
	Life Insurer	84,652	40%	47,825	37%	28,349	39%	23,767	40%	28,643	44%	29,499	45%	27,478	42%	18,843	35%
	Mortgage Business	3,162	48%	3,206	41%	4,166	41%	5,867	42%	5,260	35%	4,563	35%	3,802	31%	4,185	34%
	Other Insurer	118,318	59%	113,050	55%	93,453	53%	74,377	53%	75,258	50%	68,586	49%	70,998	50%	73,746	46%
	Personal Investment	17,655	37%	12,025	32%	10,783	38%	10,436	44%	7,961	41%	7,351	39%	6,036	35%	4,247	31%
	Professional firms	51	12%	29	10%	14	8%	19	17%	80	30%	123	48%	191	47%	153	42%
	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%
	Other	31,332	62%	28,927	64%	15,905	56%	13,401	59%	12,988	62%	13,620	63%	13,830	62%	11,273	52%
	Total	689,811		561,154		576,788		610,843		595,604		588,809		572,993		722,818	
	As a percentage of all closed complaints	49.3%		40.5%		34.0%		40.5%		42.2%		40.4%		37.7%		45.2%	
		2	009-H2														
2	Complaints upheld by type of product 2009-H2 from 1 August 2009 only (Note 1)																
	Banking	435,955	46%														
	Decumulation, life and pensions	34,047	37%														
	General insurance & pure protection	170,180	47%														
	Home finance	51,611	49%														
	Investments	15,951	35%														
	T I																

Total Notes:

(a) 2009-H1 data has been updated from the previous publication due to firm resubmissions to match the mapped product categories data in Note 3

707,744 45.2%

Complaints (5) - Redress (£)
Amount of redress paid by firm and product type (from 1 August 2009 only)

Reporting Period:

2009-H2

1	Redress paid by firm type (Note 2)	Total £
	Bank (inc e-money issuers) and Building Society	202,633,825
	General Insurance Intermediary	20,447,326
	Investment Management	877,832
	Life Insurer	16,711,102
	Mortgage Business	5,059,837
	Other Insurer	15,077,646
	Personal Investment	14,966,977
	Professional firms	75,983
	Securities & Futures	2,111,109
	Other	5,595,226
	Total	283,556,863
2	Redress paid by type of product (Note 1)	Total £
	Banking	46,272,467
	Decumulation, life and pensions	46,718,947
	General insurance & pure protection	143,813,028
	Home finance	11,003,089
	Investments	35,749,332
	Total	283,556,863

COMPLAINTS STATISTICS TABLES

Note 1

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

Product Group	Product Name
Banking & Loans	Current Accounts
•	Credit cards
	unregulated loans
	Savings (inc. Cash ISA) and other banking
Decumulation, life and pensions	Personal pensions and FSAVCs
	Investment linked annuities
	Income drawdown products
	Endowments
	Other decumulaton, 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
	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) New product groups and names applicable from 1 August 20	009

Note 2
Firm types are determined by the firm category description allocated to firms by internal FSA systems. These category descriptions are in turn determined by FSA supervisory divisions

Annual Report Category	Firm Category Description	Number of Firms as at 31 March 2009
Bank (inc e-money issuers) and Building Society	Bank (other than Wholesale only)	397
	Building Society	
	E-money Issuer (non-bank)	
	Wholesale only Bank	
General Insurance Intermediary	General Insurance Intermediary	6,923
Investment Management	Custodial Service Provider	2,077
	Discretionary Investment Manager	
	Non-discretionary Investment Manager	
	Personal Pension Operator	
	Venture Capital Firm	
Life Insurer	Life Insurer	193
Mortgage Business	Home Finance Administrator	2,812
	Home Finance Broker	
	Home Finance Provider	
	Mortgage Administrator	
	Mortgage Adviser	
	Mortgage Arranger	
	Mortgage Lender	
Other Insurer	Composite Insurer	858
	General Insurer	
	Lloyd's	
	Lloyd's Managing Agent	
	Lloyd's Member Agent	
Personal Investment	Arranging only Intermediary (excluding Stockbroker)	5,568
	Financial Adviser (FA)	
	Independent Financial Advisor (IFA)	
Professional Firms	Authorised Professional Firm	450
	Designated Professional Body	
Securities & Futures	Advising only Intermediary (excluding FA)	929
	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	Advising and Arranging Intermediary (excluding FA & Stockbroker)	6,623
	CIS Administrator	
	CIS Trustee	
	Friendly Society	
	Media Firm	
	No Primary Category*	
D. W. T. J. J.	Service Company	
Data Not Included	Credit Union	510
	*The majority of No Primary Category' firms are firms which passported into the UK under the Insurance Mediation Directive. The firm type information we require from these firms is limited.	
	·	

COMPLAINTS STATISTICS TABLES 2009

As the reporting requirements changes 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 for 2009 only.

Note 3

		2009-Н1	2009-H2
Number of Complaints by Product Name (Note 1)	Product Group	(a)	
Current accounts	Banking	499,703	1,627,310 (b)
Other general insurance	General insurance & pure protection	147,803	227,001
Credit cards	Banking	164,272	195,082
Payment protection insurance	General insurance & pure protection		174,286
Savings (inc Cash ISA) and other banking	Banking	132,022	146,554
Other regulated home finance products	Home Finance	56,430	66,881
Endowments	Decumulation, life and pensions	57,264	52,091
Unregulated loans	Banking	71,430	45,425
Personal pensions and FSAVCs	Decumulation, life and pensions	27,124	20,529
Other decumulation, life and pensions	Decumulation, life and pensions	13,543	18,596
Investment bonds	Investments	16,838	12,760
PEPs / ISAs (exc Cash ISAs)	Investments	14,402	11,144
Other pure protection	General insurance & pure protection	10,585	10,773
Other unregulated home finance products	Home Finance		10,393
Other investment products/funds	Investments	14,062	8,098
Investment management/service (inc. platforms)	Investments		5,776
Other GI/Pure protection (up to 31 July 2009)	General insurance & pure protection	174,754	4,889
Unit trusts/OEICs	Investments	5,430	4,535
Income protection	General insurance & pure protection	2,865	3,461
Impaired credit mortgages	Home Finance	1,808	2,573
Structured products	Investments		1,599
Income drawdown products	Decumulation, life and pensions	743	1,174
Critical illness	General insurance & pure protection	911	958
Investment trusts	Investments	603	692
Investment linked annuities	Decumulation, life and pensions	204	480
Equity release products	Home Finance	428	383
Other Regulated Investment	Investments	2,953	268
Other (up to 31 July 2009) (c)	Other (up to 31 July 2009 only)	94,709	484
Total		1,510,886	2,654,195

Notes

- (a) Any blanks for 2009-H1 are new product categories for 2009-H2 onwards only
- (b) The FSA had issued a waiver in 2007 suspending the resolution and reporting of complaints about the level, fairness or lawfulness of unauthorised overdraft charges, whilst a test case went to court. Following the Supreme Court's judgment on 25 November 2009, this waiver lapsed and firms resumed reporting these cases which had accumulated since 2007. This has been a major factor in the increase in numbers of new complaints in 2009 Hz.
- (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 for July in 2009 H2.