

**COMPLAINTS STATISTICS TABLES**

**Note 1**

**The product groups were previously made up of the following product names**

Product group	Product/service name
Banking and credit cards	Current Accounts
	Credit cards
	Overdrafts
	Unregulated loans
	Savings (inc. Cash ISA) and other banking
Decumulation, life and pensions (a)	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) 'Decumulation' means the conversion of pension assets accumulated during working life into pension income to be spent during retirement.

**The new product groups reported since period start date 30 June 2016 are as follows:**

Product group	Product/service name	
Banking and credit cards	Credit cards	
	Current accounts	
	Packaged accounts	
	Savings (including ISAs)	
	Unregulated loans and overdrafts	
Decumulation & pensions (a)	Other banking	
	Annuities (including enhanced and impaired)	
	Decumulation packaged multi products	
	Drawdown and UFPLS	
	Non-workplace personal pensions (e.g. SIPP, SHIP, PPPs)	
	Pensions packaged multi products	
	Third way products (e.g. investment linked, variable, fixed term)	
	Trust based pensions (e.g. Occupational and DB)	
	Workplace personal pensions (e.g. SIPP, SHIP, PPPs)	
	Other decumulation	
Other pensions		
Home finance	Equity release	
	Impaired credit	
	Second and subsequent charge	
	Other regulated home finance products	
	Other unregulated home finance products	
	Assistance	
	General insurance packaged multi products	
Income protection and other accident, sickness and unemployment		
Insurance & protection	Medical/health	
	Motor & transport	
	Payment protection insurance	
	Pet	
	Property	
	Protection packaged multi products	
	Travel	
	Warranty	
	Whole of life/term assurance/critical illness	
	Other general insurance	
	Other pure protection	
	Investments	Crowdfunding / Peer to Peer
		Discretionary management services
		Endowments
		ETPs
		FX/CFD/Spreadbetting
		Investment bonds
Investment packaged multi products		
Investment trusts		
ISAs (where investment held)		
Non-discretionary management services		
Platforms		
Structured products		
UCITS		
Unit trusts/OEICs		
Other investment products/funds		

(a) '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**

<b>Firm Category</b>	<b>Firm Category Description</b>
Bank and Building Society	<i>Bank (other than Wholesale only)</i>
	<i>Building Society</i>
	<i>E-money Issuer (non-bank)</i>
	<i>Wholesale only Bank</i>
General Insurance Intermediary	<i>General Insurance Intermediary</i>
Investment Management	<i>Custodial Service Provider</i>
	<i>Discretionary Investment Manager</i>
	<i>Non-discretionary Investment Manager</i>
	<i>Personal Pension Operator</i>
	<i>Venture Capital Firm</i>
Life Insurer	<i>Life Insurer</i>
Mortgage Business	<i>Home Finance Administrator</i>
	<i>Home Finance Broker</i>
	<i>Home Finance Provider</i>
Other Insurer	<i>Composite Insurer</i>
	<i>General Insurer</i>
	<i>Lloyd's</i>
	<i>Lloyd's Managing Agent</i>
	<i>Lloyd's Member Agent</i>
Personal Investment	<i>Arranging only Intermediary (excluding Stockbroker)</i>
	<i>Financial Adviser (FA)</i>
	<i>Advising only Intermediary (excluding FA)</i>
Securities & Futures	<i>Alternative Trading System Operator</i>
	<i>Clearer/Settlement Agent</i>
	<i>Corporate Finance Firm</i>
	<i>Energy (including Oil) Market Participant</i>
	<i>Market Maker</i>
	<i>Own Account Trader</i>
	<i>Stockbroker</i>
	<i>Wholesale Market Broker</i>
Other	<i>Advising and Arranging Intermediary (excluding FA &amp; Stockbroker)</i>
	<i>Authorised Professional Firm</i>
	<i>CIS Administrator</i>
	<i>CIS Trustee</i>
	<i>Consumer credit (a)</i>
	<i>Designated Professional Body</i>
	<i>Media Firm</i>
<i>Service Company</i>	
Data Not Included	<i>Credit Union</i>

(a) These data includes complaints reported by consumer credit firms but only on their non-consumer credit related activities. These 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 in 2018. Please see the consumer credit pages on our website for more information.

## Note 3

### Rule changes and reportable complaints

Following changes to our rules in December 2015, as outlined in PS15/19: Improving complaints handling, feedback on CP14/30 and final rules (July 2015) the data firms now report to the FCA on their complaints have changed. Although they are not fully comparable to historic data we published, we believe the new data set are more informative, e.g. they provides an increased product breakdown, they put the number of complaints into context in relation to the size of each business, and as a result give us better understanding of what is happening within the sectors we regulate.

### How have the changes affected the number of complaints now published?

These rule changes also increase the number of complaints reported to the FCA as all complaints are now covered – previously complaints closed prior to the close of the next business day after they were opened were not covered in these data.

FOI5457 - Annex  
Complaints Statistics 2017H1 - Scotland only

For more information visit our website at : <https://www.fca.org.uk/firms/complaints-data/aggregate>

**Other aspects to consider when looking at our new complaints data**

Our analysis is based on the data given to us by firms in the new return. This means that our analysis may be subject to possible reporting errors as firms get used to submitting the new data to us. We have carried out checks to identify and correct errors where we can.