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[by email]

20 December 2017

Our Ref: FOI5457

Dear

Freedom of Information : Right to know request

Thank you for your request under the Freedom of Information Act 2000 (the Act), for the following information:

"I noted that the information in the complaints data section doesn't break down complaints into area.

I'm looking to find out details of complaints that have been made from Scotland and in regard to companies in Scotland since 1st January this year.

I know you cannot name the specific company but looking for details of which sector i.e car insurance, life insurance etc etc), the number of complaints etc for each area, how each complaint was resolved etc (compensation), reason/details of the complaint"

Before I respond to your request I would like to explain that we have taken your request to relate to firm complaints data that we publish on our [website](#). Further, we have taken your request to be asking for the details about the number of complaints for companies based in Scotland and in relation to the number of complaints that originated in Scotland.

Your request has now been considered and I can confirm that we hold some of the information requested.

Information on the number of complaints for companies based in Scotland can be found in the attached Annex. When reviewing this information please be aware of the following:

- The data provided is derived from complaints data submitted by firms with a current principal place of business based in Scotland. Please note that a principal place of business may not be the same as a firm's headquarters. For example, a firm may have a principal place of business in London – where most of their business is carried out – but are headquartered in Scotland or vice versa - where

their governance or legal activities are located. We do not hold headquarter information for all firms.

- The complaints data submitted by a firm depends on the activities the firm undertakes. The differences in the data submitted mean the data provided cannot be fully aggregated. There are four different levels of detail provided:
 - Limited permission firms – CCR007:
These firms only submit a single count of complaints received.
 - Full permission firms in relation to most credit-related regulated activities – Part B of the complaints return:
This includes the number of complaints received, closed, and of those closed how many were upheld, as well as any redress paid in relation to complaints. These are broken down by activity only.
 - Firms in relation to non-credit-related activities as well as overdrafts and most credit cards, reporting fewer than 500 complaints in a six-month reporting period – Part A-1 of the complaints return:
This includes details of the complaints opened broken down by product/services and complaint type, the time taken to close complaints, how many of those closed which were upheld, and the redress paid in relation to complaints. Contextualisation metrics are also reported.
 - Firms in relation to non-credit-related activities as well as overdraft and most credit cards, reporting 500 or more complaints in a six-month reporting period – Part A-2 of the complaints return:
This includes all the data provided in Part A-1, with a more detailed breakdown of the complaint type, and a full product/service breakdown of the complaint outcomes and redress.
 - Firms which hold non-credit related permissions report complaints data to the FCA on a six monthly basis, for all parts of the complaints return. Full permission firms with only credit-related permissions will submit part B of the complaints return annually unless their annual revenue from credit-related regulated activities is greater than £5 million in which case they will submit six-monthly. Limited permission firms always submit annually .
- The data provided in relation to part A-1 and part A-2 of the complaints return is a subset of the aggregate complaints data published on 23 October 2017. Firms report complaints data in line with their own financial year so different firms have different reporting periods. Larger firms which report over 90% of complaints to the FCA have a reporting period which lines up with the calendar year, so their data fits fully into the first half (H1) and second half of the year (H2). This data therefore includes firms with a reporting period which ends within the first half of 2017 – so a reporting period which ends between the 1 January and 30 June 2017. This information can be found in Annex A.
- The data provided in relation to part B of the complaints return and CCR007 is provided in relation to annual reporting periods ending between 1 July 2016 and 30 June 2017. The transfer of the regulation of consumer credit from the Office of Fair Trading (OFT) to the Financial Conduct Authority included an interim permission regime during which firms that held a valid consumer credit licence at the OFT could register to continue carrying out credit-related regulated activities

while they applied for full authorisation. Transitional provisions mean firms which hold interim permission do not need to submit complaints data, and their first submission post full authorisation should only include complaints data relating to the period after full authorisation. There are firms for which the transitional provisions applied during the period data is provided for. This information can be found in Annex B.

With regards to your request for information on the number of complaints that originated in Scotland I can confirm we do not hold this information, as firms are not required to report this information to us.

Yours sincerely

Information Disclosure Team

Annex A

See attached