

Special Instructions

Firms that are part of a group may choose to make a joint submission of Complaints data for some or all members of the group. This should only be done if it is logical to do so, e.g. if the group has a central complaints handling team and the firms all have the same accounting reference date. Any firm within the group can submit the joint data, all other firms covered by the joint submission must submit a nil return and will be charged an administration fee if they fail to do so.

GROUP REPORTING

A

1 Does the data reported in this return cover complaints relating to more than one entity? (NB: You should always answer "No" if your firm is not part of a group.)

Yes

34 If 'Yes' then list the firm reference numbers (FRNs) of all of the additional entities included in this return. Use the 'add' button to add additional FRNs.

FRN
111111

NIL RETURN DECLARATION

2 We wish to declare a nil return (If yes, leave all questions on complaints activities, including contextualisation, blank.)

No

RETURN DETAILS REQUIRED

3 Total complaints outstanding at reporting period start date.

100

49 Total number of complaints opened during the reporting period.

1162

COMPLAINTS DATA PUBLICATION BY FCA AND FIRMS

A

47 If you are reporting 500 or more complaints under DISP 1.10.1R(1) or 1000 or more complaints under DISP 1.10.1R(2), do you consent to the FCA publishing the complaints data and information on context contained in this report and due to be published under DISP 1.10A in advance of the firm publishing the data itself?

Yes

48 If 'Yes', does the firm confirm that the complaints data and information on context contained in this report accurately reflects the information to be published by the reporting firm under DISP 1.10A?

Yes

Part A-1, DISP 1 Annex 1R

For firms receiving less than 500 complaints in the reporting period

Table 1

Complaints opened when fewer than 500 total opened

Product/service grouping	Product/service	A D H L M N					
		Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Other
50	Current accounts	5	1	1	1	1	1
51	Credit cards	5	1	1	1	1	1
52	Overdrafts	5	1	1	1	1	1
53	Packaged accounts	5	1	1	1	1	1
54	Savings (including ISAs)	5	1	1	1	1	1
55	Banking and credit cards	5	1	1	1	1	1
55x	Other banking - Please provide details below						
	Sample Product A1						
56	Total banking and credit cards	30	6	6	6	6	6
57	Equity release	5	1	1	1	1	1
58	Impaired credit	5	1	1	1	1	1
59	Second and subsequent charge	5	1	1	1	1	1
60	Other regulated home finance products - Please provide details below	5	1	1	1	1	1
60x	Sample Product B2						
61	Home finance	5	1	1	1	1	1
61x	Other unregulated home finance products - Please provide details below						
	Sample Product C3						
62	Total home finance	30	6	6	6	6	6
63	Property	5	1	1	1	1	1
64	Motor & transport	5	1	1	1	1	1
65	Travel	5	1	1	1	1	1
66	Pet	5	1	1	1	1	1
67	Warranty	5	1	1	1	1	1
68	Assistance	5	1	1	1	1	1
69	Medical/health	5	1	1	1	1	1
70	General insurance packaged multi products	5	1	1	1	1	1
71	Other general insurance - Please provide details below	5	1	1	1	1	1
71x	Sample Product D4						
72	Insurance & pure protection	5	1	1	1	1	1
73	Payment protection insurance	5	1	1	1	1	1
74	Income protection and other accident, sickness and unemployment	5	1	1	1	1	1
75	Whole of life/term assurance/critical illness	5	1	1	1	1	1
76	Protection packaged multi products	5	1	1	1	1	1
76x	Other pure protection - Please provide details below	5	1	1	1	1	1
	Sample Product E5						
77	Total insurance & pure protection	70	14	14	14	14	14
78	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	5	1	1	1	1	1
79	Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	5	1	1	1	1	1
80	Trust based pensions (e.g. Occupational and DB)	5	1	1	1	1	1
81	Pensions packaged multi products	5	1	1	1	1	1
82	Other pensions - Please provide details below	5	1	1	1	1	1
82x	Sample Product F6						
83	Decumulation & pensions	5	1	1	1	1	1
84	Annuities (including enhanced and impaired)	5	1	1	1	1	1
85	Drawdown and UFPLS	5	1	1	1	1	1
86	Third way products (e.g. investment linked, variable, fixed term)	5	1	1	1	1	1
87	Decumulation package multi products	5	1	1	1	1	1
	Other decumulation - Please provide details below	5	1	1	1	1	1

77													
77	Total insurance & pure protection	154	14	19	14	23	14	14	14	14	14	14	14
78	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	1	1	1	1	1	1	1	1	1	1	1
79	Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	1	1	1	1	1	1	1	1	1	1	1
80	Trust based pensions (e.g. Occupational and DB)	10	1	1	1	1	1	1	1	1	1	1	1
81	Pensions packaged multi products	10	1	1	1	1	1	1	1	1	1	1	1
82	Other pensions - Please provide details below	10	1	1	1	1	1	1	1	1	1	1	1
82x	Sample Product6												
83	Decumulation & pensions												
84	Annuities (including enhanced and impaired)	10	1	1	1	1	1	1	1	1	1	1	1
85	Drawdown and UFPLS	10	1	1	1	1	1	1	1	1	1	1	1
86	Third way products (e.g. investment linked, variable, fixed term)	10	1	1	1	1	1	1	1	1	1	1	1
87	Decumulation packaged multi products	10	1	1	1	1	1	1	1	1	1	1	1
87x	Other decumulation - Please provide details below	10	1	1	1	1	1	1	1	1	1	1	1
	Sample Product7												
88	Total decumulation & pensions	100	10	10	10	10	10	10	10	10	10	10	10
89	Investment bonds	15	1	1	1	1	1	1	1	1	1	1	1
90	Endowments	15	1	1	1	1	1	1	1	1	1	1	1
91	ISAs (where investment held)	15	1	1	1	1	1	1	1	1	1	1	1
92	Investment trusts	15	1	1	1	1	1	1	1	1	1	1	1
93	Unit trusts/OEICs	15	1	1	1	1	1	1	1	1	1	1	1
94	Structured products	15	1	1	1	1	1	1	1	1	1	1	1
95	ETPs	15	1	1	1	1	1	1	1	1	1	1	1
96	Discretionary management services	15	1	1	1	1	1	1	1	1	1	1	1
97	Non-discretionary management services	15	1	1	1	1	1	1	1	1	1	1	1
98	Platforms	15	1	1	1	1	1	1	1	1	1	1	1
99	Crowdfunding / Peer to Peer	15	1	1	1	1	1	1	1	1	1	1	1
100	FX/CFD/Spreadbetting	15	1	1	1	1	1	1	1	1	1	1	1
101	UCITS	15	1	1	1	1	1	1	1	1	1	1	1
102	Investment packaged multi products	15	1	1	1	1	1	1	1	1	1	1	1
103	Other investment products/funds - Please provide details below	15	1	1	1	1	1	1	1	1	1	1	1
103x	Sample Product8												
104	Total Investments	225	15	15	15	15	15	15	15	15	15	15	15

Table 5
Complaints closed, upheld and redress when greater than or equal to 500 opened complaints

		A	B	C	D	E	F	G	H
Product /service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
105	Banking and credit cards	25	50	25	100	75	500	25	525
106	Current accounts	25	50	25	100	75	500	25	525
107	Credit cards	25	50	25	100	75	500	25	525
108	Overdrafts	25	50	25	100	75	500	25	525
109	Packaged accounts	25	50	25	100	75	500	25	525
110	Savings (including ISAs)	25	50	25	100	75	500	25	525
111	Other banking	25	50	25	100	75	500	25	525
112	Total banking and credit cards	25	50	25	100	75	500	25	525
113	Home finance	5	5	5	15	15	50	5	55
114	Equity release	5	5	5	15	15	50	5	55
115	Impaired credit	5	5	5	15	15	50	5	55
116	Second and subsequent charge	5	5	5	15	15	50	5	55
117	Other regulated home finance products	5	5	5	15	15	50	5	55
118	Other unregulated home finance products	5	5	5	15	15	50	5	55
119	Total home finance	5	5	5	15	15	50	5	55
120	Insurance & pure protection	10	35	5	50	45	150	10	160
121	Property	10	35	5	50	45	150	10	160
122	Motor & transport	10	35	5	50	45	150	10	160
123	Travel	10	35	5	50	45	150	10	160
124	Pet	10	35	5	50	45	150	10	160
125	Warranty	10	35	5	50	45	150	10	160
126	Assistance	10	35	5	50	45	150	10	160
127	Medical/health	10	35	5	50	45	150	10	160
128	General insurance packaged multi products	10	35	5	50	45	150	10	160
129	Other general insurance	10	35	5	50	45	150	10	160
130	Payment protection insurance	10	35	5	50	45	150	10	160
131	Income protection and other accident, sickness and unemployment	10	35	5	50	45	150	10	160
132	Whole of life/term assurance/critical illness	10	35	5	50	45	150	10	160
133	Protection packaged multi products	10	35	5	50	45	150	10	160
134	Other pure protection	10	35	5	50	45	150	10	160
135	Total insurance & pure protection	10	35	5	50	45	150	10	160
136	Decumulation & pensions	10	35	5	50	45	150	10	160
137	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	35	5	50	45	150	10	160
138	Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	35	5	50	45	150	10	160
139	Trust based pensions (e.g. Occupational and DB)	10	35	5	50	45	150	10	160
140	Pensions packaged multi products	10	35	5	50	45	150	10	160
141	Other pensions	10	35	5	50	45	150	10	160
142	Annuities (including enhanced and impaired)	10	35	5	50	45	150	10	160
143	Drawdown and UFPLS	10	35	5	50	45	150	10	160
144	Third way products (e.g. investment linked, variable, fixed term)	10	35	5	50	45	150	10	160
145	Decumulation packaged multi products	10	35	5	50	45	150	10	160
146	Other decumulation	10	35	5	50	45	150	10	160
147	Total decumulation & pensions	10	35	5	50	45	150	10	160
148	Investments	10	35	5	50	45	150	10	160
149	Investment bonds	10	35	5	50	45	150	10	160
150	Endowments	10	35	5	50	45	150	10	160
151	ISAs (where investment held)	10	35	5	50	45	150	10	160
	Investment trusts	10	35	5	50	45	150	10	160
	Unit trusts/OEICs	10	35	5	50	45	150	10	160
	Structured products	10	35	5	50	45	150	10	160
	ETPs	10	35	5	50	45	150	10	160
	Discretionary management services	10	35	5	50	45	150	10	160

152	Investments	Non-discretionary management services	10	35	5	50	45	150	10	160
153		Platforms	10	35	5	50	45	150	10	160
154		Crowdfunding / Peer to Peer	10	35	5	50	45	150	10	160
155		FX/CFD/Spreadbetting	10	35	5	50	45	150	10	160
156		UCITS	10	35	5	50	45	150	10	160
157		Investment packaged multi products	10	35	5	50	45	150	10	160
158		Other investment products/funds	10	35	5	50	45	150	10	160
159		Total Investments	10	35	5	50	45	150	10	160

Table 6
Contextualisation metrics greater than or equal to 500 opened complaints

		A	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of accounts
160 161 162 163 164 165 166	Banking and credit cards	Current accounts	5000
		Credit cards	5000
		Savings (including ISAs)	2000
		Other banking	3000
		Total banking and credit cards	15000
		of which have overdraft facility	4000
	of which are packaged accounts	1000	

167 Banking contextualised Number of complaints opened per 1000 accounts 5.20

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of balances outstanding	Intermediation (within the reporting period)	Number of sales
168 169 170 171 172 173	Home finance	Equity release	20000		1500
		Impaired credit	15000		2000
		Second and subsequent charge	20000		3000
		Other regulated home finance products	30000		1500
		Other unregulated home finance products	15000		2000
		Total home finance	100000		10000

174 Home finance contextualised Number of complaints opened per 1000 balances outstanding 5.50
175 Home finance contextualised Number of complaints opened per 1000 sales 55.00

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of policies in force	Intermediation (within the reporting period)	Number of policies sold
176 177 178 179 180 181 182 183 184 185 186 187 188 189 190	Insurance & pure protection	Property	26000		2600
		Motor & transport	22000		2200
		Travel	20000		2000
		Pet	28000		2800
		Warranty	26000		2600
		Assistance	22000		2200
		Medical/health	20000		2000
		General insurance packaged multi products	28000		2800
		Other general insurance	26000		2600
		Payment protection insurance	22000		2200
		Income protection and other accident, sickness and unemployment	20000		2000
		Whole of life/term assurance/critical illness	28000		2800
		Protection packaged multi products	24000		2400
		Other pure protection	24000		2400
	Total insurance & pure protection	336000		33600	

191 Insurance & pure protection contextualised Number of complaints opened per 1000 policies in force 0.50
192 Insurance & pure protection contextualised Number of complaints opened per 1000 policies sold 5.00

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of policies in force	Intermediation (within the reporting period)	Number of policies sold
193 194 195 196 197 198 199 200 201 202 203	Decumulation & pensions	Workplace personal pensions (e.g. SPPs, SHPs, PPPs)	5600		560
		Non-workplace personal pensions (e.g. SPPs, SHPs, PPPs)	5400		540
		Trust based pensions (e.g. Occupational and DB)	5200		520
		Pensions packaged multi products	6000		600
		Other pensions	5600		560
		Annuities (including enhanced and impaired)	5600		560
		Drawdown and UFPLS	5400		540
		Third way products (e.g. investment linked, variable, fixed term)	5200		520
		Decumulation packaged multi products	6000		600
		Other decumulation	5000		500
		Total decumulation & pensions	55000		5500

204 Decumulation & pensions contextualised Number of complaints opened per 1000 policies in force 2.00
205 Decumulation & pensions contextualised Number of complaints opened per 1000 policies sold 20.00

		A		B	
Product/service grouping	Product/service	Provision (at reporting period end date)	Number of client accounts	Intermediation (within the reporting period)	Number of sales or equivalent transactions
206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221	Investments	Investment bonds	10000		1000
		Endowments	7000		700
		ISAs (where investment held)	7000		700
		Investment trusts	7000		700
		Unit trusts/OEICs	7000		700
		Structured products	7000		700
		ETPs	7000		700
		Crowdfunding / Peer to Peer	7000		700
		FX/CFD/Spreadbetting	7000		700
		UCITS	7000		700
		Investment packaged multi products	7000		700
		Other investment products/funds	7000		700
		Total investments	87000		8700
		of which have discretionary management services	12500		1250
	of which have non-discretionary management services	12500		1250	
	of which sold through a platform	3000		3000	

222 Investments contextualised Number of complaints opened per 1000 client accounts 1.89
223 Investments contextualised Number of complaints opened per 1000 sales or equivalent transactions 18.96