

Reference	Label	XML Name	Data Type	Validation / Error Messages	Error code	Additional Information
Complaints	Complaints	Complaints				Guidance for this data item can be accessed using the link in the guidance column to the FSA Handbook Dispute Resolution: Complaints Manual
		@currency	LimCurr			An attribute of the data item element, indicating the ISO currency code applicable to all monetary values in the data item, eg "GBP"
		@units	Units			An attribute of the data item element, indicating the units applicable to all monetary values in the data item are "single"
1 and 34	GROUP REPORTING	GroupData				
1A	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.)	MoreOneEntity	YesNo	Mandatory Firm <<FRN>> has submitted a group return on behalf of this firm. You must therefore submit a nil return. Conditional: if 1A="yes" then no other firm should have submitted on behalf of the reporting firm for this reporting period	ERR0080 ERR0100 ERR0050	
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.					This element is repeated as many times as there are other firms in the group
34A	FRN	FRNs	FRN	Conditional: If 1A = "yes" at least one FRN must be submitted in 34A otherwise must be omitted FRN <<FRN>> is not an authorised firm FRN <FRN1>,<FRN2>,... <FRNn> are not authorised firm. The FRN of the firm submitting this form must not be listed. Firm <<FRN>> is not scheduled to submit this data item for the reporting period. Therefore this FRN should not be included in this return. Firm <<FRN>> has already submitted a group return. Therefore this FRN should not be included in this return Firm <<FRN>> has already submitted a group return which included FRN <<FRN>>. Therefore, this FRN should not be included in this return. Firm <<FRN>> has already submitted a non-Nil Return. Therefore, this FRN should not be included in this return. A Firm (FRN) can only be included once in a group submission. Therefore you must remove duplicate entries.	ERR0050 ERR0101 ERR0102 ERR0103 ERR0104 ERR0105 ERR0106 ERR0109	
2	NIL RETURN DECLARATION	Declaration				
2A	We wish to declare a nil return (If yes, leave all questions on complaints activities, including contextualisation, blank.)	NilReturn	YesNo	Mandatory Conditional: If 2A = "yes" then Part A-1 and Part A-2, DISP 1 Annex 1R must not be completed. Firm <<FRN>> has submitted a group return on behalf of this firm. You must therefore submit a nil return.	ERR0080 ERR0050 ERR0100	If 2A "yes" then DispPartA-1 AND DispPartA-2 must be omitted
3 and 49	RETURN DETAILS REQUIRED	ComplaintsDetails				
3A	Total complaints outstanding at reporting period start date.	TotalOutstanding	IntPos	Conditional: mandatory if 2A = "no", otherwise must not be completed.	ERR0050	
49A	Total number of complaints opened during the reporting period.	TotalOpenedDuringPeriod	IntPos	completed. 49A = Sum (56A + 62A + 77A+ 88A + 104A)	ERR0050 ERR0030	49A = Sum (56A + 62A + 77A+ 88A + 104A)
47 and 48	COMPLAINTS DATA PUBLICATION BY FCA AND FIRMS	ComplaintsDataPublication				
47A	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?	ConsentToPublish	YesNo	Conditional: Mandatory if total number of complaints opened in the period equals 500 or more, otherwise must not be completed.	ERR0050	If 49 >= 500 then mandatory, otherwise must be omitted
48A	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?	FirmPublication	YesNo	Conditional: Mandatory if 47A = "yes" otherwise must not be completed.	ERR0050	
50 to 104, 111, 117, 132, 143, 159, 164, 173, 190, 203, 218	Part A-1, DISP 1 Annex 1R For firms receiving less than 500 complaints in the reporting period	DispPartA-1		Conditional: if 49A is greater than or equal to 500, then Part A-1 must not be completed.	ERR0050	If 49A >= 500 then must be omitted
50 to 104	Table 1 Complaints opened when fewer than 500 total opened	Table1-OpenedFewer500		Conditional: the table must not be completed if 2A = "yes".	ERR0050	
50 to 56	Banking and credit cards	BankingCreditCards				
50	Current accounts	CurrentAccounts	Table1Str			
50A	Total	Total	IntPos	Conditional: the total is mandatory only if another element in the row is also completed, otherwise must not be completed. 50A must be the total of all entries in the row.	ERR0050 ERR0030	If (50D, 50H, 50L, 50M, 50N) are not completed then must be omitted 50A = SUM(50D+50H+50L+50M+50N)
50D	Advising, selling and arranging	Advice	IntPos			

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50H	Information, sums/charges or product performance	Charges	IntPos			
50L	General admin/customer service	General	IntPos			
50M	Arrears related	Arrears	IntPos			
50N	Other	Other	IntPos			
51	Credit cards	CreditCards	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
52	Overdrafts	Overdrafts	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
53	Packaged accounts	PkgAccounts	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
54	Savings (including ISAs)	Savings	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
55	Other banking - Please provide details below	OtherBanking	Table1XStr			
55A	Total	Total	IntPos	Conditional: the total is mandatory only if another element in the row is also completed, otherwise must not be completed. 55A must be the total of all entries in the row.	ERR0050 ERR0030	If (55D, 55H, 55L, 55M, 55N) are not completed then must be omitted 55A = SUM(55D+55H+55L+55M+55N)
55D	Advising, selling and arranging	Advice	IntPos			
55H	Information, sums/charges or product performance	Charges	IntPos			
55L	General admin/customer service	General	IntPos			
55M	Arrears related	Arrears	IntPos			
55N	Other	Other	IntPos			
55X	Product/service	OtherProductServices	Str100			
56	Total banking and credit cards	TotalBankingCreditCards	Table1Str			
56A	Total	Total	IntPos	56A must be the total of all entries in column A.	ERR0030	56A = SUM(50A+51A+52A+53A+54A+55A)
56D	Advising, selling and arranging	Advice	IntPos			
56H	Information, sums/charges or product performance	Charges	IntPos			
56L	General admin/customer service	General	IntPos			
56M	Arrears related	Arrears	IntPos			
56N	Other	Other	IntPos			
57 to 62	Home finance	HomeFinance				
57	Equity release	EquityRelease	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
58	Impaired credit	ImpairedCredit	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
59	Second and subsequent charge	SecondCharge	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
60	Other regulated home finance products - Please provide details below	OtherRegHomeFinance	Table1XStr			
						Repeat definitions Table 1 Row 55, including validation rules
61	Other unregulated home finance products - Please provide details below	OtherUnregHomeFinance	Table1XStr			
						Repeat definitions Table 1 Row 55, including validation rules
62	Total home finance	TotalHomeFinance	Table1Str			
						Repeat definitions Table 1 Row 56, including validation rules
63 to 77	Insurance & pure protection	InsPureProtection				
63	Property	Property	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
64	Motor & transport	MotorTransport	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
65	Travel	Travel	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
66	Pet	Pet	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
67	Warranty	Warranty	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
68	Assistance	Assistance	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
69	Medical/health	MedicalHealth	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
70	General insurance packaged multi products	GIPkgMP	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
71	Other general insurance - Please provide details below	OtherGI	Table1XStr			
						Repeat definitions Table 1 Row 55, including validation rules
72	Payment protection insurance	PPI	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
73	Income protection and other accident sickness and unemployment	IncomeProtection	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
74	Whole of life/term assurance/critical illness	AssuranceCriticalIllness	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
75	Protection packaged multi products	ProtectionPkgMP	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
76	Other pure protection - Please provide details below	OtherPureProtection	Table1XStr			
						Repeat definitions Table 1 Row 55, including validation rules
77	Total insurance & pure protection	TotalInsPureProtection	Table1Str			
						Repeat definitions Table 1 Row 56, including validation rules
78 to 88	Decumulation & pensions	DecumPens				
78	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	WorkplacePP	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
79	Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	NonWorkplacePP	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
80	Trust based pensions (e.g. Occupational and DB)	TrustBasedPens	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
81	Pensions packaged multi products	PensPkgMP	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
82	Other pensions - Please provide details below	OtherPens	Table1XStr			
						Repeat definitions Table 1 Row 55, including validation rules
83	Annuities (including enhanced and impaired)	Annuities	Table1Str			
						Repeat definitions Table 1 Row 50, including validation rules
84	Drawdown and UFPLS	DrawdownUFPLS	Table1Str			

Reference	Label	XML Name	Data Type	Validation / Error Messages	Error code	Additional Information
85	Third way products (e.g. investment linked, variable, fixed term)	ThirdWayProducts	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
86	Decumulation package multi products	DecumPkgMP	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
87	Other decumulation - Please provide details below	OtherDecum	Table1XStr			Repeat definitions Table 1 Row 50, including validation rules
88	Total decumulation & pensions	TotalDecumPens	Table1Str			Repeat definitions Table 1 Row 55, including validation rules
89 to 102	Investments	Inv				Repeat definitions Table 1 Row 56, including validation rules
89	Investment bonds	InvBonds	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
90	Endowments	Endowments	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
91	ISAs (where investment held)	ISAs	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
92	Investment trusts	InvTrusts	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
93	Unit trusts/OEICs	UnitTrustsOEICs	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
94	Structured products	StructuredProducts	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
95	ETPs	ETPs	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
96	Discretionary management services	DiscretionaryMgmtServices	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
97	Non-discretionary management services	NonDiscretionaryMgmtServices	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
98	Platforms	Platforms	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
99	Crowdfunding / Peer to Peer	CrowdfundingPeerToPeer	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
100	FX/CFD/Spreadbetting	FX-CFD-Spreadbetting	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
101	UCITS	UCITS	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
102	Investment packaged multi products	InvPkgMP	Table1Str			Repeat definitions Table 1 Row 50, including validation rules
103	Other investment products/funds - Please provide details below	OtherInvProdFunds	Table1XStr			Repeat definitions Table 1 Row 50, including validation rules
104	Total Investments	TotalInv	Table1Str			Repeat definitions Table 1 Row 55, including validation rules
	Table 2 Complaints closed, upheld and redress when fewer than 500 opened complaints	Table2-ClosedFewer500		Conditional: the table must not be completed if 2A = "yes"	ERR0050	Repeat definitions Table 1 Row 56, including validation rules
111	Total banking and credit cards	TotalClosedBankingCreditCards	Table2Str			
111A	Complaints closed within 3 days	TotalClosed3days	IntPos			
111B	Complaints closed > 3 days but within 8 weeks	TotalClosed3daysto8weeks	IntPos			
111C	Complaints closed > 8 weeks	TotalClosedOver8weeks	IntPos			
111D	Total complaints closed	TotalComplaintsClosed	IntPos	If entered, the total of 111A to 111C must match 111D.	ERR0030	111D = SUM (111A + 111B + 111C)
111E	Total complaints upheld	TotalComplaintsUpheld	IntPos	111E <= 111D	ERR0040	
111F	Total redress paid for upheld complaints	TotalRedressUpheld	MonPos			
111G	Total redress paid for complaints not upheld	TotalRedressNotUpheld	MonPos			
111H	Total redress paid	TotalRedressPaid	MonPos	111H must be the total of redress paid for complaints upheld and not upheld.	ERR0030	111H = SUM (111F + 111G)
117	Total home finance	TotalClosedHomeFinance	Table2Str			Repeat definitions Table 2 Row 111, including validation rules
132	Total insurance & pure protection	TotalClosedInsPureProtection	Table2Str			Repeat definitions Table 2 Row 111, including validation rules
143	Total decumulation & pensions	TotalClosedDecumPens	Table2Str			Repeat definitions Table 2 Row 111, including validation rules
159	Total investments	TotalClosedInv	Table2Str			Repeat definitions Table 2 Row 111, including validation rules
	Table 3 Contextualisation metrics when fewer than 500 total opened complaints	Table3-ContextualisationFewer500		Conditional: the table must not be completed if 2A = "yes" Conditional, if completed, entry must be in either column A or column B	ERR0050 ERR0050	
164	Total banking and credit cards	ContextualisedTotalBanking	AccStr			
164A	Provision (at reporting period end date) Number of Accounts	ProvisionAcc	IntPos			
173	Total home finance	ContextualisedTotalHomeFinance	BalSalesStr			
173A	Provision (at reporting period end date) Number of balances outstanding	ProvisionBal	IntPos			
173B	Intermediation (within the reporting period) Number of sales	IntermediationSales	IntPos			
190	Total insurance & pure protection	ContextualisedTotalInsPureProtection	PolInForceSoldStr			
190A	Provision (at reporting period end date) Number of policies in force	ProvisionPolInForce	IntPos			
190B	Intermediation (within the reporting period) Number of policies sold	IntermediationPolSold	IntPos			
203	Total decumulation & pensions	ContextualisedTotalDecumPens	PolInForceSoldStr			
203A	Provision (at reporting period end date) Number of policies in force	ProvisionPolInForce	IntPos			

Reference	Label	XML Name	Data Type	Validation / Error Messages	Error code	Additional Information
203B	Intermediation (within the reporting period) Number of polices sold	IntermediationPolSold	IntPos			
218	Total investments	ContextualisedTotalInv	AccSalesTrStr			
218A	Provision (at reporting period end date) Number of client accounts	ProvisionCIAcc	IntPos			
218B	Intermediation (within the reporting period) Number of sales or equivalent transactions	IntermediationSalesOrTr	IntPos			