

# data in more depth

## about this year's enquiries

### 1. volume of enquiries

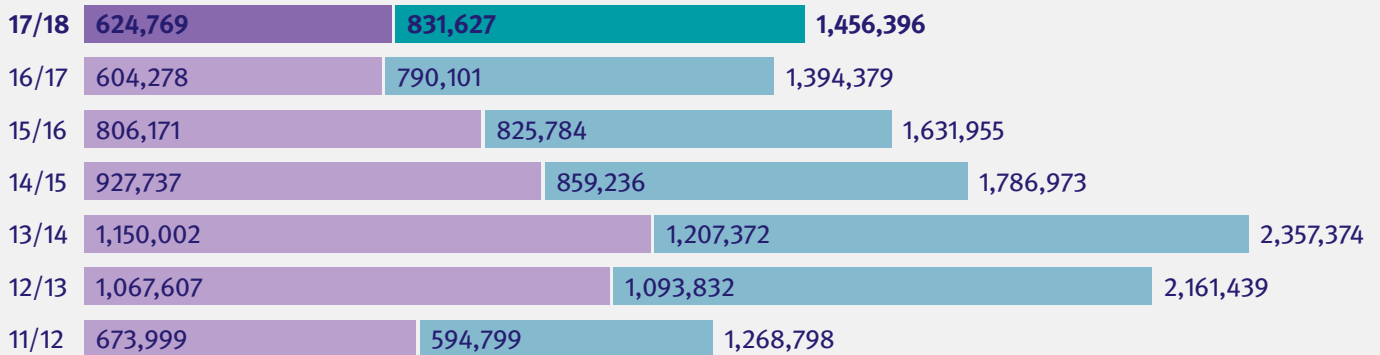


phone enquiries

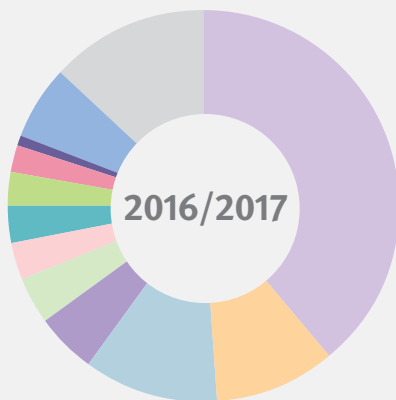


written enquiries (including email)

total

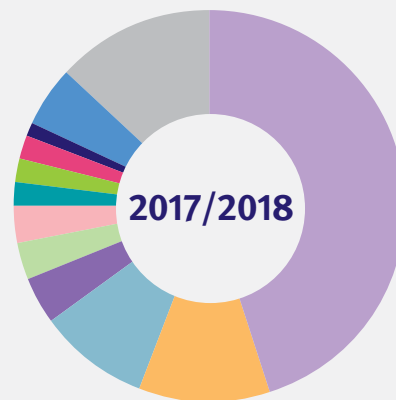


### 2. what the enquiries were about



2016/2017

- 39% PPI
- 10% loans and credit
- 11% current accounts (including packaged accounts)
- 5% car and motorbike insurance
- 4% warranties, mobile cover, home cover
- 3% credit cards
- 3% bank transfers, electronic money and banking services
- 3% mortgages
- 2% household insurance
- 1% pension products
- 6% other products
- 13% other problems

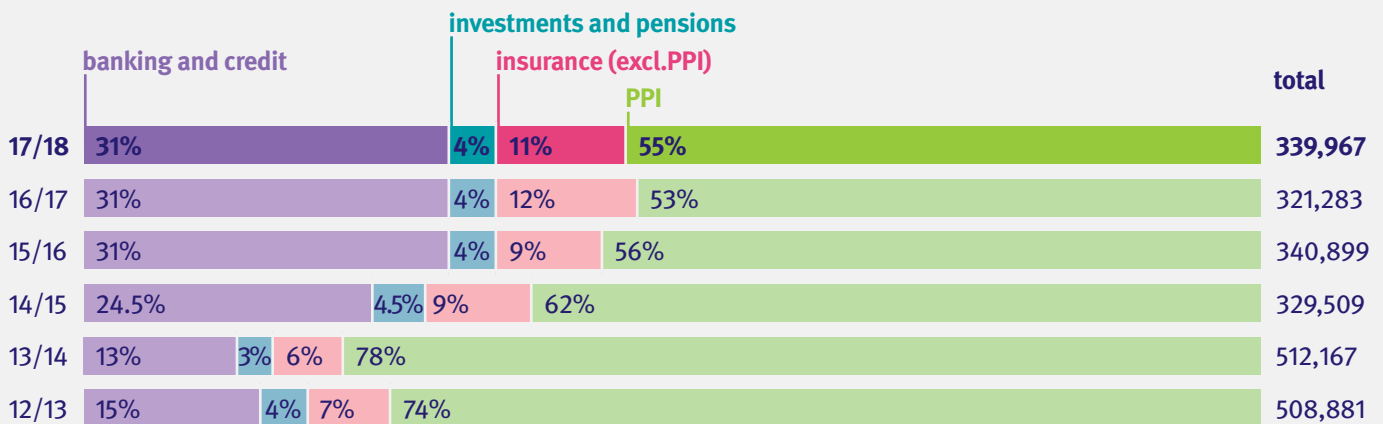


2017/2018

- 45% PPI
- 11% loans and credit
- 9% current accounts (including packaged accounts)
- 4% car and motorbike insurance
- 3% warranties, mobile cover, home cover
- 3% credit cards
- 2% bank transfers, electronic money and banking services
- 2% mortgages
- 2% household insurance
- 1% pension products
- 5% other products
- 13% other problems

# about this year's new complaints

## 3. what the new complaints were about



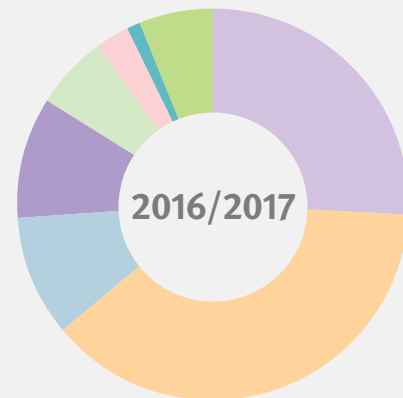
## 4. what the new complaints were about (excluding PPI)

product	% 2016/2017	% 2017/2018
consumer credit products and services (eg hire purchase, payday loans and catalogue shopping)	18	24
current accounts (including packaged bank accounts)	25	21
motor insurance	8	8
credit cards	6	7
mortgages	7	6
unsecured loans	4	4
pensions	3	3
buildings insurance	3	3
travel insurance	2	2
savings accounts	2	2
term assurance	2	1
contents insurance	1	1
whole-of-life policies and savings endowments	1	1
mortgage endowments	1	1
other products	17	16

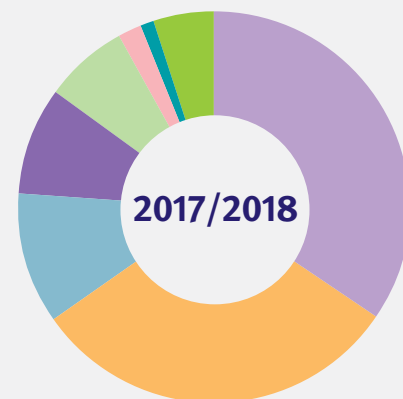
## 5. what the new insurance complaints were about

product	% 2016/2017	% 2017/2018
PPI	82	84
all other insurance-related complaints, of which:	18	16
motor insurance	31	32
buildings insurance	13	13
travel insurance	8	9
home emergency cover	6	5
term insurance	6	5
contents insurance	4	5
pet insurance	4	4
specialist insurance	2	3
private medical insurance	3	3
mobile phone insurance	2	3
extended warranty insurance	4	3
income protection	3	2
critical illness insurance	2	2
commercial vehicle and property insurance	3	2
roadside assistance	2	2
legal expenses insurance	2	2
personal accident insurance	2	1
card protection insurance	1	1
guaranteed asset protection (GAP insurance)	1	1
other (including business protection, building warranty and caravan insurance)	1	2

## 6. what the new banking and credit complaints were about

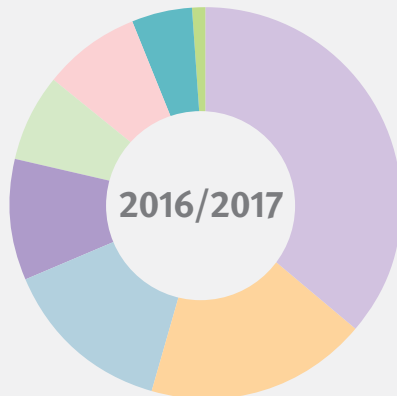


- 26% consumer credit products and services
- 38% current accounts (incl. packaged bank accounts)
- 10% credit cards
- 10% mortgages
- 6% unsecured loans
- 3% savings accounts
- 1% secured loans
- 6% other banking services

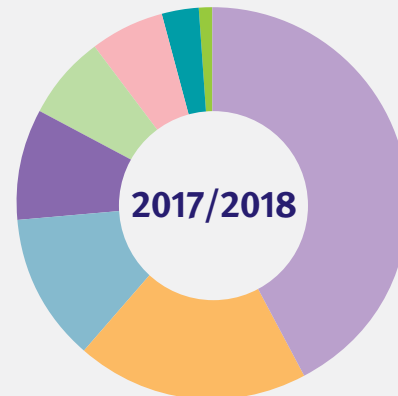


- 35% consumer credit products and services
- 31% current accounts (incl. packaged bank accounts)
- 11% credit cards
- 9% mortgages
- 7% unsecured loans
- 2% savings accounts
- 1% secured loans
- 5% other banking services

## 7. what the new investment and pension complaints were about



- 36% pensions
- 18% packaged investment products
- 14% whole of life policies and savings endowments
- 10% mortgage endowments
- 7% stockbroking
- 8% portfolio and fund management
- 5% derivatives
- 1% other general investment



- 42% pensions
- 19% packaged investment products
- 12% whole of life policies and savings endowments
- 9% mortgage endowments
- 7% stockbroking
- 6% portfolio and fund management
- 3% derivatives
- 1% other general investment

## 8. volumes of new complaints – by product

product	2016/2017	2017/2018	% year-on-year change
<b>PPI</b>	<b>168,769</b>	<b>186,417</b>	<b>+10%</b>
<b>consumer credit products and services</b> including complaints about:	<b>25,984</b>	<b>36,349</b>	<b>+40%</b>
payday loans	10,529	17,256	+64%
hire purchase	5,029	5,805	+15%
point-of-sale loans	2,556	3,613	+41%
catalogue shopping	1,640	2,191	+34%
hiring, leasing and renting	920	1,587	+73%
instalment loans	883	1,122	+27%
credit reference agencies	579	1,060	+83%
debt collecting	1,027	998	-3%
home credit	328	808	+146%
store cards	440	508	+15%
guarantor loans	172	210	+22%
credit broking	228	202	-11%
debt adjusting	560	135	-76%
logbook loans	103	113	+10%

## 8. volumes of new complaints – by product (continued)

product	2016/2017	2017/2018	% year-on-year change
debt counselling	342	88	-74%
<b>current accounts</b> including complaints about:	<b>38,299</b>	<b>32,392</b>	<b>-15%</b>
packaged bank accounts	20,284	11,674	-42%
all other current account complaints	18,015	20,718	+15%
<b>motor insurance</b>	<b>11,844</b>	<b>11,887</b>	<b>0%</b>
<b>credit cards</b>	<b>9,619</b>	<b>11,073</b>	<b>+15%</b>
<b>mortgages</b>	<b>10,428</b>	<b>8,917</b>	<b>-14%</b>
<b>unsecured loans</b>	<b>6,425</b>	<b>6,909</b>	<b>+8%</b>
<b>other banking services</b> including complaints about:	<b>5,377</b>	<b>5,368</b>	<b>0%</b>
debit/cash cards	1,435	1,844	+29%
money transfer	1,645	1,222	-26%
electronic payment	1,183	1,155	-2%
cheque clearing	491	447	-9%
money remittance	255	305	+20%
foreign currency	118	132	+12%
safe custody	66	98	+48%
<b>pensions</b> including complaints about:	<b>5,160</b>	<b>5,257</b>	<b>+2%</b>
self-invested personal pensions (SIPPs)	1,493	2,051	+37%
personal pension plans	1,881	1,468	-22%
annuities	743	744	0%
occupational pension transfers/opt out	496	553	+11%
income drawdown	172	169	-2%
free-standing additional voluntary contribution (FSAVC) schemes	127	116	-9%
SERPS	112	92	-18%
pension mortgages	46	24	-48%
<b>buildings insurance</b>	<b>4,815</b>	<b>4,726</b>	<b>-2%</b>
<b>travel insurance</b>	<b>3,196</b>	<b>3,174</b>	<b>-1%</b>
<b>investment-linked products</b> including complaints about:	<b>2,878</b>	<b>2,611</b>	<b>-9%</b>
investment ISAs	1,261	1,059	-16%
corporate bonds	89	312	+251%
unit-linked bonds	484	306	-37%
investment trusts	130	199	+53%

## 8. volumes of new complaints – by product (continued)

product	2016/2017	2017/2018	% year-on-year change
with-profits bonds	256	188	-27%
capital protected structured products	140	137	-2%
unit trusts	139	121	-13%
PEPs	85	92	+8%
film partnerships	44	33	-25%
<b>savings accounts</b>	<b>2,605</b>	<b>2,387</b>	<b>-8%</b>
<b>home emergency cover</b>	<b>2,117</b>	<b>1,999</b>	<b>-6%</b>
<b>term assurance</b>	<b>2,295</b>	<b>1,977</b>	<b>-14%</b>
<b>contents insurance</b>	<b>1,555</b>	<b>1,743</b>	<b>+12%</b>
<b>whole-of-life policies and savings endowments</b>	<b>1,997</b>	<b>1,573</b>	<b>-21%</b>
<b>pet and livestock insurance</b>	<b>1,508</b>	<b>1,544</b>	<b>+2%</b>
<b>specialist insurance (including marine and event)</b>	<b>775</b>	<b>1,129</b>	<b>+46%</b>
<b>private medical insurance</b>	<b>1,147</b>	<b>1,115</b>	<b>-3%</b>
<b>mortgage endowments</b>	<b>1,511</b>	<b>1,078</b>	<b>-29%</b>
<b>mobile phone insurance</b>	<b>904</b>	<b>977</b>	<b>+8%</b>
<b>extended warranty insurance</b>	<b>1,327</b>	<b>919</b>	<b>-31%</b>
<b>income protection</b>	<b>1,085</b>	<b>880</b>	<b>-19%</b>
<b>stockbroking</b>	<b>989</b>	<b>873</b>	<b>-12%</b>
<b>critical illness insurance</b>	<b>849</b>	<b>861</b>	<b>+1%</b>
<b>portfolio management</b>	<b>1,216</b>	<b>815</b>	<b>-33%</b>
<b>commercial vehicles and property</b>	<b>1,093</b>	<b>792</b>	<b>-28%</b>
<b>secured loans</b>	<b>1,147</b>	<b>781</b>	<b>-32%</b>
<b>roadside assistance</b>	<b>795</b>	<b>712</b>	<b>-10%</b>
<b>legal expenses insurance</b>	<b>715</b>	<b>699</b>	<b>-2%</b>
<b>derivatives</b>	<b>720</b>	<b>402</b>	<b>-44%</b>
including complaints about:			
spread-betting	202	179	-11%
interest-rate hedging products	250	40	-84%
<b>personal accident insurance</b>	<b>579</b>	<b>410</b>	<b>-29%</b>
<b>card protection insurance</b>	<b>493</b>	<b>347</b>	<b>-30%</b>
<b>building warranty</b>	<b>487</b>	<b>290</b>	<b>-40%</b>
<b>guaranteed asset protection (GAP insurance)</b>	<b>210</b>	<b>209</b>	<b>0%</b>
<b>business protection</b>	<b>241</b>	<b>189</b>	<b>-22%</b>
<b>caravan insurance</b>	<b>125</b>	<b>119</b>	<b>-5%</b>
<b>total number of new complaints</b>	<b>321,283</b>	<b>339,967</b>	<b>+6%</b>

## 9. what issues the new complaints involved

	% 2016/ 2017	% 2017/ 2018
<b>PPI total</b>	53	55
of which		
complaints about sales and advice	99	87
other complaints (including claims)	1	13
<b>banking and credit total</b>	31	31
of which		
complaints about administration	30	30
complaints about sale and advice	41	27
complaints about charges	10	9
complaints about transactions	7	8
other complaints (including financial difficulties, debt recovery, and section 75 complaints)	12	26
<b>insurance (excluding PPI) total</b>	12	11
of which		
complaints about claims	59	58
complaints about administration	22	24
complaints about sales and advice	19	14
other complaints	0	3
<b>investments and pensions total</b>	5	4
of which		
complaints about administration	42	45
complaints about sales and advice	52	43
other complaints	6	12

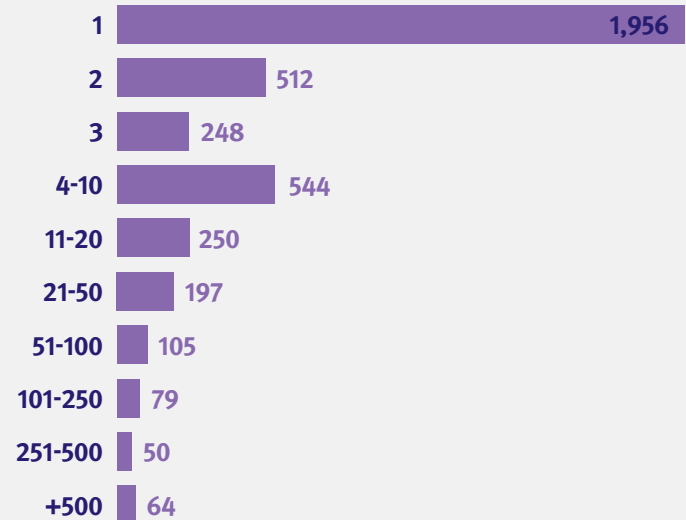
## 10. how complaints were spread across the businesses we cover



number of complaints



number of businesses



# about this year's resolved complaints

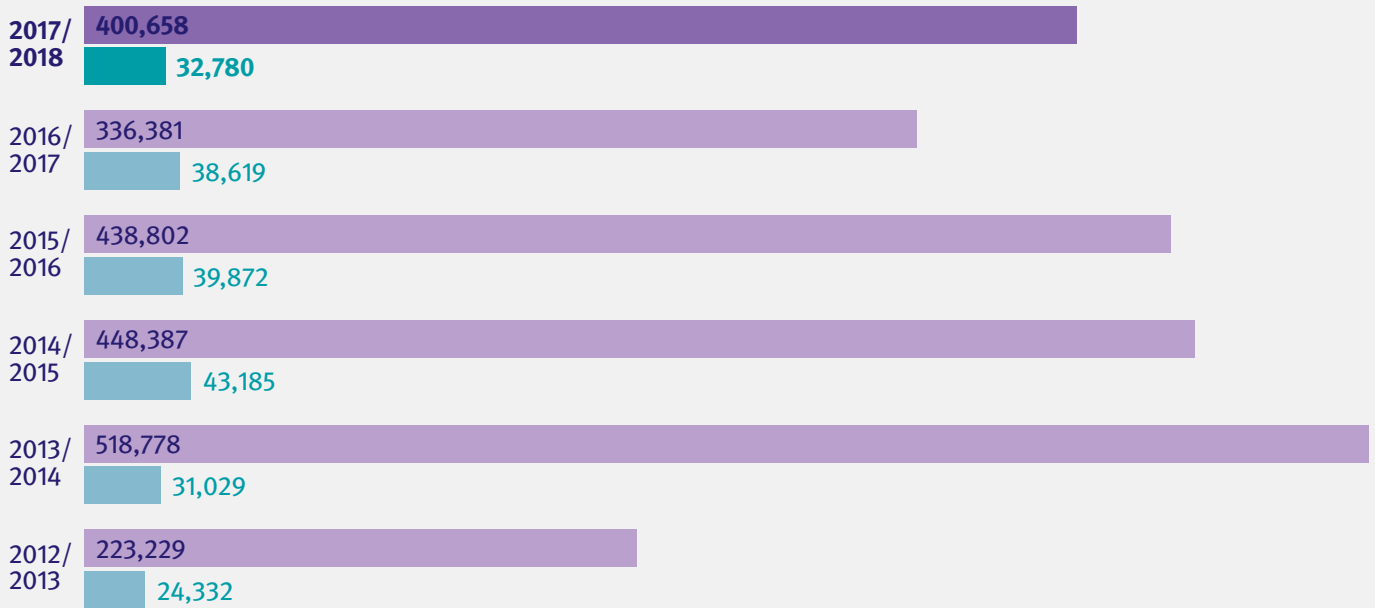
## 11. total complaints we resolved



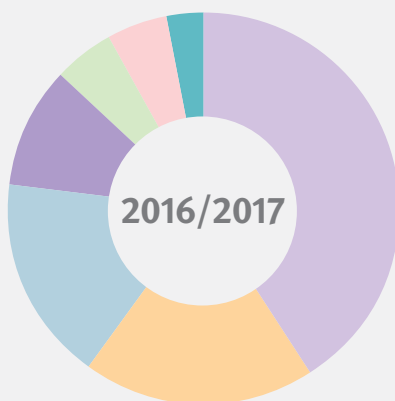
total resolved



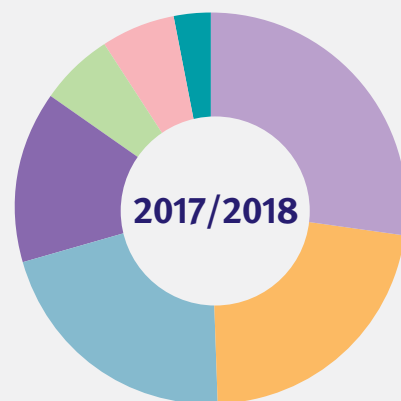
resolved by an ombudsman's final decision



## 12. what our ombudsmen's final decisions were about



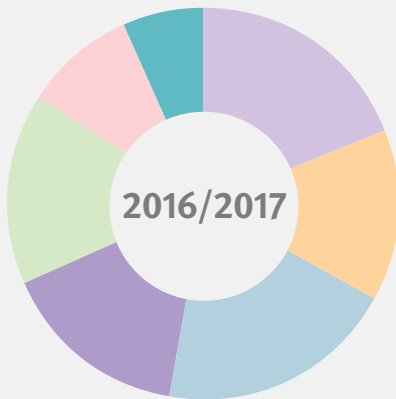
- 41% PPI
- 19% banking
- 17% insurance (excluding PPI)
- 10% consumer credit
- 5% mortgages
- 5% investments
- 3% pensions



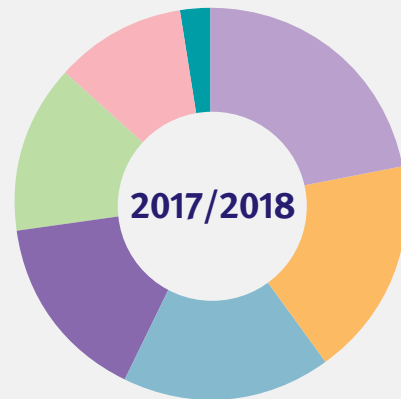
- 27% PPI
- 22% banking
- 21% insurance (excluding PPI)
- 14% consumer credit
- 6% mortgages
- 6% investments
- 3% pensions



### 13. proportion of complaints in each area resolved by an ombudsman's final decision

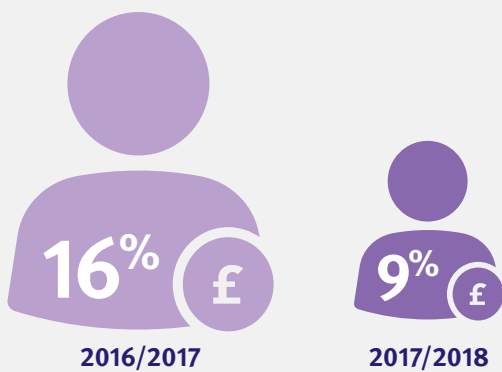


- 23% investments
- 17% mortgages
- 24% pensions
- 19% insurance (excluding PPI)
- 19% consumer credit
- 11% banking
- 8% PPI



- 27% investments
- 22% mortgages
- 21% pensions
- 19% insurance (excluding PPI)
- 17% consumer credit
- 13% banking
- 3% PPI

### 14. complaints where we awarded compensation for non-financial loss (eg inconvenience or upset)



## 15. proportion of complaints we upheld – by product

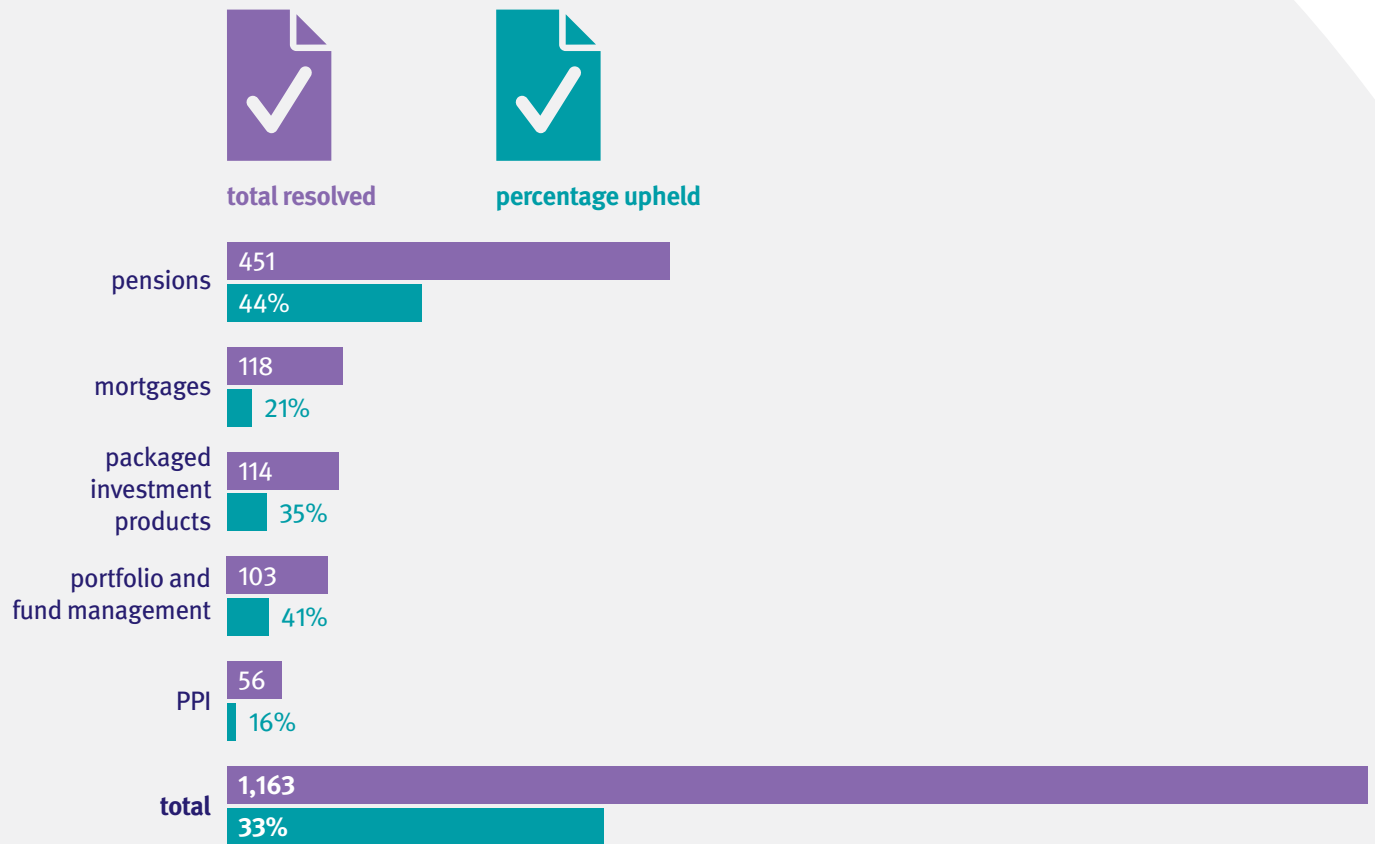
product	% upheld 2016/2017	% upheld 2017/2018
<b>overall uphold rate</b>	<b>43</b>	<b>34*</b>
<b>insurance</b>		
payment protection insurance (PPI)	52	<b>36*</b>
buildings insurance	31	<b>30</b>
contents insurance	35	<b>34</b>
critical illness insurance	26	<b>27</b>
income protection	18	<b>19</b>
legal expenses	26	<b>20</b>
motor insurance	27	<b>29</b>
other general insurance	30	<b>28</b>
personal accident insurance	35	<b>35</b>
private medical insurance	23	<b>23</b>
term assurance	31	<b>24</b>
travel insurance	18	<b>14</b>
warranties	38	<b>36</b>
<b>banking and credit</b>	39	<b>44</b>
consumer credit	30	<b>31</b>
credit cards	43	<b>47</b>
current accounts (including packaged bank accounts)	29	<b>28</b>
mortgages	27	<b>22</b>
other banking services	31	<b>23</b>
savings accounts	30	<b>29</b>
unsecured loans	29	<b>28</b>
<b>investment and pensions</b>	26	<b>28</b>
derivatives	30	<b>28</b>
mortgage endowments	26	<b>21</b>
other general investment	15	<b>14</b>
packaged investment products	39	<b>28</b>
pensions	32	<b>32</b>
portfolio and fund management	33	<b>31</b>
stockbroking	41	<b>37</b>
whole-of-life policies and savings endowments	33	<b>29</b>
	20	<b>18</b>

\* overall and PPI uphold rates do not include cases affected by *Plevin*

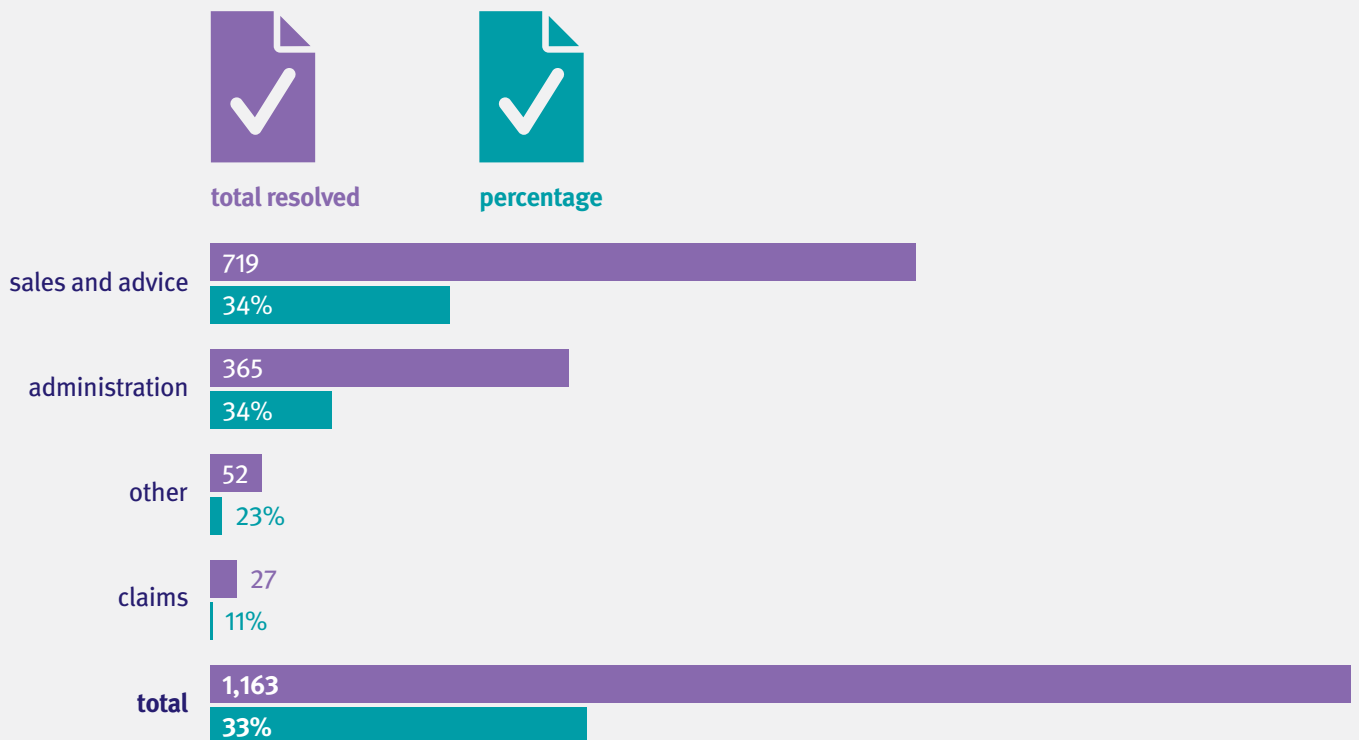
## 16. new complaints against independent financial advisers (IFAs)

	2016/2017	2017/2018
new complaints	2,197	<b>1,678</b>
proportion of all complaints	0.5%	<b>0.5%</b>
complaints where the event being complained about happened over 15 years ago	161	<b>271</b>
% of all IFA complaints	7%	<b>16%</b>

## 17. uphold rate for top 5 most complained about products against IFAs



## 18. uphold rate for top 5 most complained about issues against IFAs



## 19. resolved complaints about IFAs where the event being complained about happened over 15 years ago

	2016/2017		2017/2018	
	volume	% upheld	volume	% upheld
complaints resolved on merit	148	28	137	27
complaints we couldn't consider (for example, because of 6 + 3 time limit)	207	N/A	153	N/A
withdrawn or abandoned by consumer	7	N/A	7	N/A
<b>total resolved complaints</b>	<b>362</b>	<b>N/A</b>	<b>297</b>	<b>N/A</b>

## about our service

### 20. how quickly we resolved complaints

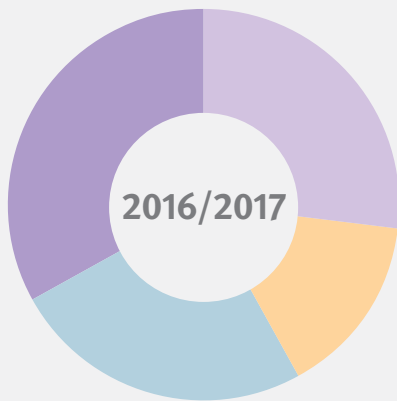
	% resolved within:			
	three months	six months	nine months	twelve months
2017/2018 excluding PPI complaints	72	92	97	99
2017/2018 all complaints	50	65	70	74
2016/2017 excluding PPI complaints	83	96	98	99
2016/2017 all complaints	65	79	84	87
2015/2016 excluding PPI complaints	66	86	92	96
2015/2016 all complaints	38	53	62	69

### 21. proportion of complaints resolved within three months – by product

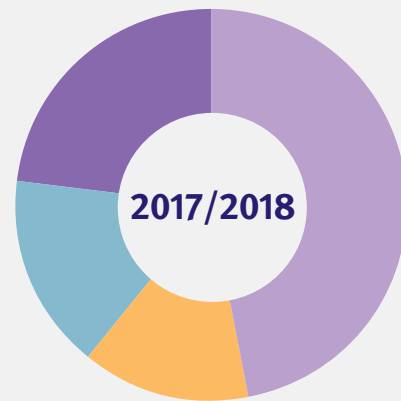
product	% 2016/2017	% 2017/2018
current accounts (including packaged bank accounts)	93	82
credit cards	84	78
motor insurance	83	73
consumer credit	81	62
mortgages	70	74
investments and pensions	63	56
PPI	51	38

We hold ourselves to higher timeliness standard than those required of us under the EU Directive on alternative Dispute Resolution. Our performance against those standards is measured from July to July and published on our website.

## 22. PPI complaints waiting to be resolved at 31 March



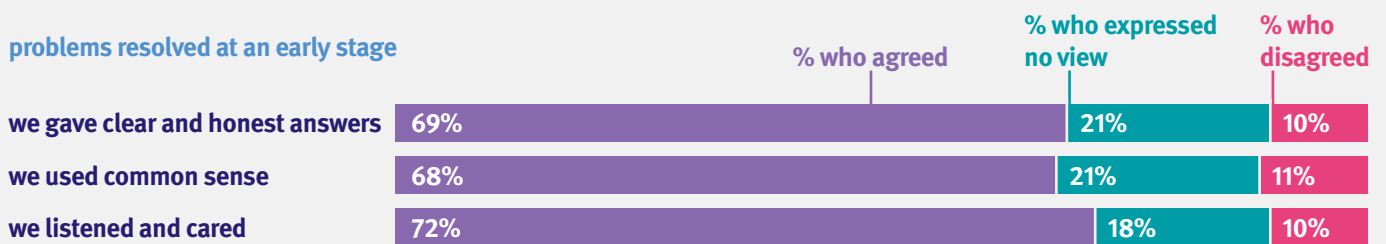
- 27% less than six months
- 15% between six months and a year
- 25% between a year and two years
- 33% over two years



- 47% less than six months
- 14% between six months and a year
- 16% between a year and two years
- 23% over two years

## 23. how people rated our service

### problems resolved at an early stage

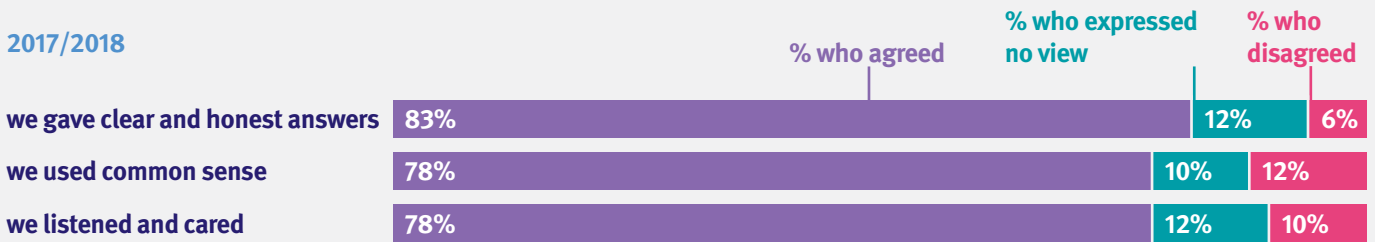


### complaints we looked into in more depth, including those where an ombudsman made a final decision



## 24. how complaints handlers at financial businesses rated our service

2017/2018

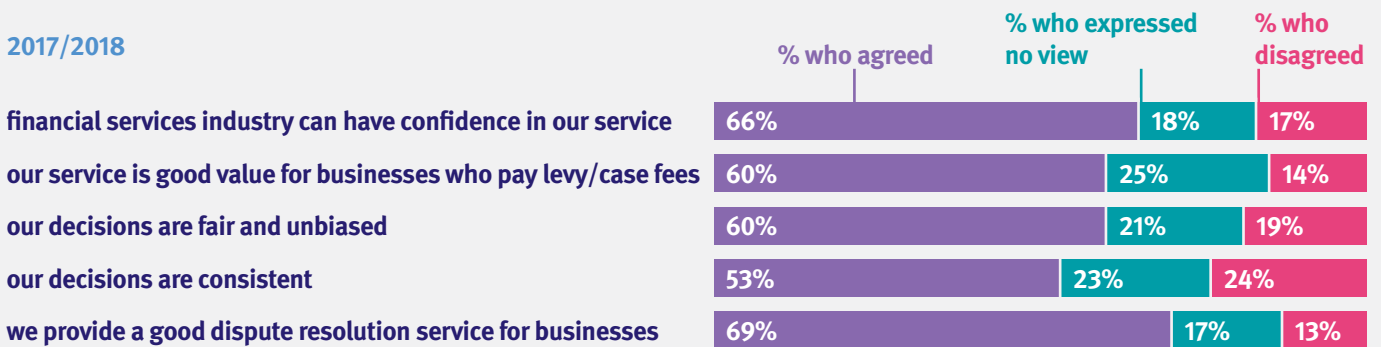


2016/2017

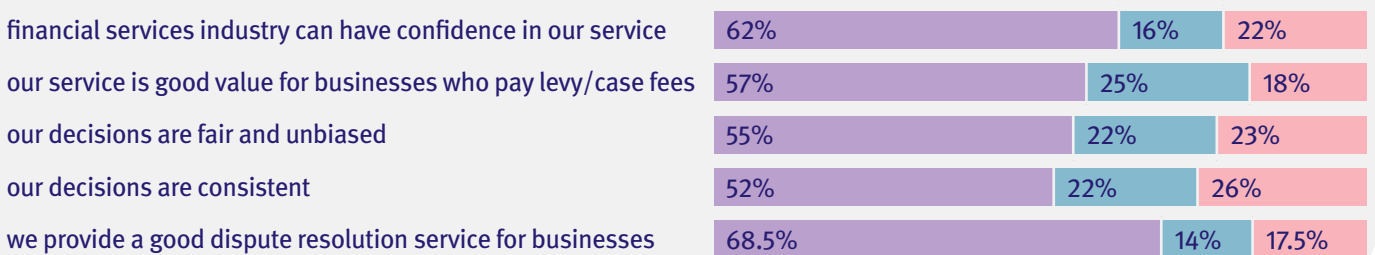


## 25. how managers at financial businesses rated our service

2017/2018



2016/2017



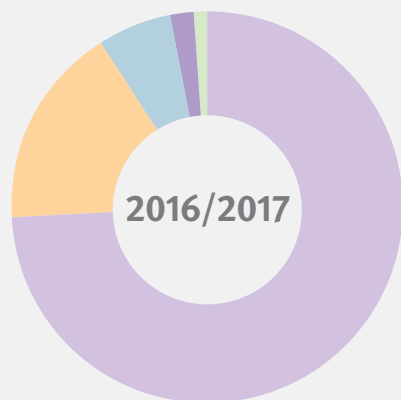
# about people who used our service

## 26. how people brought complaints to us

	% PPI 2016/2017	% PPI 2017/2018	% packaged bank accounts 2016/2017	% packaged bank accounts 2017/2018	% consumer credit 2016/2017	% consumer credit 2017/2018	% all other products 2016/2017	% all other products 2017/2018
brought the complaint themselves	12	17	59	59	83	70	84	85
asked friends and family to complain on their behalf	< 1	< 1	2	2	6	3	8	5
asked free consumer advice agencies to complain	< 1	1	1	1	2	3	3	4
complaints made on behalf of consumers by claims management companies	85	80	37	37	9	22	3	3
complaints made on behalf of consumers by professionals like lawyers and accountants	2	1	2	2	1	3	1	2

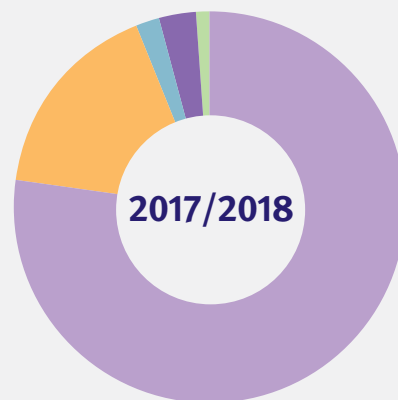
## 27. complaints we received from small businesses

we can help businesses with an annual turnover of up to €2 million and fewer than ten employees



- 75% banking
- 17% insurance (excluding PPI)
- 6% investments
- 2% PPI
- <1% pensions

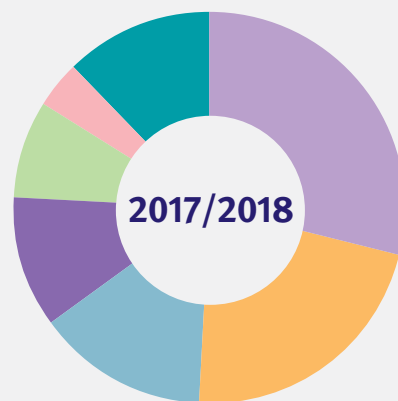
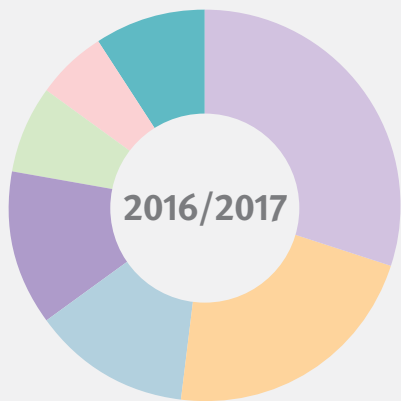
total complaints: 4,533



- 78% banking
- 17% insurance (excluding PPI)
- 2% investments
- 3% PPI
- <1% pensions

total complaints: 4,302

## 28. how people said they'd heard about us



- 30% from a financial business
- 22% on the internet
- 13% from a friend, relative or colleague
- 13% in the media
- 7% from a consumer advice agency (eg Trading Standards or Citizens Advice)
- 6% from a claims management company
- 9% other/unknown

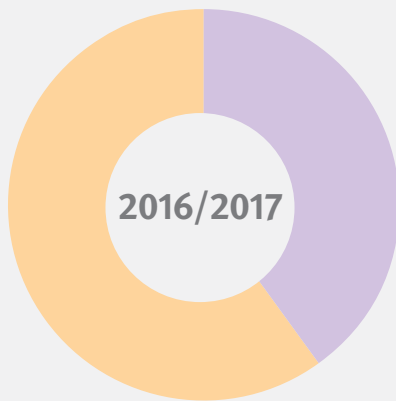
- 29% from a financial business
- 22% on the internet
- 14% from a friend, relative or colleague
- 11% in the media
- 8% from a consumer advice agency (eg Trading Standards or Citizens Advice)
- 4% from a claims management company
- 12% other/unknown

## 29. where people who complained to us live

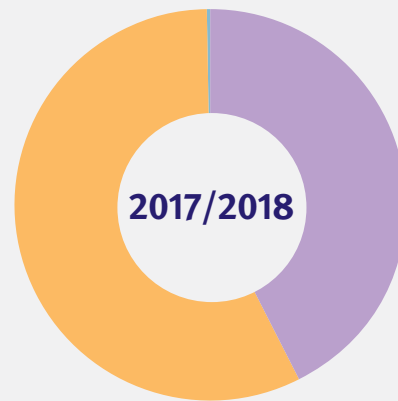




### 30. the gender of people who complained to us

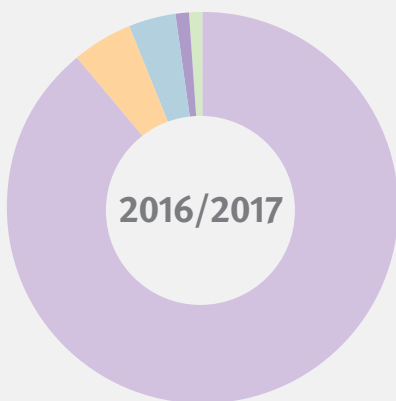


- 40% female
- 60% male

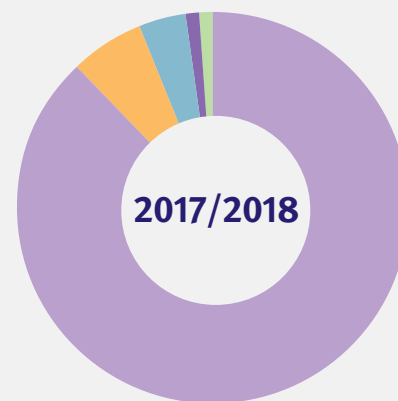


- 42% female
- 57% male
- <1% didn't record – other (including transgender, gender fluid, and non-conforming)

### 31. the ethnic backgrounds of people who complained to us

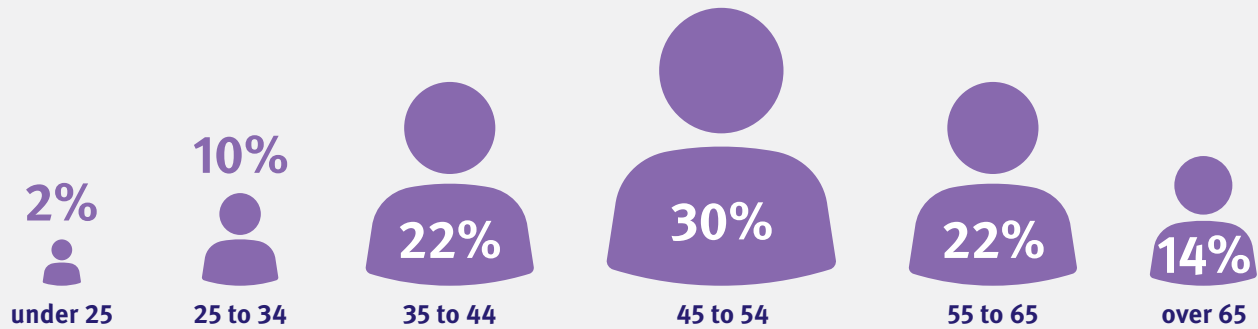


- 89% white
- 5% black or black British
- 4% Asian or Asian British
- 1% mixed
- 1% other ethnic background



- 88% white
- 6% black or black British
- 4% Asian or Asian British
- 1% mixed
- 1% other ethnic background

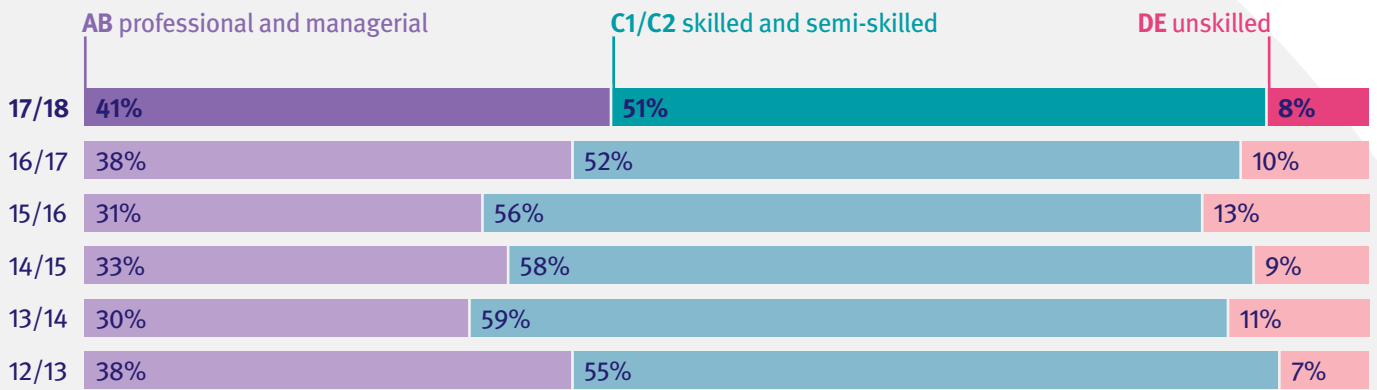
## 32. the ages of people who complained to us



## 33. what people of different ages complained about

	most complained-about product %	2nd most complained-about product %	3rd most complained-about product %	other products complained about %
under 25	bank accounts 33	consumer credit 28	car/motorbike insurance 22	17
25 to 34	PPI 28	consumer credit 27	bank accounts 18	27
35 to 44	PPI 66	current accounts 10	consumer credit 8	16
45 to 54	PPI 73	current accounts 7	other general banking products 6	14
55 to 64	PPI 73	current accounts 7	other general banking products 6	14
over 65	PPI 62	current accounts 10	other general banking products 6	22

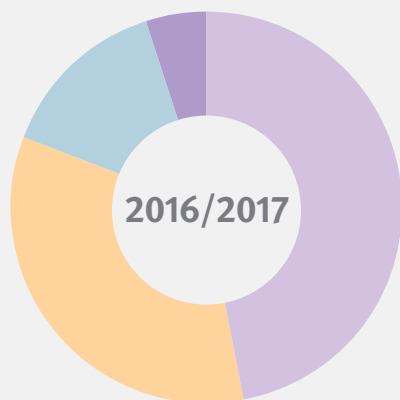
### 34. the socio-economic background of people who complained to us



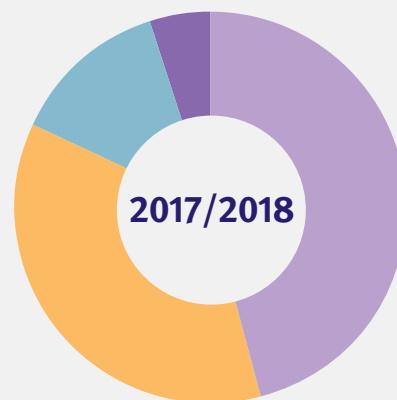
### 35. what people from different socio-economic backgrounds complained about



### 36. the occupational status of people who complained to us



- 47% employed
- 34% retired
- 14% self-employed/running own business
- 5% other (including studying and unemployed)



- 46% employed
- 36% retired
- 13% self-employed/running own business
- 5% other (including studying and unemployed)

### 37. the occupational background of people who complained to us

	% 2016/2017	% 2017/2018
managers and officials	25	24
skilled trades (for example electricians, plumbers, mechanics)	22	23
professionals	13	18
administrative and secretarial	17	15
personal services (for example care assistants, dental nurses)	8	7
process and plant work (for example machinery operatives, assembly-line workers)	9	7
sales and customer service	5	5
elementary occupations (for example hotel and bar staff, farm workers, postal workers)	1	1

### 38. awareness of the ombudsman service

level of awareness	% 2016/2017	% 2017/2018
people who didn't recognise our name or know who we were	11	12
people who could name us without any prompting	21	20
people who said they definitely knew of us when they were told our name	50	49
people who said they may have heard of us when they were told our name	18	19

### 39. awareness of the ombudsman service among different groups of people

group	% 2016/ 2017	% 2017/ 2018
men	92	92
women	87	84
18 to 24 year olds	66	64
45 to 64 year olds	95	95
Asian consumers	79	75
black/black British consumers	84	79
white consumers	90	89
professional and managerial (AB) consumers	92	91
skilled and semi-skilled (C1/C2) consumers	90	88
unskilled (DE) consumers	86	84
people in Wales	94	86
people in Northern Ireland	96	91
people in Scotland	91	87
people in England	89	88

All data relates to Financial Ombudsman Service management information for the year ended 31 March 2018 – except:

- 23 consumer online and postal survey [14,314 responses to enquiry survey, 19,756 responses to online investigation survey, 2,358 responses to postal investigation survey, 560 responses to online Institute of Customer Service survey]
- 24 business casehandler online survey [1,004 responses]
- 25 business online survey [722 responses]
- 28, 30, 31, 34-37 consumer postal survey [2,358]
- 38, 39 online public awareness survey [8,228 respondents]

Tables 8, 12 and 13 were updated in July 2018 to correct minor errors that came to light after the original publication date. To reflect these changes, our year at a glance on page 3 was also updated.