

Financial
Ombudsman
Service

annual review of
consumer complaints about ...

INSURANCE **CREDIT**
BANKING
SAVINGS
INVESTMENTS

financial year 2014 | 2015

about the ombudsman

We were set up under the *Financial Services and Markets Act 2000* to resolve individual complaints between financial businesses and their customers – fairly and informally.

- We can help with concerns and complaints about all kinds of money matters – from insurance and mortgages to savings and payday loans.
- Our service is free to consumers.
- If a financial business can't resolve their customer's complaint, we can step in. But the business must have the chance to sort things out first.
- We're independent and unbiased. We listen carefully to different perspectives – look at the facts about what's happened – and find a way forward that helps both sides move on.
- If we decide that a business has acted fairly, we'll explain why. But if we decide they've acted unfairly, we'll use our power to put things right.
- Consumers don't have to accept our answer about their complaint. But if they accept an ombudsman's decision, it's binding both on them and the business.
- We don't write the rules for financial businesses – or fine them if rules are broken. That's the job of the regulator.
- Everyone can learn something from complaints – so that what's gone wrong in the past doesn't happen again. So we're committed to sharing our insight to help make money matters fairer.



our year at a glance

- We answered 1,786,973 enquiries from consumers – around 5,000 each working day.
- We took on one in five of these initial enquiries for a more detailed investigation – a total of 329,509 new complaints.
- 63% of new complaints were about the sale of payment protection insurance (PPI) – 204,943 complaints overall.
- Complaints about payday loans rose by nearly a half – while complaints about PPI fell by a half.
- We resolved 448,387 complaints – with more than nine in ten settled informally by our adjudicators.
- Excluding PPI, we resolved 53% of complaints within three months.
- Six in ten of the total number of complaints we dealt with involved four banking groups – while 4,037 financial businesses accounted for just 3% of complaints.
- We operated on a cost base of £240.4 million with 3,401 people working for us at the end of the year.
- We met thousands of business representatives and frontline community advisers at more than 200 seminars, roadshows, exhibitions and events.
- We answered more than a thousand enquiries from parliamentarians – and 21,000 calls to our free, expert helpline for businesses and people helping consumers.
- We featured in 6,000 media stories – and eight in ten adults in the UK had some awareness of our free service.
- Our online video – featuring our Viking, Håkon, who makes our old Norse name approachable – has been watched more than 150,000 times.



All figures relate to the financial year 2014/2015

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- what matters

you listened to me
and cared about what
I had to say

329,509 new complaints

referred to our adjudicators and ombudsmen
for more detailed investigation

(see page 35 for more details)

you gave me clear and
honest answers and let me
know where I stood

**43,185 complaints resolved
by our ombudsmen**

with a formal decision – the final
stage of our process

(see page 75 for more details)

**1,786,973
consumer enquiries**

answered by our
frontline consumer helpline

(see page 22 for more details)

you got to grips
with things and used
common sense

**405,202 complaints resolved
by our adjudicators**

fairly, informally and pragmatically

(see page 74 for more details)

all figures relate to the financial year 2014/2015

I am always impressed both by our people's enthusiasm and by their receptiveness to new ideas and new ways of doing things ...

... consumers' expectations are higher. And the technology at their and our disposal – and the ways of communicating which it enables – has advanced hugely

Sir Nicholas Montagu KCB



It seems such a short time since I was writing the foreword to last year's review, and that is an indication of how busy we have continued to be. The figures in this year's review show an organisation that is stretched but in control: we are continuing to handle heavy workloads and resolving more cases than we receive.

That may tell an impressive story, but it is only half of one. The Financial Ombudsman Service is far more than a factory for processing complaints. For a start, how we are doing matters just as much as what we are doing.

We want our decisions to be fair, but also to be seen as such by the parties whose dispute we are resolving. We want to be modern and efficient in our approach to our work.

And we want to reach out to those people who could use our service but who, for whatever reason, do not yet do so.

We are making strides in these directions – but I cannot pretend that it is easy or quick, when we have both a heavy general caseload and the inevitable fall-out from the flood of payment protection insurance (PPI) cases. When I tell people outside the service that we have received 1.3 million of these, the reaction is always one of incredulity.

We speak of PPI “slackening off”, but cases are still coming in at the rate of 4,000 a week – a much higher number than either we or financial businesses had planned for. This means we continue to face the challenge of managing a heavy PPI workload – with customers waiting much longer than we would like.

When I visit the different parts of the service, I am always impressed both by our people's enthusiasm and by their receptiveness to new ideas and new ways of doing things – indeed, many of those ideas come from the people closest to the work.

The fundamental nature of our work has not changed over the years – we are here to provide a fair and effective resolution to disputes – but the environment has changed.

Consumers' expectations are higher. And the technology at their and our disposal – and the ways of communicating which it enables – has advanced hugely. People want quicker and more informal outcomes than our traditional paper-bound methods make possible.

So we are looking, together with a range of financial services providers, at how we can meet those expectations, whether we can do more preventative and mediating work to resolve disputes quickly before they turn into formal cases, and how we can best fit in with and make use of the social media that are so much a part of today's life.

In that context, I should comment on the less tangible progress we continue to make, which will not be immediately obvious from the data in this review. While keeping the appropriate distance between regulator and ombudsman, we are building ever more constructive relations with the Financial Conduct Authority, to the benefit of both organisations.

We are also working hard, and with success, at closer cooperation with financial services providers that will benefit their customers and lead to speedier outcomes for them. I am particularly grateful for the readiness which businesses have shown to collaborate with us on piloting new and smarter ways of working.

Domestically, too, the year has seen changes, with Caroline Wayman, formerly our legal director, being appointed chief ombudsman and chief executive, following an open and public competition. Under Caroline's leadership a strong executive, with the support of the board, are developing plans which can genuinely be described as exciting to tackle the challenges ahead and to develop a truly modern and customer-focused organisation.

I should like to pay a special tribute to Tony Boorman, who left the ombudsman service last year, after being with us since our inception. Tony's professional knowledge and wisdom were immense, as was his dedication to the service. He had been a principal ombudsman and deputy chief executive, and did an invaluable job as interim chief executive, motivating the organisation with a strong emphasis on performance.

Many of his leading judgements as an ombudsman, on key and fascinating cases, remain classics of their kind.

I should also record the great debt of gratitude which we owe to Julian Lee, who left the board in February after ten years, latterly as chairman of the audit committee. Julian was unstinting with his time and advice, and we have all benefited immeasurably from his wide experience. We shall miss his warmth and wise counsel, but we are fortunate in having secured Gerard Connell as his successor on the board and as chairman of the audit committee.

So I think that we can look back over the past year with some pride. Never with complacency: we all know that the nature of our work means running to stay still – and we want to do a lot more than that. The one certainty is that the coming year will again be one which brings challenges and strains, even if we do not yet know what they are. But I am confident that, once again, we will show ourselves ready and able to handle them.



Nick Montagu

May 2015

**keeping fairness at
our heart – being fair
and feeling fair**



Caroline Wayman



Although 2014/2015 has been our fifteenth year of settling consumer complaints, this is our sixteenth *annual review*. We published our first in March 2000 – before a single complaint had been referred to us. Called *laying the foundations*, it described the previous few months’ preparations for the year ahead – which would be the first year of operation for a new, unified financial ombudsman scheme.

I think looking back to our foundations is a fitting way to introduce this *annual review* of our work in 2014/2015.

Perhaps more so than ever, it’s been a year of developments for our service – developments that wouldn’t have been possible without previous years’ investment.



We were established to settle complaints fairly. So it shouldn't come as a surprise that, today as fifteen years ago, our commitment to fairness underpins every decision we make – from the answers we give in individual complaints, to the choices we make about our people and resources.

While the mix of financial products and services may change over time, year on year we see the same fundamental issues at the heart of complaints. It's clear that, for many people, the wider impact of what's happened – and how it's made them feel – isn't something that money alone can put right. So disputes are unlikely to be resolved simply by asking "how much?" Instead, it's about asking "what's fair?"

We recognise that, in practice, fairness means different things to different people – in different situations and at different times. To ensure our answers remain fair and relevant today – not fifteen years ago – it's essential that we understand what matters to a diverse range of communities.

So this year we've been building and strengthening our relationships with organisations representing all our customers – from trade bodies and trading standards, to local business forums and community advice centres.

By continuing to reach out in this way, we can ensure that we're involved in important conversations about what fairness means now.

And given that a sense of unfairness is at the root of so many of the disputes that reach us, it's vital that both sides have confidence in the fairness of our own approach.

We know that it isn't enough for us just to hand down a solution that *we think* is fair. If we're to help everyone move on, we need our answers to *feel* fair too. For an independent organisation like ours – bringing together parties whose differences we're finding to be increasingly entrenched – this is a growing challenge.

But it's a challenge we're meeting head on. Three quarters of consumers who used us this year said they would recommend us to their friends and family. And the same proportion of complaints handlers from financial businesses felt our decisions were fair and unbiased. These kinds of endorsements aren't given lightly. The fact that they are given speaks to the pride our staff take in giving clear, honest answers that make a difference.

I don't think this is only a result of the investment we've continued to make over the year in developing our people's technical expertise. Perhaps more so, I think it reflects the care we take in listening to both sides – recognising that, as this *annual review* shows, communication breakdown is behind so many of the complaints that reach us.

In resolving hundreds of thousands of complaints each year, we're afforded a window into a huge range of lives and livelihoods. After taking the time to listen – and to understand the feelings and sticking points on both sides of each dispute – we have a responsibility to use our insight to stop the same problems happening again.

Central to this is having strong, open relationships with the regulators. In the Financial Conduct Authority's first few months regulating consumer credit businesses, our insight into payday lending helped to shape its response to that market – including measures to stop the worrying and unfair credit-broking practices that we found. And recognising the impact of claims managers' activities on financial businesses as well as on consumers, we continued to share information with their regulator – which has now issued new rules to ensure higher standards.

**providing
insight to encourage
fairness**

We were again called on many times by policymakers this year – on the strength of our unique, independent insight into the nature of the relationships between financial businesses and consumers. I had my first appearance as chief ombudsman before a parliamentary select committee, explaining our perspective on fairness in financial services. And our conversations with the government – bringing our fifteen years' experience of settling complaints out of court – helped to inform its strategy for implementing the EU directive on “alternative dispute resolution” (ADR).

Of course, our success in resolving complaints also depends on our positive relationships with the businesses we cover – and this year, we've continued to work through wide-reaching issues at a strategic level across the financial services sector.

But we know that it's at the front-line that our insight can make a difference every day – in hundreds of thousands of individual situations. So over the year, we met complaints handlers, trade associations and small businesses serving local communities – to share experiences and answer their questions directly.

97% of people who came to our free, practical workshops told us they now have a better understanding of our fair approach to complaints – and I'm confident that many problems that might otherwise have been escalated to us were fairly resolved without the need for our formal involvement.

Our commitment to working openly goes beyond just having face-to-face conversations – to ensuring that our fair approach to complaints is permanently clear and accessible. We've now made 60,000 of our ombudsmen's decisions available on our website. We've continued to update our comprehensive online technical resource – setting out our long-standing approach to problems involving private medical insurance, powers of attorney and packaged bank accounts.

And in eight editions of our newsletter, *ombudsman news*, we've offered pragmatic support on issues ranging from lifetime mortgages to alcohol exclusions in travel insurance.

be trusted and respected – as the people who listen and know what to do

Sharing our insight is one way of earning people's trust. It's also critical that we have, and are seen to have, the right knowledge and skills to give fair answers – whatever the nature of the situation we've been called on to resolve.

As this *annual review* explains, we've continued to invest in our people's knowledge this year – something we know is central to our stakeholders' confidence in us. This included sponsoring hundreds of professional qualifications and supporting people's continuing professional development.

But simply *having* knowledge isn't enough. So this year we continued to review and improve the way our staff *share* their knowledge. As part of this, we've established new ways of working that ensure we're directing and applying our expertise in the most effective way for each individual situation.

And knowledge is about more than specific facts. All too often, we find that a consumer's tentative question to a business has escalated to a "case" with us – because the business's reply, while confirming the technical position, simply hasn't got to the heart of why their customer is unsure or unhappy. That's why we've continued to put equal weight on supporting our people in listening to and understanding different perspectives – and in reconciling these perspectives with fair, practical answers.

I'm reassured that the businesses we cover continue to trust us to reach the right balance of expertise and pragmatism. Of the complaints handlers we asked this year across the financial services sector, three quarters agreed that we get to the bottom of complaints. And our technical advice desk responded to well over 21,000 enquiries from people working in complaints – asking for our informal steer on how to put a problem right.

And it's also reassuring that consumers seem to share this confidence. In our research this year, seven in ten members of the public said that they trusted us. At a time when attitudes towards financial services – as well as “official” bodies – remain uneasy, this is particularly important.

**be recognised
as well-run and
efficient**

The wide range of financial products and services we cover – and our reputation as the people who know what to do – means we need to be ready to respond to whatever number and nature of complaints and concerns people bring to us.

In our plans for the coming year, we explain that these complaints and concerns arise from the course of everyday life. And the fact that everyday life is incredibly difficult to predict accurately has to be reflected in the flexibility of our plans.

But we know that the free service we provide to consumers has an upfront cost each year to financial businesses – who quite rightly expect us to show that we're providing value for money.

And as a business ourselves, we need to manage our finances in an accountable and sustainable way.

In 2014/2015 we froze the overall levy paid by the businesses we cover, and extended our group-account arrangement to a further four financial groups. And recognising that we receive far fewer complaints from customers of smaller businesses, we once again decided it was fair only to charge a case fee for the 26th and each subsequent complaint.

The cost of our service to the financial services industry is part of the cost of consumer confidence. And I'm pleased to say that, overall, the confidence that we provide cost the industry 26% less in fees in 2014/2015 than in the year before.

We'll continue to keep our funding arrangements under review – recognising that fairness must be central to these types of decisions, as well as to our decisions about financial complaints.

Of course, the new ways of working we've been developing over the last few years have our customers at their heart. Putting things right sooner rather than later can make a difference to lives and livelihoods – whether the person waiting for our answer is a small financial business or a consumer with an outstanding medical claim.

But I hope that, from the many examples in this *annual review*, the wider benefits will be clear. By getting involved in conversations taking place on platforms like Twitter and web forums, we've been able to clear up confusion quickly – or help get the parties talking to each other – avoiding the need for our formal involvement and all the costs that brings.

Like the businesses we cover, we must also ensure we're running our organisation responsibly.

Shortly before we published last year's *annual review*, all our case handlers began using electronic case files – making 2014/2015 our first full paper-free year. And mindful of our wider environmental impact, we moved most of our staff under one roof in Tower Hamlets – after our home for the past fifteen years, South Quay Plaza, was bought for redevelopment.

We know that PPI still presents challenges for us. Despite several years' hard work on our part putting right the large-scale fallout of mis-sold policies, some people are still waiting longer for our answer than they – or we – feel is acceptable.

As we show on page 83, in 11% of cases this means our PPI customers are waiting for over two years. And based on the cases we've settled this year, we anticipate that many of the 250,000 cases that we're yet to resolve will be complex and entrenched.

But through focused investment of our time and resources – and honest conversations – we continue to make strong headway. This *annual review* explains the steps we've taken to make sure that consumers, businesses and claims managers are cooperating with us and with each other – so that everyone can finally move on from PPI.

**making sure
we reach and help
those who need us**

Importantly, we haven't let the unprecedented scale of PPI distract us from identifying and putting right unfairness elsewhere. Unlike financial businesses and claims managers who can choose their customer base, we're a service for everyone in the UK. So our commitment to reaching and helping those who need us is central to how we go about our work – as well as to how we engage each year with the outside world.

Developments in the “consumer landscape” over recent years tell a number of stories. In some respects, people are interacting with services in increasingly individualised, informal ways – which for financial services, could mean anything from mobile banking to complaining on social media. And instead of “traditional” sources of information, many people are instead turning to alternative forums to raise concerns and to find common-sense answers.

For the ombudsman – as well as the businesses we cover – keeping pace with technology isn't only a question of efficiency. It's simply expected by our customers – and it's critical to our remaining an inclusive, accessible service.

Since January 2015, approaching 10,000 people have told us about their complaint directly through our online digital platform. Of the complaints we received this year about payday lending, we resolved one in five using only our webchat service. And we continue to take part in conversations about fairness that are happening everyday in all sorts of online communities.

But at a time when levels of financial hardship remain stubbornly high – and a small but significant number of people remain “offline” – not everyone is able, or wants, to engage digitally with the businesses and services they use. This was again evidenced this year by the steady numbers of people who arrived at our office in person with carrier bags of paperwork.

And although enquiries to our consumer helpline remain at record levels, we know that certain groups and communities – for various reasons – are far less likely to know about and use our service. Behind every “referral” to us is an individual story about fairness – but equally important are the problems that we *don’t* see. It’s vital that we find out how the people who *aren’t* using us are articulating and responding to the problems they face – so we can understand where and how we can help them.

For this reason, our outreach team again met people at the front line of communities across the UK – at events ranging from practical workshops for trusted local advisers, to drop-ins with MPs at foodbanks and supermarkets. And we again appeared thousands of times in regional and community publications – putting our role in the context of local lives and livelihoods.

As a result of this ongoing work, more than four in five people have some awareness of us – compared with three quarters this time last year. Among certain groups of consumers – where we’ve focused our outreach activities – levels of awareness have risen by almost 40%.

For their part, our employees continue to represent the diversity of UK consumers – and have continued to be ambassadors for our service within their own diverse communities.



remembering what matters

Our commitment to reaching people who need us isn’t only about being there when things go wrong. Significantly, awareness of a free ombudsman can encourage people to engage with financial services in the first place – and to have the conversations they need to resolve problems themselves.

So while the charts and figures in this *annual review* give a useful statistical snapshot of different areas of our work, it's important to take a wider view – to understand what they're saying about consumer confidence, and about what fairness looks and feels like today.

This is particularly relevant in the year that, thanks to the European Directive on Alternative Disputes Resolution (ADR) that comes into force in the UK in July 2015, European businesses across all kinds of sectors will be able to offer their customers a way of resolving disputes “out of court” – fairly and informally – like the service we've been offering financial businesses and their customers for the last 15 years.

Since 2011 our workload has been dominated by PPI. And looking at this year's numbers, it's clear that this will be the case for some time to come. But I hope this *annual review* shows a forward-looking organisation – one that knows that heritage alone isn't enough to maintain confidence, and that hasn't let itself be defined by any one particular challenge.

In fact, I think we're an organisation that's managed to turn challenges into strengths – with more expert staff than ever before, and new ways of working that meet our customers' high expectations of the services they use. With fairness at our heart, I'm confident that we'll continue to meet these expectations in months and years to come.



Caroline Wayman

May 2015



the complaints we received

our consumer helpline

Every year we receive millions of enquiries from consumers. But not everyone who contacts us is ready to make a complaint. And it's clear that, while some people feel something's unfair, they're struggling to articulate the problem.

By addressing people's questions early on, in many cases we can avoid a "formal" complaint being referred to us – or to the business concerned. The types of early answers and reassurance we give include:

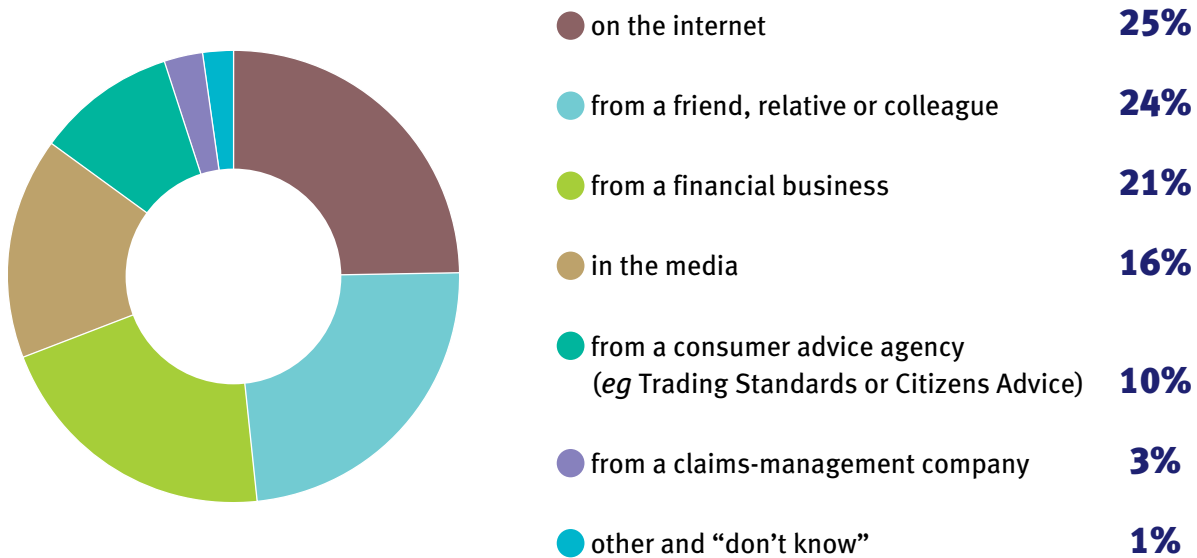
- Where people are simply unsure about financial paperwork or processes, giving a jargon-free explanation to put their mind at rest.
- Explaining how to get started with a complaint – confirming a particular business's contact details, and when we can "formally" step in.
- Talking things through with people who feel intimidated by the formal process of complaining – and if they want us to, contacting the business for them to get things started.
- Clarifying the role of the ombudsman – and the difference between us and the regulator.
- Giving people the knowledge they need so they can take things forward themselves – including directing them to our website or other online information.
- Offering practical suggestions about how to sort things out with the business.
- Helping people understand any offer they've been made – and giving an impartial steer on whether it seems fair.
- Explaining the rules that currently apply to complaining – for example, around time limits.
- Identifying what wider support someone might need – and where we can't help, suggesting other organisations or ombudsman schemes who might be able to.

Our research suggests that the primary reason that people decide not to pursue a complaint is because they feel it would be too stressful. But we also know from feedback that just telling someone else about a problem – and talking things through – can give people the confidence they need, to sort things out.

Every year our consumer helpline replies to millions of enquiries by phone, email and "traditional" post – reflecting the diversity of people's lifestyles, needs and preferences. This means that each working day, we replied to an average of around 5,000 phone calls, letters and emails from consumers.

While enquiries to our helpline continued at the high levels we've seen over the past few years, we did see a slight decrease overall this year. This reflects the fact that, rather than phoning our helpline, people are now using a number of different channels to contact us – like social media and webchat. And the rise in the number of visitors to our website increased this year suggests that many people prefer to look for information themselves – instead of asking us directly.

how consumers who contacted our consumer helpline first heard about us



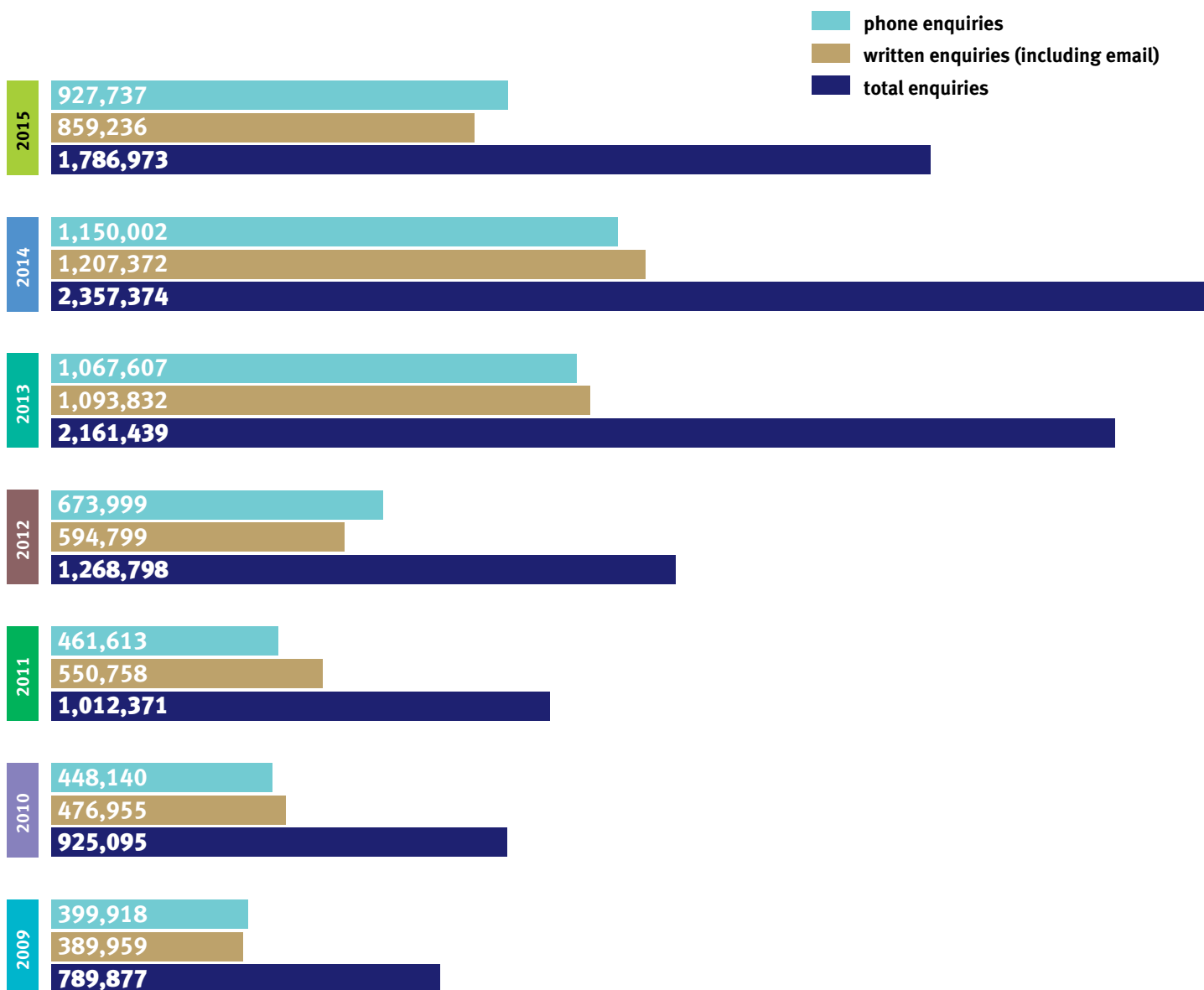
We ask people who contact our helpline how they heard about us – so we can understand where we may need to focus our awareness-raising work. This year we found that people were most likely to have heard about us on the internet – or from a friend, relative or colleague. But slightly fewer people said they'd heard about us from a business.

There's more information about how consumers find out about us in the chapter *who complained to us*.



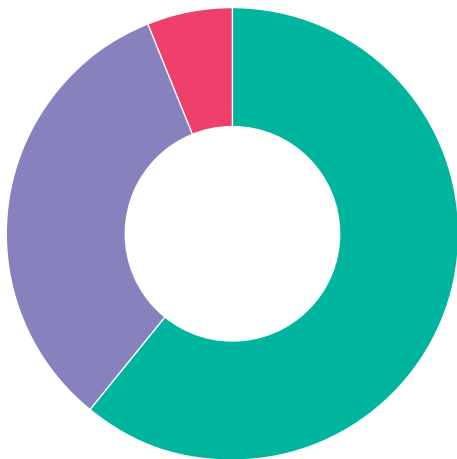
the complaints we received

the number of consumers who contacted us



year ended 31 March

the phone numbers people used to contact our helpline



● 0800 023 4567	61%
● 0300 1239 123	33%
● 0845 080 1800	6%



It's extremely important that people can reach us when they need to. Not only can talking things through make a situation feel less stressful, but our research shows that our early involvement can be a key factor in preventing a "formal" complaint. This year 95% of the 35,000 people we asked said it had been easy to find out how to contact us.

We offer three different numbers for consumers to use to call our helpline. We have three numbers because numbers that are low-cost or free from all types of phone contract have only gradually become available over the years.

The proportion of people phoning our 0800 number remained steady this year. This number is usually free to call from a landline – and six in ten of the people we spoke to had phoned us from it.

As we mentioned in last year's *annual review*, the telecoms regulator, Ofcom, is expected to make all calls to 0800 numbers – including calls from mobiles – free from July 2015. So we may see an increase in calls to this number in future.

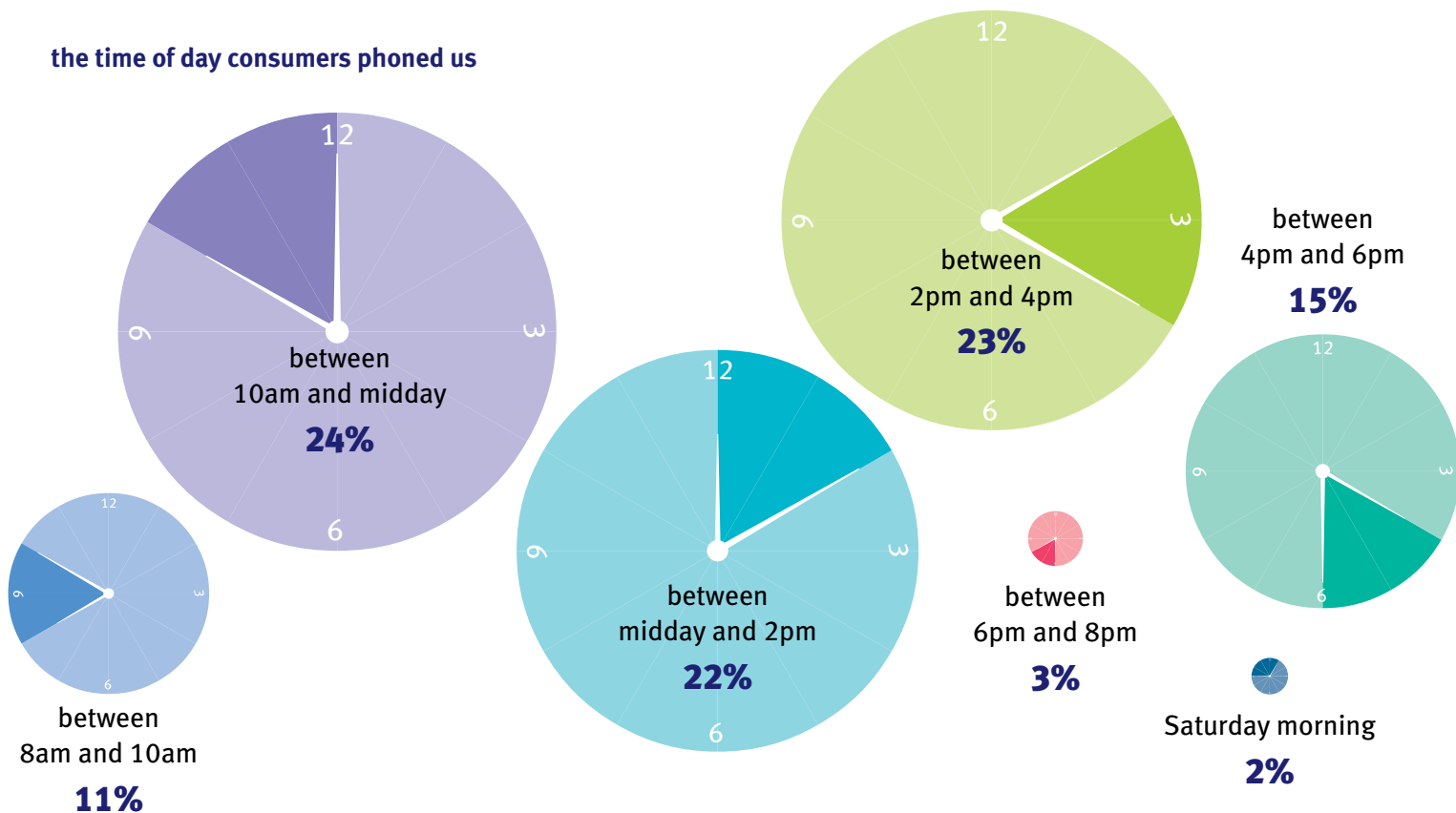
At the moment, our 0300 number is less expensive for mobile phone users, and free on many tariffs. Over the year calls to this number increased slightly – alongside the number of calls we received from mobiles.

When we launched our free 0800 number five years ago, we stopped promoting our 0845 number – an older type of "non-geographic" number. Calls to this number fell by a third to 6% this year. We continue to remind organisations who are still giving it out to update their records – so consumers don't run up unnecessary costs.



the complaints we received

the time of day consumers phoned us



We recognise that people's lives and livelihoods are increasingly varied – and part of providing an accessible service is being available for our customers at a time that's convenient for them. Over the years, we've increased the opening hours of our consumer helpline – from traditional "office" hours, to 8am until 8pm on weekdays, and then again to include Saturdays until 1pm.

Being mentioned on television or the radio can cause sudden sharp increases in calls – as people realise they could have a problem and want to ask us about it straight away. To give us the flexibility to handle fluctuations in call volumes, we use call-centre planning tools. And at the busiest times, we make sure as many of our staff as possible are dealing with phone calls – rather than written enquiries.

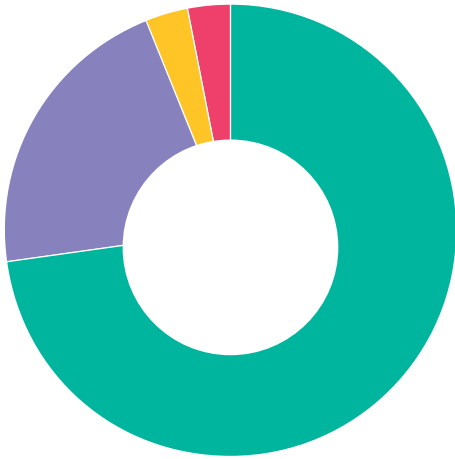
While the busiest time of the day can be hard to predict, we generally receive the most calls on Mondays between 10am and 12 midday. This year we received up to 525 phone calls an hour at this time. It's possible that Mondays are generally the busiest days because people use the weekend to think about their problem and sort out all their facts and paperwork.

In contrast, the quietest time was the last two weeks in December. While it's understandable that many people wouldn't want to get involved in a complaint over Christmas, our website was still visited by more than 1,400 people on Christmas Day 2014.

Monday 3 February 2015 was the busiest day for our helpline this year – following significant media interest over the weekend around how some businesses had been offering redress for mis-sold PPI. We received 4,071 phone calls alone that day – alongside post and email enquiries.

**we received
4,071 phone calls on
our busiest day**

how people phoned our consumer helpline



- from a landline phone **73%**
- from a mobile phone **21%**
- overseas/untraceable/other **3%**
- calls made over the internet **3%**

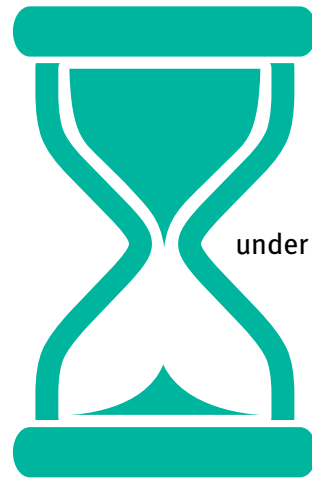
There was a 17% increase in calls to our consumer helpline from mobiles this year – reflecting the fact that a growing number of people don't use, or even have, a landline phone for social or business purposes.

2,567 calls were from people using a payphone – a fifth less than last year. But this still suggests that a number of people either don't have their own phone or feel they need the privacy of a phone box to talk about their problem.

2,567 people called us from payphones

On the other hand, calls made over the internet – through services like Skype and online messaging – increased by a third this year to 26,760. Ofcom has reported that the average UK adult spends almost nine hours a day online – so it's not surprising that this is reflected in how people contact us.

the length of calls to our consumer helpline



between 5 and 10 minutes **25%**



over 20 minutes **6%**



the complaints we received

Many of the people who we speak with have already spent a long time on the phone with the business involved trying to sort out their problem. For some people, this experience is part of the reason they want to make a complaint. So it's important that we deal with enquiries as efficiently as we can – to avoid adding to an already stressful situation.

We aim to answer 80% of phone calls to our consumer helpline within 20 seconds. This is a widely-accepted standard for organisations receiving the volume of calls that we do.

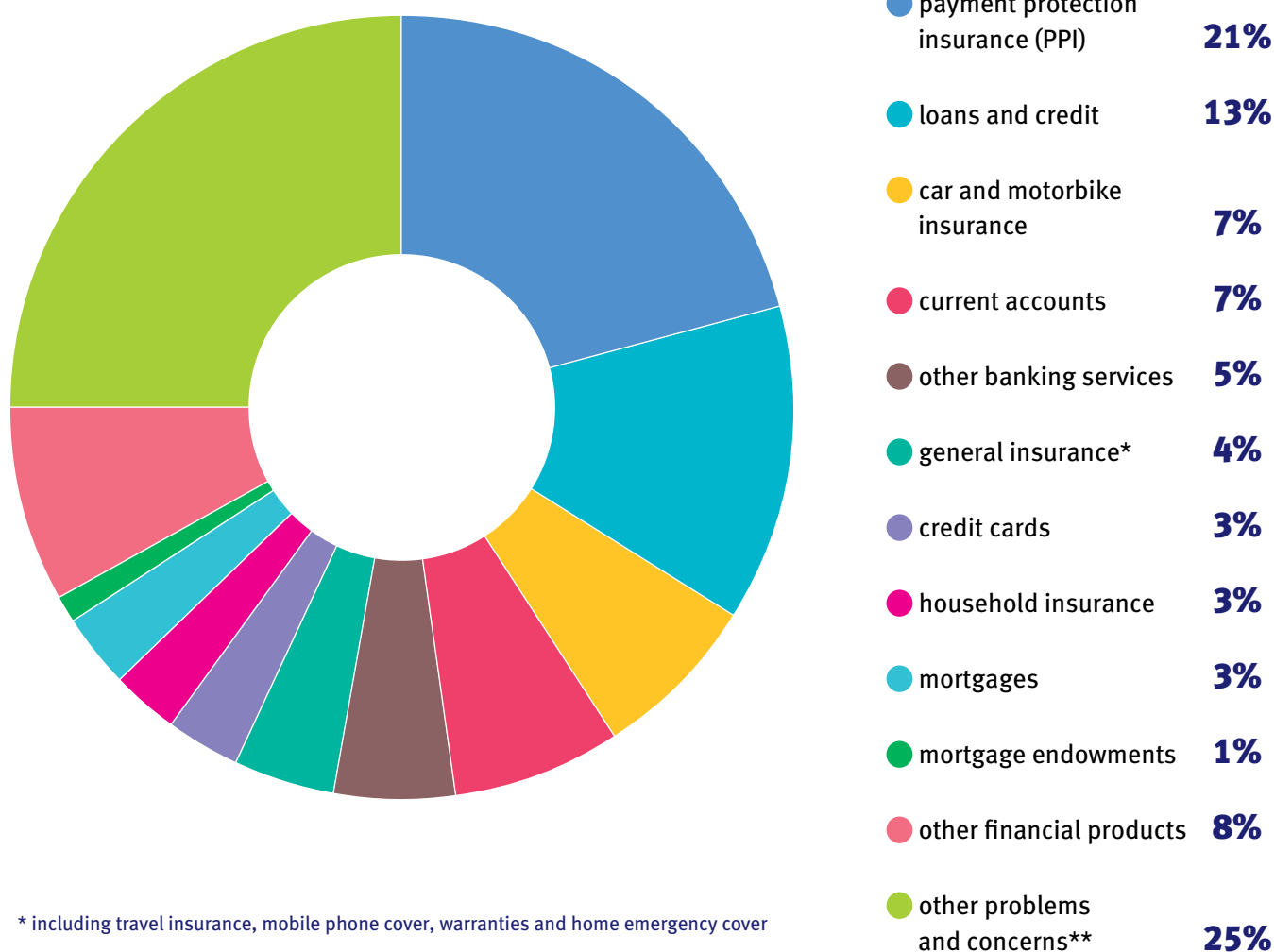
Looking only at calls about PPI, we answered 84% of these within 20 seconds – up from 76% in the previous year. And we answered 79% of calls about everything other than PPI within 20 seconds.

86% of 35,000 consumers we surveyed over the year said they felt we answered their calls promptly.

This year the majority of our calls lasted under three minutes – reflecting the fact that many people are phoning us for simple tips to help them get started, like who they need to complain to. We can quickly provide these details – so the consumer can move things forward themselves.

But other people call with more complex situations to discuss. Our front-line staff are experts in tailoring the way they communicate – letting the person who's calling say everything they need to, while asking the right questions to fully understand the whole picture. This is important – as we sometimes find that there's a far bigger issue underlying a simple initial question.

what consumers phoned our helpline about



* including travel insurance, mobile phone cover, warranties and home emergency cover

** other problems and concerns that people don't know where else to take (for example, debt-related worries, or confusion about what steps to take if something has gone wrong)

When you first phone an organisation, being confronted with long lists of options can be frustrating. But as we cover an increasing number of products and services, we need to get people's calls to someone with the right knowledge to answer their question. So we ask callers to our helpline to choose one of four simple options to give us a general idea of what their call is about.

During the year our helpline continued to receive a large number of enquiries about PPI. But these made up a lower proportion of all the enquiries we received compared with last year. The relative proportions of enquiries about all other financial products remained broadly similar to previous years.

The types of enquiry that we did see more of this year were ones that didn't fit into any particular category of financial product or service. Instead, many of these calls were from people who weren't yet ready to make a formal complaint – but who were confused or frustrated about something they'd experienced.

As we explained earlier in this chapter, even clarifying jargon or talking through paperwork can be enough to stop a question escalating into a complaint.

And by letting people explain how they're feeling and why, we can identify any support they need that we can't offer – and put them in touch with charities, public services and other ombudsmen who can help.

the value of our early involvement

As we explained earlier in this chapter, talking to us early on can save people the time, stress and inconvenience of having to make a formal complaint. We carry out research each year to make sure our early involvement is effective – and valued by the people who relied on us for an answer. This year we found that:

- Nine in ten people who contacted our helpline said we'd clearly explained what would happen next with their complaint.
- 85% said they were happy we'd shown an interest in their enquiry – with many people telling us they felt they'd been "fobbed off" by other organisations.
- Three quarters felt that the first person they spoke to here actually knew enough to answer their questions.

In 2014/2015 only around one in five potential complaints initially raised with our consumer helpline went on to become a formal complaint. So we can make sure our early involvement continues to be helpful, it's important that we find out what happened to consumers who didn't ask us to step in again later down the line.

Our latest research shows that half of consumers who phoned our helpline – but didn't make a "formal" complaint to us – resolved their problem themselves. 99% of these consumers told us that our early involvement had helped them to do this. Of the half of consumers who hadn't sorted out their problem, another half said they were still talking to the business – and might ask us to step in if this didn't work.

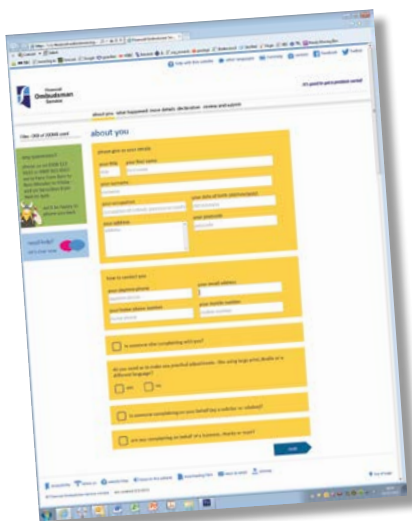
But this still left some consumers who told us that they'd decided not to pursue their complaint any further – in most cases because they felt it would be too stressful. We explain the work we do to find out about people's attitudes to complaining – including the reasons they might choose not to complain – in the chapter *who complained to us*.



the complaints we received

contact through our website

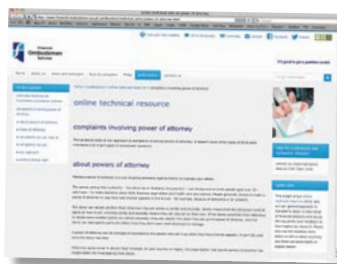
During the year an increasing number of consumers got in touch with us through our website. People have been able to download a complaint form and email it to us for many years. But in January 2015 – after a period of testing and feedback – we also introduced an online version of our complaint form so that people can send us their details instantly.



So far, approaching 10,000 people have already referred their complaint to us online. We continue to gather feedback from people who have used our form already – to improve it and make sure it's easy to use.

We explained in last year's *annual review* that we had been offering a sample of visitors to our website the choice to talk to us through webchat. Many of these people told us that they liked this discreet, informal option – and 2014/2015 was the first year that all visitors to our website could contact us this way. We explain later in this chapter why we think webchat is particularly suited to sorting out payday loan problems.

We recognise that not everyone wants to talk things through with us – and instead might want to try to answer their question themselves. So this year we continued to update our website with tips, case studies and in-depth guidance about a range of money matters.



During the year more than 13,000 people visited our website each day. Weekdays between 12 noon and 1pm continue to be our busiest times.

The page where people can download our complaint form and PPI questionnaire continues to be one of the most visited parts of our website. This year people downloaded a total of 467,882 complaint forms and 960,803 PPI questionnaires. And our *annual review* was downloaded nearly a quarter of a million times during May 2014 alone.

popular searches on our website

bank charges
PPI compensation
mortgage
can't afford loan
finance agreement
payment plan
pension complaint
credit card debt
free phone
contact number
debt help
ombudsman news

Other most-visited parts of our website included our guidance about “how to complain” (as well as how to complain about PPI), our contact details and our careers page.

There is more information about our website – and who visits it – in the chapter *who complained to us*.

reaching everyone who needs us

We know from experience that certain groups of people are less likely to complain than others – either to us or to the business involved.

And while the people who contact our consumer helpline broadly reflect the population as a whole, some groups of consumers are less likely than others to take their complaint any further.

In particular, we know that younger people and people from lower income groups are generally less likely to go on and make a formal complaint after they’ve been in touch with us. We explain more about the research we do to find out why this might be in the chapter *who complained to us*.

As a service for everyone in the UK, we need to identify and remove any barriers there might be to using us. So we continually review the ways we engage with people – to make sure we’re reaching everyone who needs us, and in a way that suits them.

For example, we know that some people are nervous about phoning us directly. But they may be more comfortable if they have someone else to support them – such as a trusted adviser in their local community. If this is the case, we can hold a three-way call between a consumer, an adviser and our helpline.

While most people are comfortable with talking to us directly, it’s important that we offer a range of channels for doing so – for people to contact us in a way that suits their individual lifestyles, circumstances and commitments.

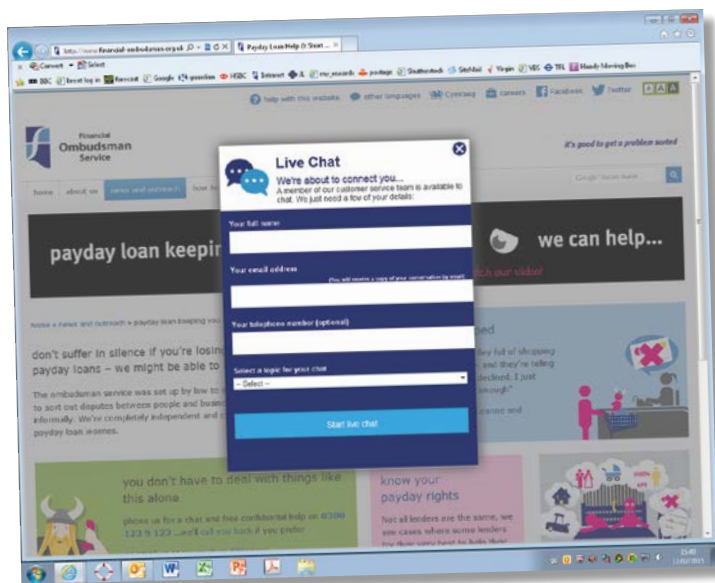
As we explained earlier, following a successful trial we began using webchat more widely this year. In particular, we found it was an effective way of sorting out people’s concerns and complaints about payday loans.

Given that these types of loans can be put into people’s bank accounts within hours, it’s understandable that the current timeframes for complaining formally can feel inappropriate. But more importantly, many people who contact us with payday loan problems are already in financial hardship. So aside from simply being frustrating, waiting a matter of weeks could have very serious consequences – and in the worst cases leave people without enough money to live on.

For these reasons, we’ve been increasingly working with the businesses involved to sort out payday lending complaints over the phone – rather than by exchanging documents by post and email, which can take a long time.

we’ve been increasingly working with businesses to sort out payday lending complaints over the phone

the complaints we received



We also recognise that some people trust other consumers more than “official” organisations – and prefer to find information they need by asking questions within their online communities.

So we work with some of the popular online money forums – to make sure we understand what’s worrying people and so we can answer any unresolved questions.

In a fifth of all the complaints we received about payday loans this year, we were able to quickly sort out the problem with the consumer using webchat alone. Many people we spoke with told us that they were very embarrassed about getting into financial troubles – and appreciated this discreet way of contacting us.

We continued to engage with consumers on social media this year. For example, we ran a Twitter day with StepChange and the Money Advice Service – answering consumers’ questions and concerns about payday loans and giving practical tips for sorting out money problems. There is more information about other ways we use social media

in the chapter *who complained to us*.

We know that not all problems are suited to these informal channels – particularly those that are very complex and require a detailed investigation. But consumers’ feedback suggests that many people feel more comfortable dealing with problems informally.



Payday loan problems giving you sleepless nights? Get it sorted! We’re joined by @StepChange & @YourMoneyAdvice 10am-12pm to answer your Qs

StepChange
Debt Charity

meeting people's individual needs

We always try to make using our service as easy as possible – by minimising “procedure” and paperwork. But some people who contact us still feel very nervous or unsure about making a complaint – and may have particular needs that contribute to this.

In these situations, one of our specially-trained casework advisers can help the consumer through the process of using our service.

The following case studies describe the extra support we can give – and how we can tailor our service to people's individual needs and circumstances.

not getting anywhere

Mark got in touch with us after his car had been stolen. After talking things through, we established that he was having trouble talking to the insurance company – because he had a mental health condition that meant he often became anxious in unfamiliar or stressful situations, like when talking to people he didn't know.

We asked Mark if he would like us to speak to someone he trusted, rather than speaking to him directly – so he wouldn't experience the same anxiety. He said he would prefer to try to deal with things himself. So instead, we talked about how we could make the things easier for him.

We agreed with Mark that he would give us a sign whenever talking to us was becoming too much – so we would know to stop the conversation for the time being.

stranded at home

Brian had broken his tablet computer by dropping it on his kitchen floor. He'd tried to make a claim on his home insurance – but had been told by his insurer that his policy didn't cover accidental damage like this.

Brian told our adjudicator that he thought he'd paid extra for the additional cover. He told us that he was living with head injuries and was housebound – and relied on his tablet computer to make care arrangements, do his shopping, and keep in contact with friends and family. Without it, he was feeling extremely isolated and stressed.

The insurer was insistent that they didn't have any records of Brian having the extra cover. Recognising the impact the problem was having on Brian – and the importance of resolving it very quickly – the adjudicator arranged for an ombudsman to get involved straight away.

Together, the adjudicator and ombudsman established that Brian hadn't been given clear enough information about the cover he was buying. The adjudicator immediately rang the insurer to explain the decision – and the insurer arranged for Brian's tablet to be replaced the next day.

the complaints we received

other formats and languages

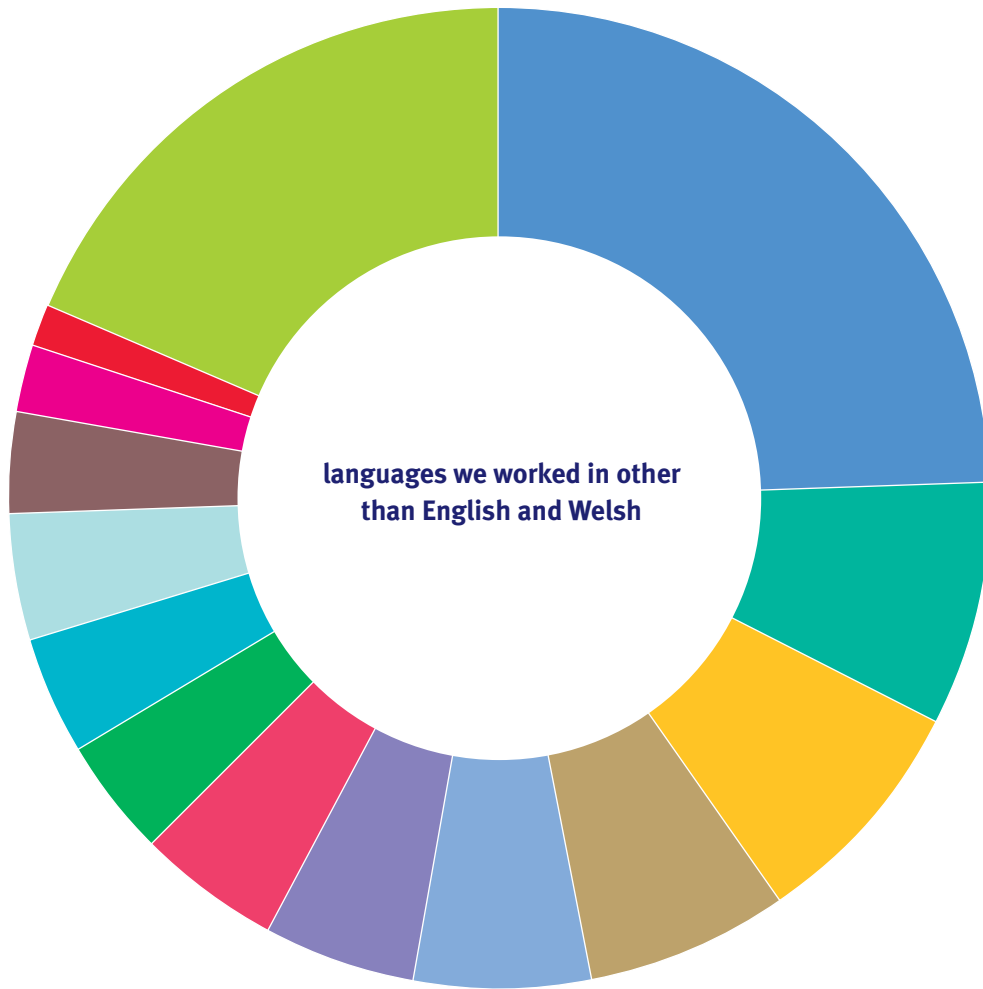
We can adapt the way we communicate with people by using a range of different formats and languages, including:

- An instant over-the-phone interpreting service to talk to people in languages other than English.
- Software that allows our website to be translated into 72 written and 52 spoken languages.
- Online video and audio information for people who prefer these formats to text.
- Text Relay services and British Sign Language videos.

- An instant online British Sign Language interpreting service to take calls from BSL users.
- Information in alternative formats such as large print, Braille and CD.
- Simplified text versions of all of our letters and factsheets for people with learning difficulties and disabilities.

Financial services providers in the UK are increasingly international – and have customers all over the world. Reflecting this, each year we receive a significant number of complaints from people living overseas – as well as in the UK – whose first language isn't English. In total, we communicated in 54 languages other than English in 4,127 cases.

Chinese
Turkish
Punjabi
Urdu
Polish
Portuguese
German
Bengali
French
Spanish
Italian
Russian



● Polish	24.5%	● Bengali	4%
● Chinese	8%	● German	4%
● French	8%	● Italian	4%
● Spanish	6.5%	● Punjabi	3.5%
● Turkish	6%	● Russian	2%
● Portuguese	5%	● other European languages	1.5%
● Urdu	4.5%	● other languages	18.5%

the complaints we received

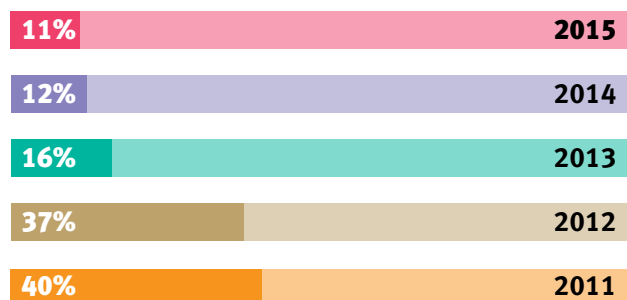
new complaints referred to our casework teams

We work closely with businesses to help them to deal with complaints fairly and thoughtfully – considering the impact of what’s happened for each individual customer. In the chapter *our insight and outreach*, we explain how we support businesses to resolve problems without our formal involvement.

But businesses and consumers can’t always sort things out between themselves. Under the regulator’s rules, businesses have eight weeks to respond once a consumer has said that they’re unhappy. And if the consumer doesn’t feel the business has put things right fairly, they can refer the complaint to us.

Consumers can also ask us to step in if eight weeks have passed and they haven’t received a final response. In 11% of the complaints we took on formally during the year, the businesses involved hadn’t given a final response within eight weeks. This figure has improved again – from 12% last year.

% of complaints where the business had *not* sent their customer a final response within eight weeks



year ended 31 March

We explain earlier in this chapter how, with the cooperation of businesses, we’re working increasingly flexibly – to sort out problems more quickly than the timeframes set out in the complaints-handling rules.

Under these rules, businesses are required to include our consumer leaflet, *your complaint and the ombudsman*, with their final response letter. This year 21% of people who contacted our consumer helpline said they heard about the ombudsman service from the business they complained to.



Over the year we distributed more than million copies of our leaflet. We charge businesses for bulk supplies – but they can print it themselves under a licence from us. We provide copies free of charge to consumer advice agencies, libraries and community centres – in a wide range of languages and formats to meet the needs of different communities.

We continue to review our consumer leaflet – to make sure its design and content make our independent role clear. And disability experts Shaw Trust support us in making sure our leaflet remains accessible.

disability experts
Shaw Trust support us in making sure our leaflet remains accessible

number of new complaints

Many people are able to sort out their problem themselves after contacting our consumer helpline. But some people who contact us have already tried unsuccessfully to resolve things – and now want us to step in more formally.

When a consumer asks us to look into their complaint, we ask them to fill out our complaint form – to give us a few personal and practical details, and to help us understand what’s happened. Consumers can:

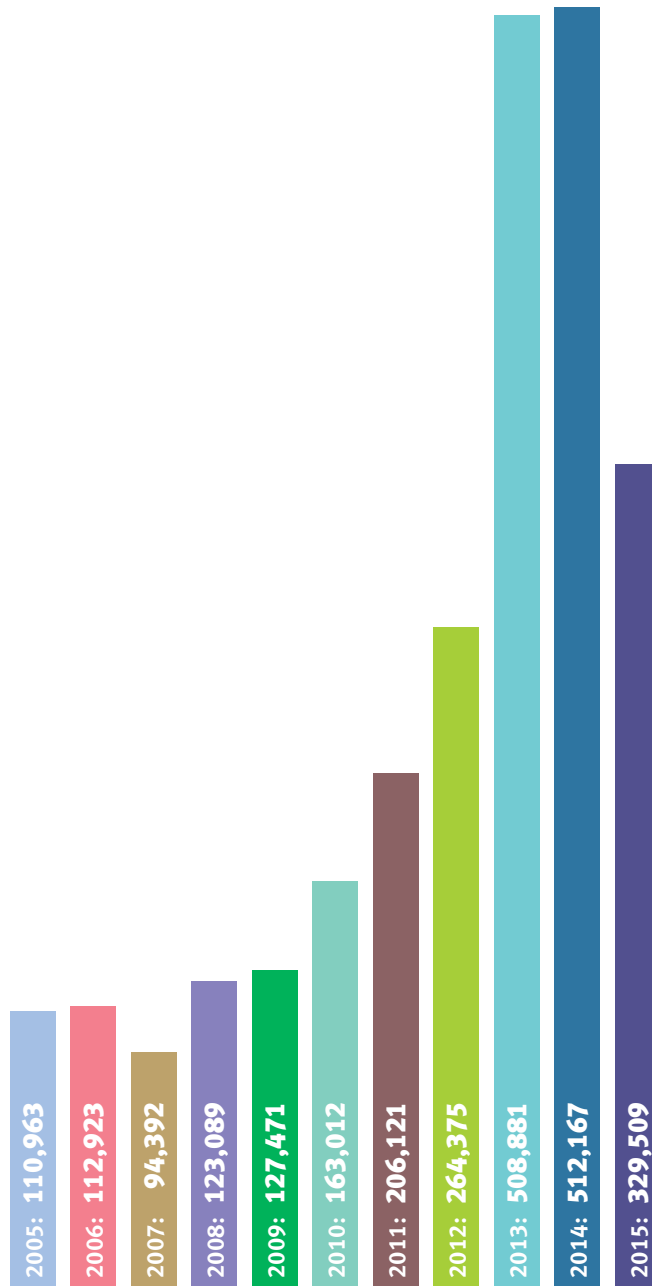
- give us their details over the phone so we can help fill out the form
- send us their details directly through our website
- download the form from our website and send it back to us.

Once we have these details – and have checked the complaint is something we cover – our helpline can pass the complaint to our casework teams for investigation. In 2014/2015 our consumer helpline passed on 329,509 new complaints – out of the 1,786,973 initial enquiries they received.

As we expected, we received fewer complaints about PPI this year – 204,943 altogether.

Other trends we saw this year included:

- An increase in the number of complaints about payday loans (up 46%) – and four fold increase in the number of complaints about “packaged” bank accounts.
- An increase in the number of complaints about credit broking (up 87%) and debt collecting (up 51%).
- Fewer complaints about credit cards (down 19%).
- Complaints about investments and insurance remaining at broadly similar levels to the last two years.

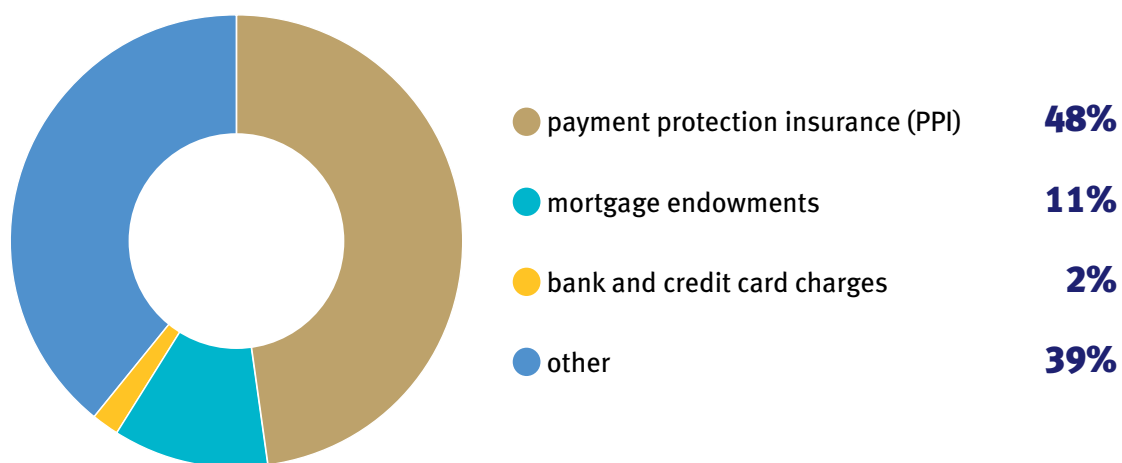


year ended 31 March

the complaints we received

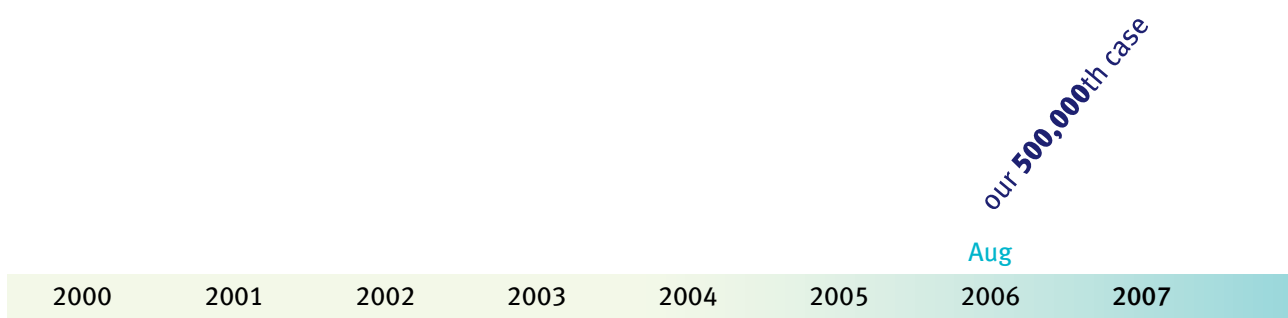
the complaints we received

the most complained-about financial products since we were set up



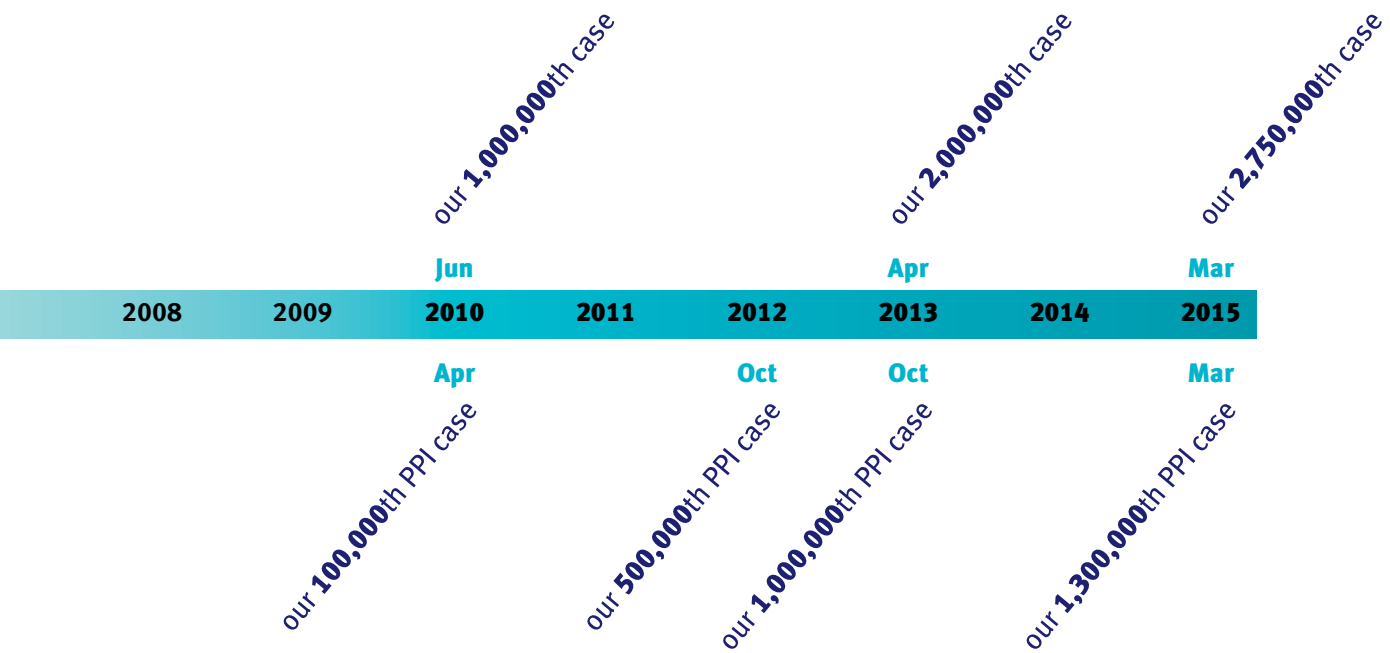
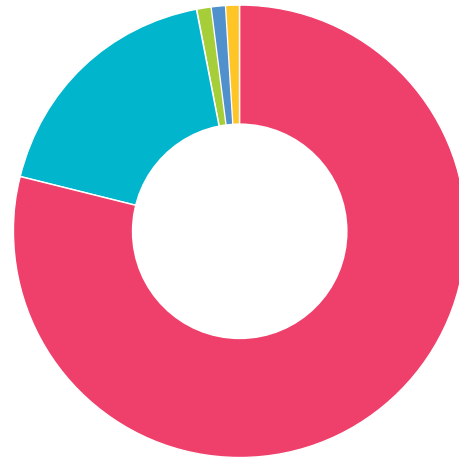
Since we were set up in 2000 consumers have referred a total of 2,787,651 cases to us – of which 61% have

involved just three issues: mortgage endowments, bank and credit card charges, and PPI.



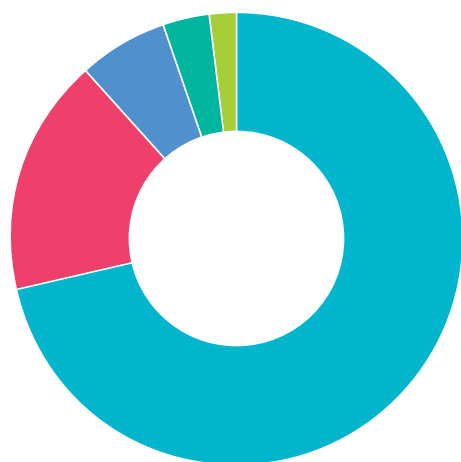
how PPI complaints were brought to us

- complaints made on behalf of consumers by claims-management companies **79%**
- complaints made by consumers themselves **18%**
- complaints made on behalf of consumers by professionals like lawyers and accountants **1%**
- complaints made on behalf of consumers by friends and family **1%**
- complaints made on behalf of consumers by free consumer advice agencies (eg Trading Standards and Citizens Advice) **1%**
- complaints made by smaller businesses **less than 1%**



the complaints we received

the complaints we received



how complaints other than PPI were brought to us

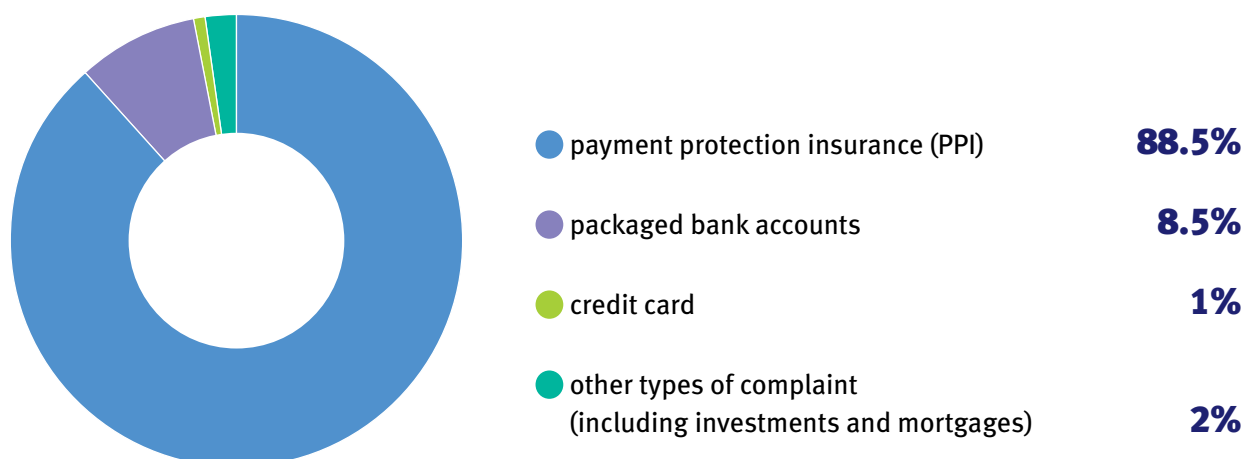
- complaints made by consumers themselves **72%**
- complaints made on behalf of consumers by claims-management companies **17%**
- complaints made on behalf of consumers by friends and family **6%**
- complaints made by smaller businesses **3%**
- complaints made on behalf of consumers by professionals like lawyers and accountants **2%**

When looking at complaints about everything except PPI, more than three quarters of cases were brought by consumers themselves.

In a small number of cases consumers were represented for free by someone they knew – for example, a friend or family member, or a representative from a local charity or Citizens Advice.

in a small number of cases consumers were represented for free by someone they knew

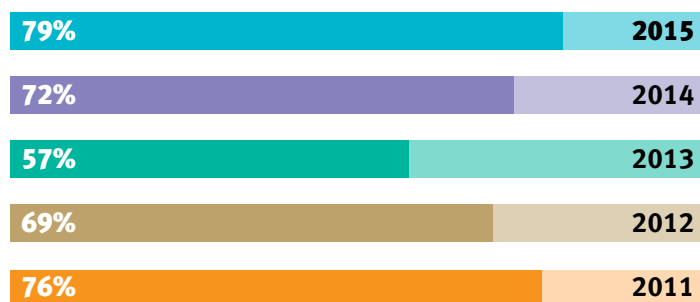
types of complaints referred by claims-management companies



The proportion of complaints brought to us by claims managers increased during 2014/2015. This reflects the fact that claims managers continue to advertise their services aggressively in some areas – particularly PPI and packaged bank accounts.

Ten claims-management companies accounted for 47% of complaints where consumers were represented by claims managers. The other 53% of cases involved around 500 other claims-management companies.

% of PPI complaints referred by claims-management companies



year ended 31 March

79% of the 204,943 new PPI cases during the year were brought by claims-management companies (72% during the previous year).

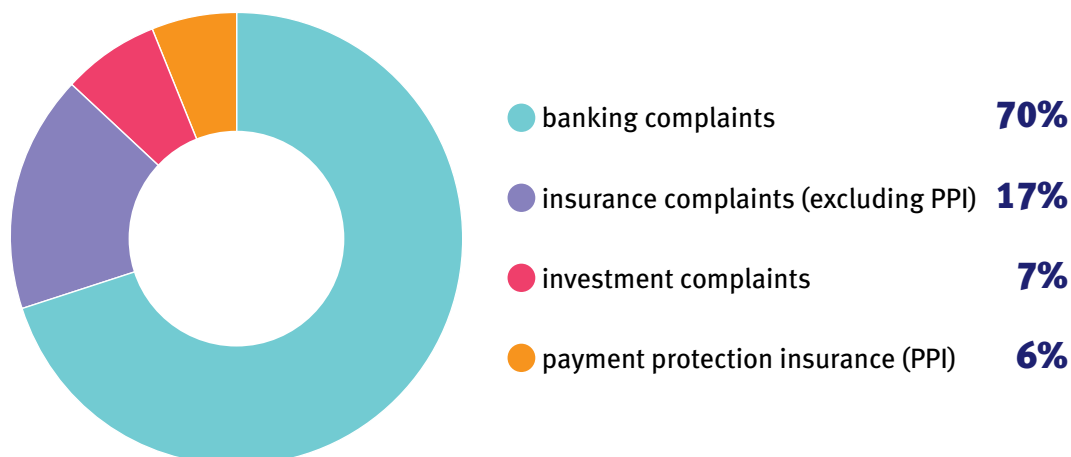
We tell consumers that using a claims manager won't give them a better chance of "winning" their complaint – and is likely to significantly reduce any compensation they receive.

However, we recognise that some people prefer to pay someone to complain for them. So we continue to work with claims-management companies to make sure they follow our approach and don't refer cases to us unnecessarily.

As we explain in the chapter *our insight and outreach*, we share information about claims managers' poor practice with the Claims Management Regulator, part of the Ministry of Justice. And since January 2015, consumers who are unhappy with the service they've received from a claims manager can complain to the Legal Ombudsman.

the complaints we received

complaints from smaller businesses



We can look into complaints made by small businesses that fall into the European Union's definition of a "micro-enterprise" – a business with an annual turnover of up to two million euros and fewer than ten employees.

The number of complaints we received from smaller businesses has continued at similar levels – with 4,347 cases being referred to us during the year.

We know that sole traders and business owners don't always register their complaint as a business dispute – perhaps feeling that the issues are personal rather than commercial.

Once again this year, the proportion of individual consumers who told us they were self-employed or ran their own business – 13% – was far higher than the 1% of complaints that were "formally" made as business disputes.

So the number of smaller businesses complaining to us may actually be significantly higher.

Smaller businesses continued to complain to us about a number of different products and services this year. These included:

- 253 complaints about business protection.
- 225 disputes about business banking charges.
- 287 complaints about interest-rate hedging products sold by banks.

As part of our outreach work with smaller businesses, we raise awareness of the disputes they can refer to us – and not just the complaints we could receive about them. Over the year we worked with trade associations and business networks – including our own smaller businesses forum – and featured in a wide range of specialist "business-to-business" publications.

small business owners don't always register their complaint as a *business* dispute



what the complaints were about

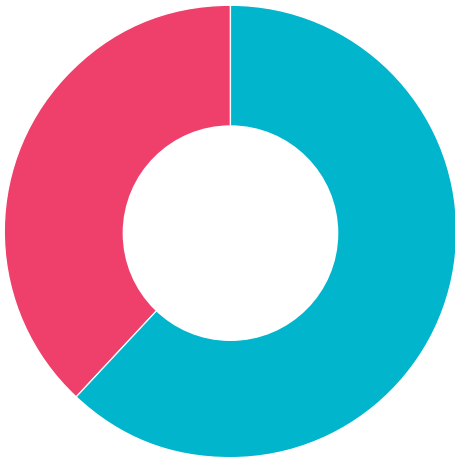
what the complaints were about

new cases by area of complaint

- banking and credit
- investments and pensions
- insurance (excluding PPI)
- payment protection insurance (PPI)
- new cases in total



year ended 31 March

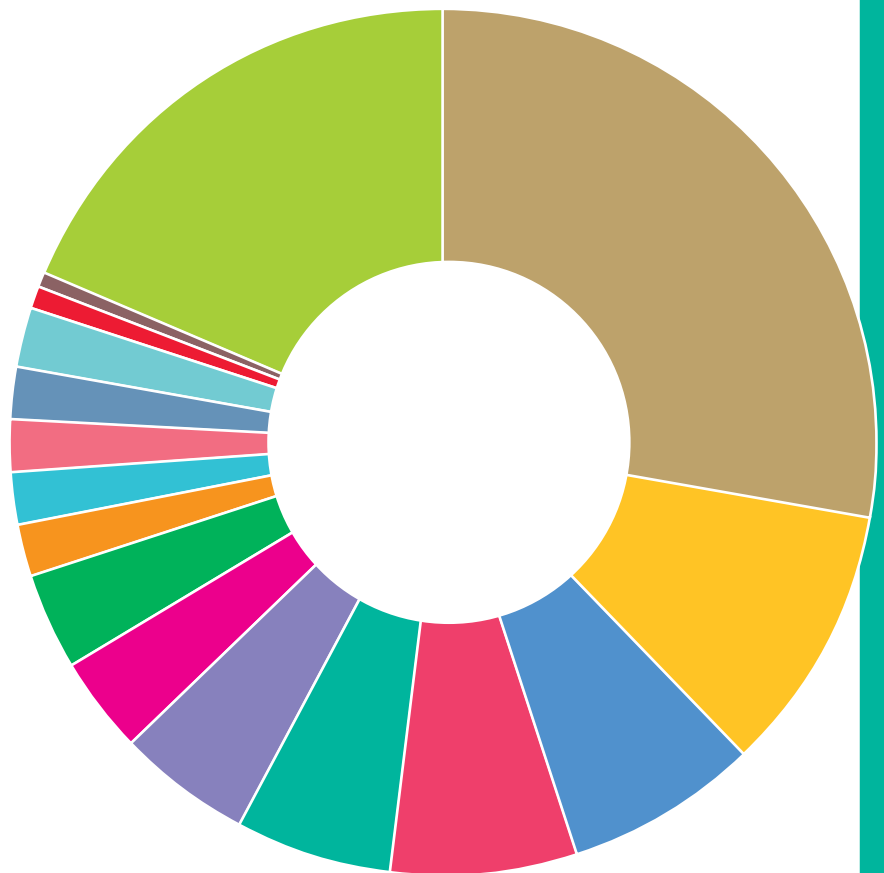


new cases by financial product

- payment protection insurance (PPI) **63%**
- complaints about all other financial products **37%**

new cases involving financial products *other than* PPI

- current accounts **28%**
- mortgages **10%**
- credit cards **7%**
- consumer-credit products and services* **7%**
- motor insurance **6%**
- unsecured loans **5%**
- buildings insurance **3.5%**
- pensions **3.5%**
- mortgage endowments **2%**
- savings accounts **2%**
- term assurance **2%**
- travel insurance **2%**
- whole-of-life policies and savings endowments **2%**
- contents insurance **1%**
- “with-profits” and unit-linked bonds **0.5%**
- other products **18.5%**

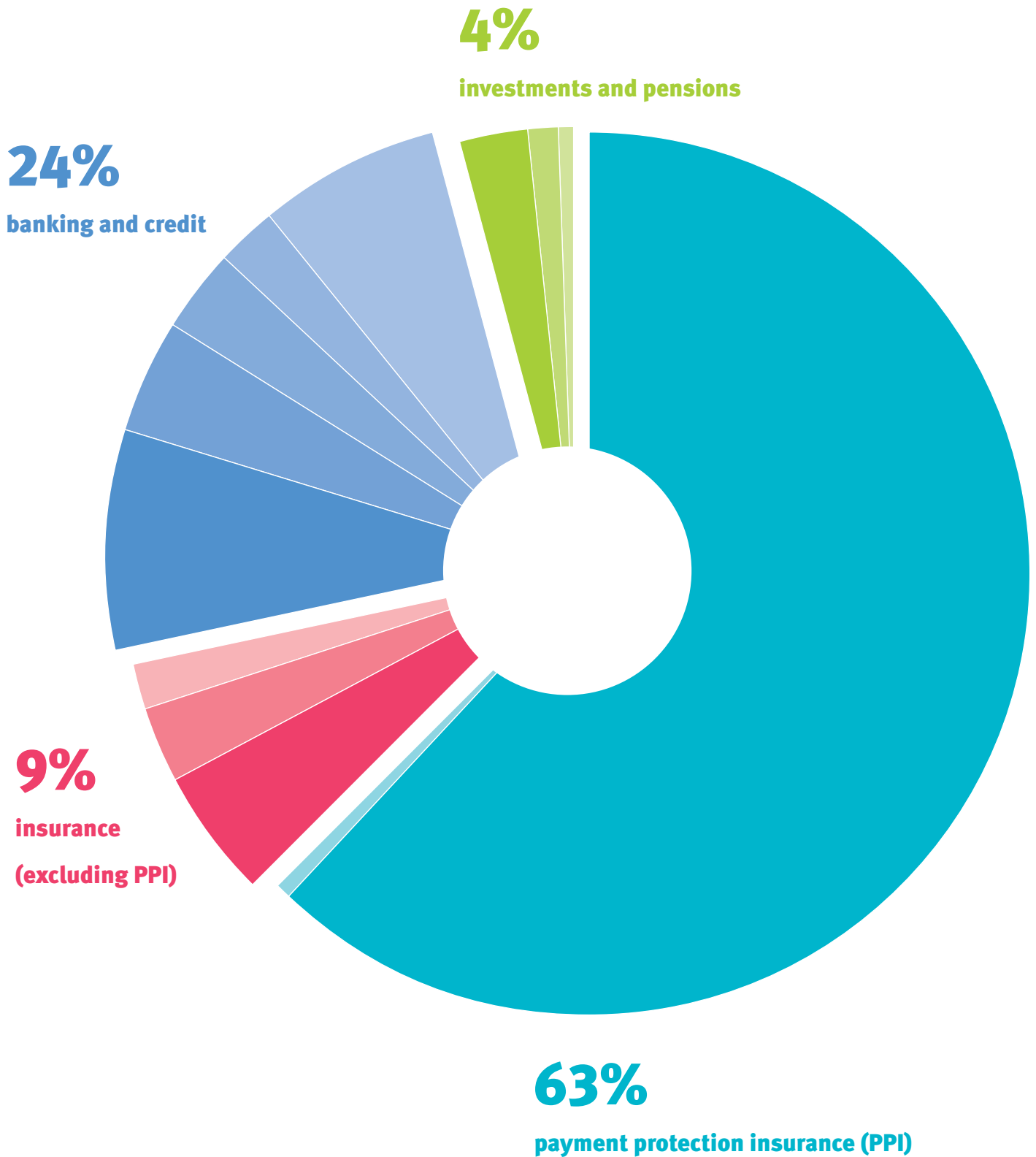


*eg hire purchase, debt collecting and catalogue shopping

what the complaints were about

what the complaints were about

the issues the new cases involved



63% payment protection insurance (PPI)

<i>of which</i>	● complaints about sales and advice	99%
	● other complaints	1%

9% insurance (excluding PPI)

<i>of which</i>	● complaints about claims	52%
	● complaints about sales and advice	30%
	● complaints about administration	18%

24% banking and credit

<i>of which</i>	● complaints about administration	34%
	● complaints about charges	17%
	● complaints about sales and advice	12%
	● complaints about transactions	9%
	● other complaints	28%

4% investments and pensions

<i>of which</i>	● complaints about sales and advice	62%
	● complaints about administration	30%
	● other complaints	8%

what the complaints were about

new cases by financial product	year ended 31 March 2015	year ended 31 March 2014	year-on-year change
PPI	204,943	399,939	49% ▼
current accounts	35,344	19,878	78% ▲
<i>including complaints about</i>			
◆ “packaged” accounts	21,348	5,667	278% ▲
◆ direct debits and standing orders	541	534	1% ▲
◆ business banking	225	225	–
mortgages	12,297	12,606	2% ▼
credit cards	8,482	10,472	19% ▼
consumer credit products and services	9,572	7,630	25% ▲
<i>including complaints about</i>			
◆ point-of-sale loans	1,582	1,418	12% ▲
◆ hire purchase	1,784	1,511	18% ▲
◆ credit broking	1,213	649	87% ▲
◆ payday loans	1,157	794	46% ▲
◆ catalogue shopping	882	792	11% ▲
◆ debt collecting	843	557	51% ▲
◆ debt adjusting	508	530	4% ▼
◆ store cards	450	466	3% ▼
◆ hiring, leasing and renting	333	291	14% ▲
◆ home credit	136	138	1% ▼
◆ credit reference agencies	189	131	44% ▲
◆ debt counselling	140	95	47% ▲
motor insurance	7,361	7,190	2% ▲
unsecured loans	6,255	6,310	1% ▼
buildings insurance	4,510	4,095	10% ▲
pensions	4,290	4,361	2% ▼
<i>including complaints about</i>			
◆ personal pension plans	1,618	1,748	7% ▼
◆ small self-administered schemes (SSASs) and self-invested personal pensions (SIPPs)	1,032	1,039	1% ▼
◆ annuities	776	601	29% ▲
◆ SERPS	436	527	17% ▼
◆ income draw-down	180	169	7% ▲
◆ free-standing additional voluntary contribution (FSAVC) schemes	142	172	17% ▼
◆ pension mortgages	94	95	1% ▼

new cases by financial product *(continued)*

	year ended 31 March 2015	year ended 31 March 2014	year-on-year change
investment-linked products	3,128	3,104	1% ▲
<i>including complaints about</i>			
◆ investment ISAs	1,006	929	8% ▲
◆ unit-linked bonds	560	791	29% ▼
◆ guaranteed-income bonds	555	419	32% ▲
◆ “with-profits” bonds	260	304	14% ▼
◆ film partnerships	174	201	13% ▼
◆ unit trusts	93	109	15% ▼
◆ PEPs	63	55	15% ▲
◆ “structured” products	37	52	29% ▼
savings accounts	2,989	3,611	17% ▼
mortgage endowments	2,573	3,573	28% ▼
other banking services	3,754	3,517	7% ▲
<i>including complaints about</i>			
◆ money transfer	1,323	952	39% ▲
◆ debit / cash cards	1,043	1,177	11% ▼
◆ cheque clearing	563	569	1% ▼
◆ electronic payment	491	435	13% ▲
◆ safe custody	81	105	23% ▼
◆ foreign currency	74	94	21% ▼
term assurance	2,644	3,426	23% ▼
travel insurance	2,318	2,271	2% ▲
whole-of-life policies and savings endowments	2,107	2,479	15% ▼
contents insurance	1,436	1,771	19% ▼
card protection	1,401	1,118	25% ▲
home emergency cover	1,298	1,387	6% ▼
portfolio management	1,236	1,166	6% ▲
commercial vehicles and property	1,159	1,301	11% ▼
income protection	1,156	1,439	20% ▼
secured loans	1,070	1,053	2% ▲
stockbroking	807	913	12% ▼
critical illness insurance	791	906	13% ▼

continued overleaf

what the complaints were about

what the complaints were about

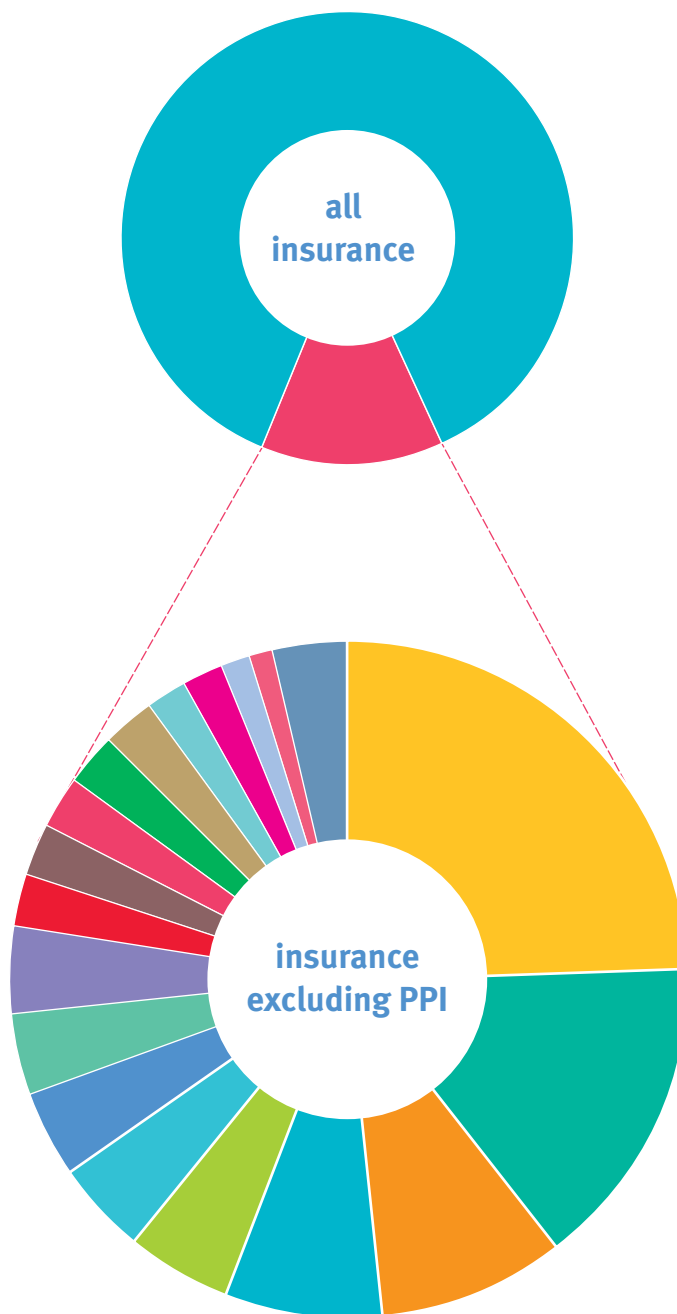
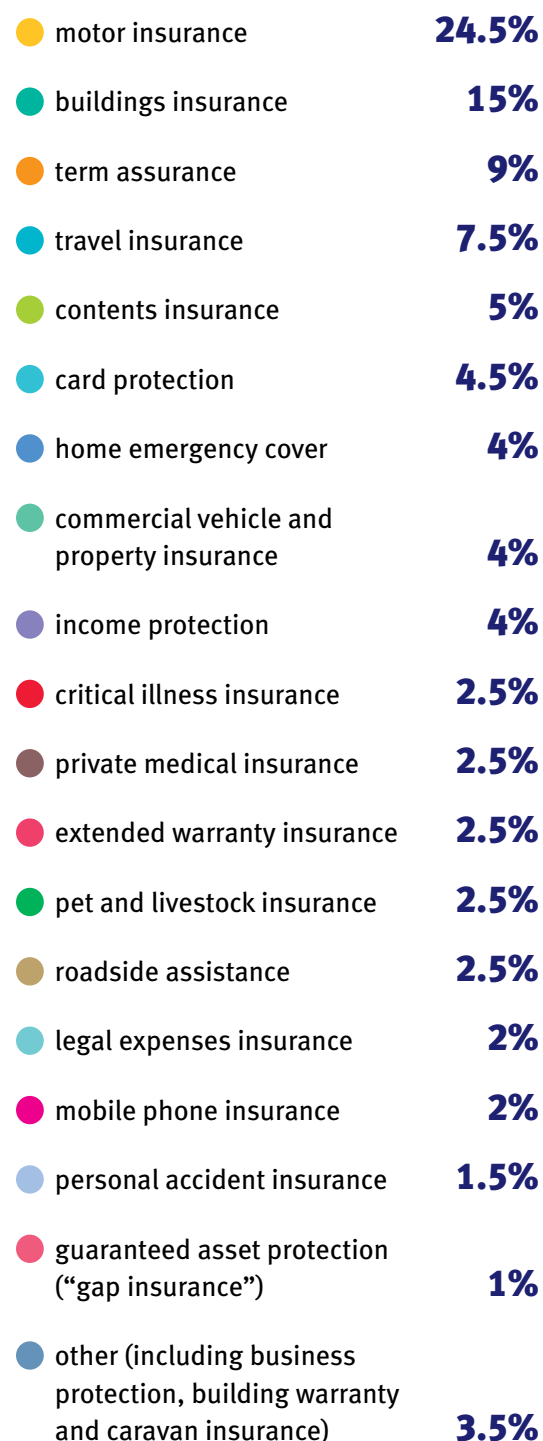
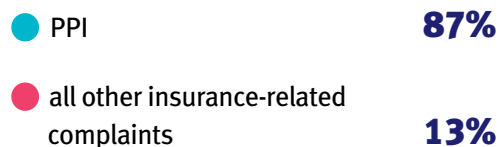
new cases by financial product <i>(continued)</i>	year ended 31 March 2015	year ended 31 March 2014	year-on-year change
pet and livestock insurance	790	720	10% ▲
private medical insurance	786	988	20% ▼
extended warranty insurance	777	755	3% ▲
roadside assistance	733	668	10% ▲
legal expenses insurance	702	707	1% ▼
derivatives	582	342	70% ▲
<i>including complaints about</i>			
◆ interest-rate hedging products	287	135	113% ▲
◆ spread-betting	98	126	22% ▼
mobile phone insurance	536	551	3% ▼
personal accident insurance	422	477	12% ▼
specialist insurance <i>(including marine and event)</i>	404	457	12% ▼
building warranty	299	384	22% ▼
business protection	253	274	8% ▼
guaranteed asset protection (“gap” insurance)	206	247	17% ▼
caravan insurance	98	81	21% ▲
total number of new cases	329,509	512,167	36% ▼

what the complaints were about: insurance

Including complaints about payment protection insurance (PPI), insurance accounted for 72% of all the new complaints we received during the year (compared with 84% last year).

87% of all these insurance complaints were about PPI – with other insurance products making up the remaining 13%. These are similar proportions to those we saw in the previous year.

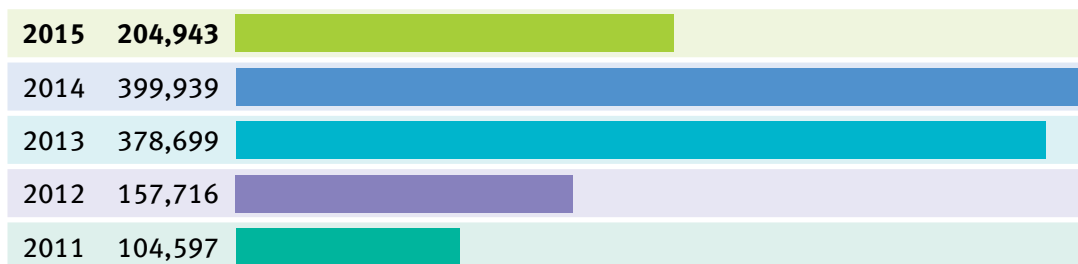
These charts show how these complaints were spread across the different types of insurance.



what the complaints were about: insurance

what the complaints were about: insurance

complaints about payment protection insurance (PPI)



year ended 31 March

Since 2011 the majority of complaints referred to us each year have involved payment protection insurance (PPI). In total, we have now received more than one and a quarter million complaints about PPI. In 2014/2015, we received 204,943 new PPI complaints – compared with 399,939 last year.

As we explained in *our plans for the year ahead* – published at the start of the financial year in March 2015 – volumes of PPI complaints haven't fallen as fast as we or our stakeholders originally expected. Over the year, we received an average of 4,000 PPI complaints each week. While this is only a quarter of the number we were receiving at the peak of mis-selling concerns, it is still twice as many complaints as all other areas put together.

We have always been clear that dealing with the fall-out from PPI mis-selling is a significant and unprecedented challenge for us – and one that we will be putting right for several more years.

In 2014/2015 – adding to the 2,000 adjudicators who joined us over the last two years – we recruited a further 200 case handlers to help PPI customers.

As we have highlighted in *ombudsman news* this year, the nature of the PPI cases we are dealing with has changed. Compared to the complaints we initially received – which generally involved similar issues about the way policies were sold by larger businesses – we are now sorting out far more complex and entrenched complaints.

For example, we are seeing many complaints involving smaller businesses, who sold PPI alongside their main line of work. The PPI policies involved can vary considerably – and so establishing whether they were suitable isn't always so clear-cut. And many cases involve PPI sold with mortgages, which we are generally less likely to agree was mis-sold.

These changes mean that it isn't enough for us simply to recruit increasingly more case handlers. This year we have continued to invest in the knowledge and skills of our existing staff – and in the way we share knowledge and experience internally. This will help ensure that our case handlers have the expertise needed to sort out the most challenging, hardest-fought PPI complaints – in a way that both sides feel is fair.

During the year we received more complaints involving so-called “comparative” or “alternative” redress. The consumers involved had been offered the difference between the money they paid for an unsuitable PPI policy – and the money they *would have* paid for a *different* PPI policy that the business thinks is more appropriate.

When a business offers “alternative” redress, we check that they have carefully considered their customer's individual circumstances. In some cases, we agree that the offer is fair. However, because the compensation involved tends to be lower, customers are often disappointed – especially if the business hasn't clearly explained what they have done.

As well as helping consumers understand the position, our specialist team – focused on compensation and redress – supports businesses, particularly smaller businesses, who are unsure about our approach.

Many PPI complaints were again brought to us by claims managers this year. Although we continue to emphasise how easy it is to use us directly, we recognise that some people only realised that they might have a problem with PPI after being contacted by a claims manager – and so follow that route to us.

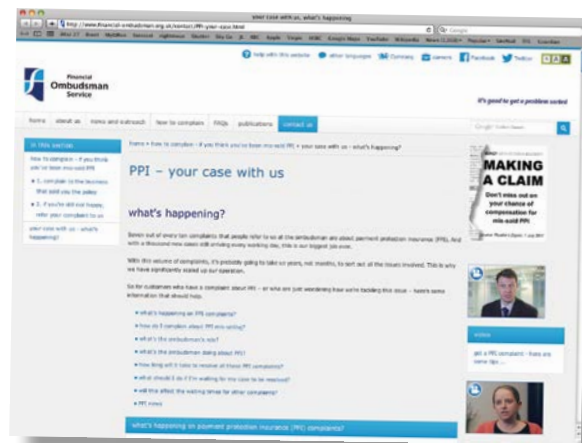
Unfortunately – even after many years of handling PPI complaints – some claims managers still send us “generic” information that isn’t specific to each individual customer. We continue to explain the difficulties this can cause us in deciding a fair answer in the customer’s particular circumstances. And we work closely with the Claims Management Regulator – part of the Ministry of Justice – sharing the good and bad practice we see. Our insight helped to inform the regulator’s new rules – which have been in place since October 2014.

Since January 2015, people who are unhappy with the service they’ve received from a claims-management company can refer a complaint to the Legal Ombudsman.

Although we’ve resolved 328,915 PPI complaints this year, we know that around 250,000 people are still waiting for our answer. To make sure our customers are clear about what to expect, during the year we:

- Continued to update people on their PPI complaints – through a part of our website called “your PPI case with us: what’s happening?” and with a regular e-newsletter.
- Invited people who had been waiting more than a year for an answer to visit us – so they could ask us their questions face-to-face, and see at first hand the efforts we’re making to sort things out fairly and quickly.

- Explained our approach to PPI at tailored seminars for smaller businesses and claims managers – to help them understand the decisions we have already made, and resolve new complaints themselves without our direct involvement.



some claims managers still send us “generic” information that isn’t specific to each individual customer

what the complaints were about: insurance

what the complaints were about: insurance

complaints about motor insurance



year ended 31 March

Like last year, complaints about car and motorcycle insurance accounted for the majority of insurance complaints excluding PPI. Disappointingly, many of the people who contact us are simply unhappy about the level of customer service they have received from their insurer.

In particular, we found poor communication to be at the root of many complaints. For example, we heard from a number of people whose motor insurance policies had been cancelled without any notice or explanation.

In some of these cases, we found that the insurer had sent a letter telling their customer that they “didn’t need to do anything” to renew their policy. But in fact, the insurer had expected the customer to review important details – and went on to cancel the policy after later finding out that these details had changed during the year.

These types of communication breakdowns can have very serious consequences. Some people told us they had only discovered that their motor insurance policy had been cancelled after being pulled over by the police for driving without insurance.

In the complaints we received about vehicle repairs, customers often felt they had waited an unnecessarily long time – and that their insurer hadn’t kept them up to date. We also heard from people who hadn’t received the courtesy vehicle they were entitled to under their policy.

Rather than having an open conversation about these concerns, some insurers seemed to have ignored them or blamed another party – causing upset and frustration. Understandably, the longer the uncertainty continued, the more upset and frustrated the customer became.

We highlighted these problems at a forum we held for motor insurance over the summer – emphasising that better communication is in the interests both of businesses and their customers.

And encouragingly, we did see some examples of very good communication this year. For example, we saw cases where, despite wanting to challenge a valuation, the customer couldn’t fault the way the insurer had communicated with them.

understandably, the longer the uncertainty continued, the more upset and frustrated the customer became

complaints about buildings and contents insurance

	buildings insurance	contents insurance
2015	4,510	1,436
2014	4,095	1,771
2013	4,611	2,027
2012	4,556	2,089
2011	3,469	1,697

year ended 31 March

This year the Financial Conduct Authority (FCA) carried out a “thematic review” of insurance claims, including household insurance. This highlighted the problems that can arise when other parties – like loss adjusters and contractors – are involved in claims.

These problems are reflected in many of the cases we see involving household insurance. We hear from people who are frustrated at the amount of time and stress that seems to be involved in coordinating and chasing up work carried out by a range of third parties acting on insurers’ behalf. Insurers have told us this is an area they know they need to improve on.

The number of complaints following floods or other “escapes of water” remained similar to last year. In some cases, the customers involved were as upset about the way their claim had been dealt with as they were about the incident itself.

Despite recent improvements to drying technology – the most common way these claims are put right – we still receive many complaints about failed drying attempts or poor standards of work. We continue to emphasise to insurers that complaints are unlikely to arise if the job is done properly first time.

We again received complaints about the cost of household insurance. These complaints are often triggered when a customer receives a renewal quote from their current insurer. As a number of media articles have highlighted over the year, these quotes can be far higher than those a *different* insurer is offering – or higher than those the same insurer is offering to *new* customers.

People are often frustrated that we can’t change the prices that businesses generally charge – because we weren’t set up to intervene in these wider “commercial” decisions.

But we can look into whether the insurer has applied their pricing policy fairly and consistently in each case. This usually involves asking them to explain the reasons why that individual customer’s premium has increased.

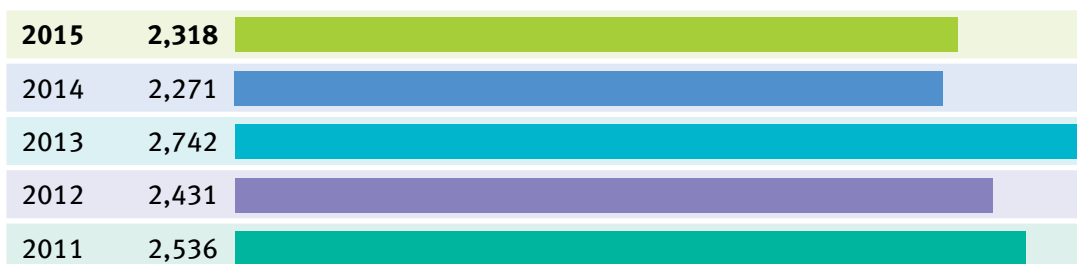
We don’t uphold many complaints about pricing. But we generally do if there is evidence that the customer has been misled in some way – for example, if the insurer implied that their renewal quote was competitive when it clearly wasn’t.

we continue to emphasise to insurers that complaints are unlikely to arise if the job is done properly first time

what the complaints were about: insurance

what the complaints were about: insurance

complaints about travel insurance



year ended 31 March

Following a slight fall last year, we received more complaints about travel insurance in 2014/2015. Many of the people we heard from told us they didn't know about the exclusion that had been used to reject their claim – and that the consequences of the claim not being paid had been very stressful and upsetting.

We recognise that the “small print” of insurance policies can easily be overlooked. While consumers have a responsibility to take out the right level of cover, insurers have a responsibility to make important information clear.

So when we look into a complaint, we consider carefully how the consumer was made aware of the exclusion in question – and whether it was fairly applied in the particular circumstances. In *ombudsman news* in December 2014, we gave examples of this approach in practice – looking in particular at winter sports cover.

We also continued to see problems involving alcohol exclusions in travel insurance policies. As we pointed out in *ombudsman news* in September 2014, we don't think it's reasonable for insurers to expect customers not to drink *at all* when they're on holiday.

But we recognise that when insurers are considering a claim, it can be difficult to establish the full picture of what happened – especially if they're relying on reports from overseas hospitals, or only the customer's recollections.

So we encourage insurers to look for wider information – including third party accounts and records from the customer's usual GP, who may be able to provide significant medical evidence.

Medical problems – “pre-existing” conditions in particular – continued to feature this year in the travel insurance complaints we received. In many cases, the policyholder had cancelled a holiday when relatives they had planned to travel with fell ill. But they apparently hadn't realised – until their claim was turned down – that their travel insurance didn't cover this situation.

We saw an increase this year in complaints about emergency medical treatment abroad. People often tell us they're unhappy with the amount of time it took their insurer to “guarantee” payment for their treatment – even when there was no dispute that it was covered by the policy.





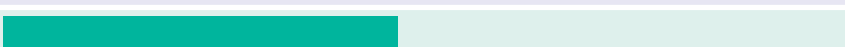
This meant the customer had to pay their own fees upfront – with money they otherwise would have had available to spend over the rest of the holiday.

We were particularly disappointed at the response of some insurers when their customers needed to be brought home. Given the stressful and often painful nature of these situations, it's very important that insurers meet their responsibilities – rather than, as we found in some cases, leaving their customer or even a holiday rep to sort things out.

As with motor insurance, we continue to explain to travel insurers how good communication can make all the difference to their customers.

we recognise that the “small print” of insurance policies can easily be overlooked

complaints about health and medical insurance

2015	2,733	
2014	3,333	
2013	3,800	
2012	2,295	
2011	1,754	

year ended 31 March

We continue to hear from people who are concerned that they have been mis-sold income protection policies. As we have mentioned before, we think that some of these people are confused about the type of cover they have – and believe they have an unwanted *payment* protection policy (PPI), rather than *income* protection, which might be better suited to their individual circumstances.

But in some cases this year – like previous years – we did decide that people had been mis-sold income protection policies. This was usually because the policy duplicated cover that the consumer already had – or because the consumer wasn't made aware of what exactly the policy covered.

We also heard from people who had made a claim – only to find that the cover had changed since they first took out their policy, and their medical condition was no longer covered.

These complaints often involved private medical insurance policies, where cover for different medical conditions can change from year to year.

In some cases, the insurer had applied an exclusion after a policy was taken out – having decided that their customer's medical condition had now become "chronic" (long-term), so they no longer wanted to cover it.

In general, it is for insurers to decide the risks they want to insure. But occasionally, we find that an insurer can't justify their decision. This is usually because they don't have any evidence that their customer's condition has actually changed or that it should be excluded from cover. Understandably, these complaints can be very distressing – so whatever the outcome, we will check that the insurer communicated openly and sensitively with their customer.

This year we have seen an increasing number of complaints about annual price increases in private medical policy premiums. Some people tell us that they were given a long-term "price promise" when they first took out their medical insurance policy – which the insurer hasn't honoured.

People also contact us about their personal accident policies – confused that their insurer is withdrawing cover, when they had understood that cover was guaranteed until a certain age.

Although it's not our role to tell insurers to change their approach to pricing in general, we always look carefully at how they have applied their "commercial judgement" in a particular customer's case. This involves looking at what information the customer was given about the policy – and establishing whether or not this was misleading.

what the complaints were about: insurance

Claims involving mental health conditions still make up a significant part of the medical insurance complaints that reach us.

Some of these cases involve policies that offer short term income-replacement – typically up to 12 months – if someone can't work because of illness and injury.

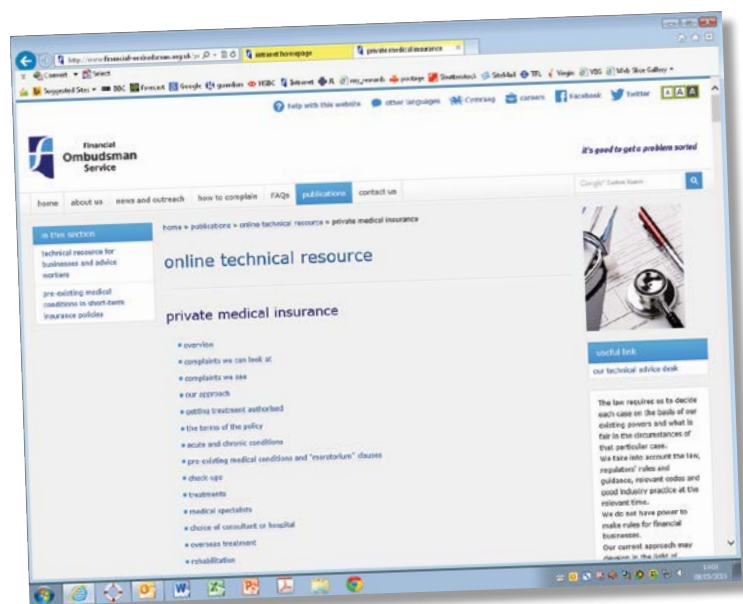
These policies sometimes have a clause to say that if the consumer has a mental health condition – including stress, anxiety and depression – then the benefit is only payable if they're under the care of a psychiatrist.

In fact, in the cases we see, we find that very few people with these sorts of conditions are under the care of a psychiatrist. And the National Institute for Health and Care Excellence (NICE) says that most patients' treatment can be managed by their own GP.

We take the view that if an insurer has set such a strict requirement – making it likely that claims involving all but the most severe mental health conditions will be rejected – then they need to make this very clear when consumers are taking out the policy.

During the year we updated our online technical resource on our website, setting out our approach to complaints about private medical insurance and critical illness cover.

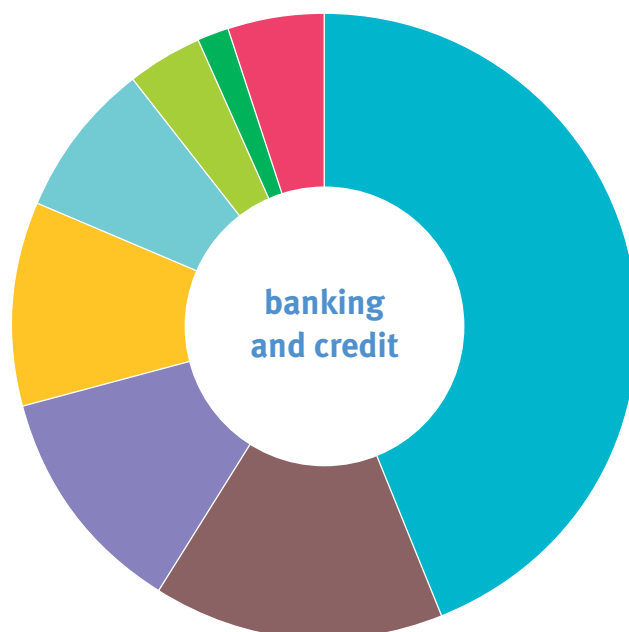
We hope this will help insurers understand how to reach decisions that feel fair in what are often very difficult situations.



what the complaints were about: banking and credit

During the year, 24% of the complaints we received involved banking and credit.

This chart shows what these complaints were about.

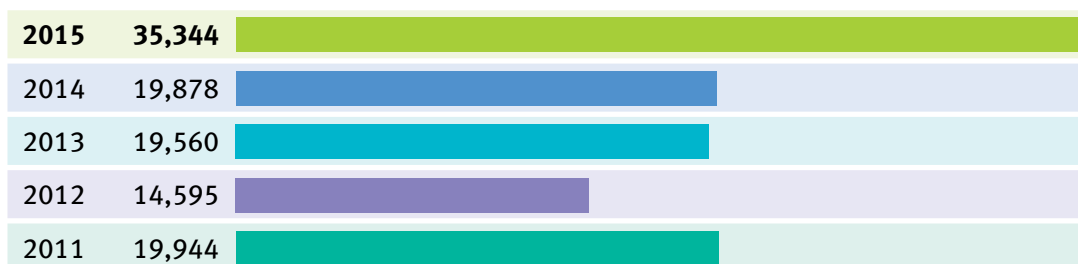


● current accounts	44%
● mortgages	15%
● consumer-credit products and services*	12%
● credit cards	10.5%
● unsecured loans	8%
● savings accounts	4%
● secured loans	1.5%
● other banking services	5%

* eg point-of-sale loans, hire purchase and catalogue shopping

what the complaints were about: banking and credit

complaints about current accounts



year ended 31 March

If someone is experiencing financial difficulty – and explains this to a business they have an account with – the account provider is required to respond positively and sympathetically. Like last year, many of the complaints we received about current accounts came from people who felt that this hadn't happened.

If a business is owed money (or soon will be – for example, if someone is about to go overdrawn), there are several practical ways that they could help their customer. For example – depending on the individual circumstances – they could reduce or stop interest and charges, agree a payment break or repayment plan, or put in place a combination of these things.

It's important these kinds of steps are taken as soon as a business knows about their customer's difficulties – rather than letting the problem escalate.

Yet again, we have had to explain to businesses that their responsibilities begin once they know their customer is struggling – rather than only once the account is "in default".

When someone tells us they feel they've been treated unfairly, we sometimes find that they have more than one account with the same provider – for example, an overdraft, a loan and a credit card. In these cases, we check that the business has considered their customer's *overall* position when suggesting a solution to the problem.

To resolve complaints involving financial difficulties, we rely on both sides communicating honestly and constructively with us and with each other – so we can try to mediate a positive way forward.

We weren't set up to give money advice. Instead, we work closely with debt charities and other specialist agencies to make sure people get the wider support they need.

We continued to receive complaints about "packaged" bank accounts this year – with 21,348 cases referred to us. These accounts generally operate like normal bank accounts – but for a regular fee, they also offer benefits like mobile phone insurance, breakdown cover or better interest rates on borrowing.

Around three quarters of the packaged account complaints we investigate reach us through claims managers – and we receive fewer enquiries direct from customers themselves. We uphold under half of these cases, which is less than our overall uphold rate.

It often isn't immediately clear whether these accounts represented good value – or whether someone is any worse off for paying the fee.

to resolve complaints involving financial difficulties, we rely on both sides communicating honestly and constructively

although some current account providers are getting information to us faster, others are still confused about which rules are relevant

A particular package may have represented a fair deal in many cases – but could have been unsuitable for some people because of their particular circumstances. While someone may have been able to use only *some* of the benefits, the package might have been useful to them *overall*.

To prevent complaints being escalated to us unnecessarily, we're working closely both with claims managers and businesses – to help them identify which consumers have and haven't lost out. And we've been encouraged by signs that this is happening based on the cases that are being referred to us.

As in previous years, we continued to receive a substantial number of complaints involving disputed transactions – where people told us they weren't responsible for a payment made from their account. Once again, in some cases we found people reluctant to give us much detail – generally

where the transaction happened during a visit to a bar or on a night out.

Different rules apply to debit cards and credit cards – and depending on the way the card was used. Although some current account providers are getting information to us faster, others are still confused about which rules are relevant – and how these rules apply in individual cases.

Over the year we continued to receive complaints involving fraud and scams. Like last year, many of these involved so-called “vishing” – where someone is tricked into thinking they're talking to their bank or the police, and passes on their security details or bank card.

In some cases, people lose significant amounts of money through these scams. But if a customer authorises a payment – even under fraudulent circumstances – the business involved has only a limited duty to protect the customer's money.

And even if the third party didn't have the customer's authority, businesses still sometimes argue that the customer didn't take “reasonable care” of their card or security details.

However, if we receive a complaint, we always look into what the business themselves could have done to protect their customer – while bearing in mind that people need to be generally aware of possible fraud and scams.

We also continued to hear from people who told us they had been a victim of fraud – after noticing transactions on their account that they didn't recognise.

On further investigation, we often discover that this activity isn't actually fraudulent – but instead relates to a legitimate “continuous payment authority” for a subscription, membership fee or short-term loan repayment.

what the complaints were about: banking and credit

complaints about mortgages



year ended 31 March

After a 6% increase in the previous year, complaints about mortgages and second-charge loans remained at a high level. We were disappointed to receive, like last year, a number of complaints about administrative errors that could have been put right without the unnecessary inconvenience of being escalated to us.

We also continued to receive complaints where the lender hadn't identified their customer's specific concerns – or hadn't recognised the full, individual impact of what had gone wrong.

The number of complaints about interest-only mortgages continued to increase. Most came from people worried that they wouldn't be able to repay their mortgage – and questioning the advice they were given.

On the other hand, we heard from fewer people at the end of their interest-only mortgage arrangement who couldn't repay the capital. We hope this is because lenders are working constructively with customers who find themselves in this position.

We also heard from a number of people who had mortgaged their homes to invest in overseas properties – and felt that they'd been mis-sold interest-only mortgages. The overseas properties in question have generally been bought “off-plan” – but often haven't materialised.

In last year's *annual review*, we reported that we'd received significant numbers of complaints about changes to the interest rates on standard variable-rate mortgages and tracker mortgages. We continued to receive these complaints at a steady flow.

The disputed rate changes in the cases we saw affected both residential and buy-to-let customers. Under the rules that apply to our work, we can look at complaints about the sale of buy-to-let mortgages sold by *lenders* – but not by *intermediaries*. Because of new European regulations, some rules in this area will change from 2016 – but it isn't expected that this will have a significant impact on the cases we see.

Financial difficulties continued to feature in a substantial number of the mortgage complaints we received. We recognise that many people find asking for help very difficult – and that when they do, they don't always articulate the more complex, deep-rooted issues involved.

We bear this in mind when, for example, someone complains to us about an increase in their mortgage interest rate. After talking things through, we often establish that they're actually in serious wider financial difficulties – and the interest rate change was a “tipping point”.

The number of cases we saw involving repossessions remained at a similar level to last year – but these are particularly distressing complaints. Unfortunately, we found that many people hadn't sought help until they received the repossession order.

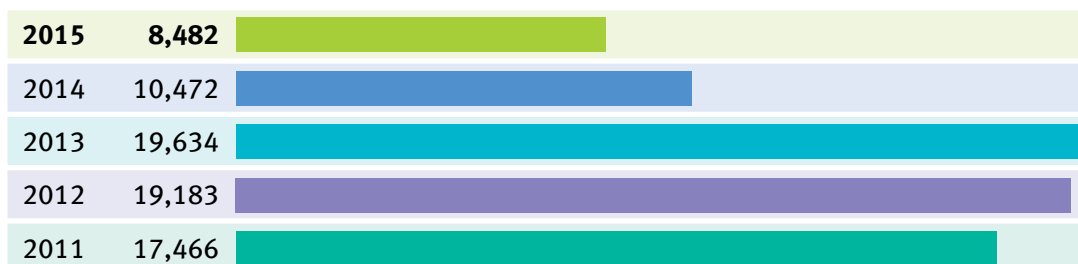
We can't reverse the legal process of repossession – and if things reach that point, there are only limited ways we can help.

For this reason, it's important that businesses are alert to early signs that their customers are struggling. And we work closely with free debt advice organisations – like Stepchange and National Debtline – to make sure people are supported where we can't help.

During the year, we've seen a steady number of complaints about “porting” – transferring a mortgage to another property. These complaints are often about the charges that the lender wants to apply for moving from one mortgage product to another.

However, we have also begun to receive complaints from people who have been prevented from porting their mortgage at all. The customers involved often tell us they feel discriminated against – usually because of their age, but sometimes because of their nationality. This could reflect the way some businesses have interpreted new rules on mortgage lending, which have applied since April 2014.

complaints about credit cards



year ended 31 March

We're still receiving a significant number of complaints involving section 75 of the *Consumer Credit Act 1974*. This gives legal protection to people buying goods or services. If the supplier misrepresents the goods and services – or breaches the contract – the credit card provider is equally liable.

The complaints we saw during the year reflected the wide range of things people buy using credit cards – from concert tickets to fitted kitchens.

This year we received a significant number of complaints about timeshares and holiday club memberships – where people felt the contract had been misrepresented to them. Many of these complaints were brought to us by claims managers and relate to events that happened a number of years ago.

Disappointingly, we continue to hear from people whose card provider hadn't looked into the situation fully – in some cases, not seeming to recognise their legal obligations. This often led to unnecessary delays and inconvenience.

Like last year, the number of complaints about "default charges" on credit cards has fallen. These charges are generally applied when someone misses a payment or pays it too late.

We hope this means that businesses have been taking a fairer approach when looking at complaints about charges – and have been considering their customers' circumstances more fully.

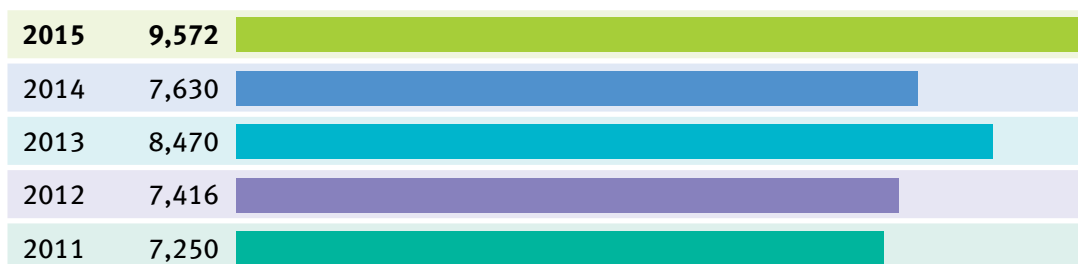
However, the number of complaints about disputed credit card transactions has continued to rise.

As we mentioned earlier in this chapter, some card providers seem unsure of their obligations. Not only are there different rules for credit cards and debit cards, but different rules *again* apply where a credit card account is used, but not the card itself. So this year we continued to help card providers improve their understanding of these distinctions.

the complaints reflected the range of things people buy using credit cards – from concert tickets to fitted kitchens

what the complaints were about: banking and credit

complaints about consumer credit



year ended 31 March

We have been able to look into complaints about a wide range of consumer credit products for a number of years. But this has been the first full year in which the FCA has regulated the consumer credit market – since it took over responsibility from the Office of Fair Trading in April 2014.

During the year we received 46% more complaints involving payday lending than in 2013/2014 – following a similar 46% rise in the previous year. Many people we spoke to felt that the short-term loans they had been offered were unaffordable. And in many cases, we found that the lender hadn't done enough to ensure that the loan in question was appropriate – given that particular customer's financial position. In some cases, the lender's credit-scoring process was clearly inadequate.

We continued to see complaints about payday lenders' use of "continuous payment authorities". Multiple attempts to take payments can lead to extra charges on someone's account – pushing them further into debt, and sometimes leaving them without enough money for essentials.

In July 2014 – in recognition of these problems – the regulator put in place limits on lenders' attempts to take payments, as well as limits on how many times loans can be "rolled over". And in January 2015, a cap was introduced both on late repayment fees and charges and the total cost of short-term loans.

During the year we have also seen many payday loan companies move towards more flexible products and extended loan periods. We hope that these developments will result in fewer complaints about continuous payment authorities and affordability.

A particularly high number of people contacted us about payday loan worries over the summer – following our work to highlight particular issues we were concerned about. By sharing our insight, we helped many lenders and their customers reach a pragmatic, tailored solution much more quickly.

many people felt that the short-term loans they had been offered were unaffordable



We were concerned to receive significant numbers of enquiries about credit broking this year – something we also highlighted publicly over the summer.

When people contacted us, we frequently found that the credit-broking websites they'd used were giving unclear, sometimes misleading information.

For example, people weren't being made aware that the credit broker would only be finding the loan – rather than actually providing it. And the terms and conditions didn't always make it obvious that a fee would be charged for this service.

In the worst cases, the customer's bank details had been passed to several other credit-broking companies – who then *all* took payments from their bank account.

Given the short-term nature of the borrowing concerned – and the speed at which loans are approved and paid into people's accounts – the "traditional" complaints-handling framework could be seen as lengthy and frustrating.

But by taking direct, practical steps, we often found that we were able to step in and put things right quickly.

For example, by using the phone to have upfront conversations, we were able to sort out many problems the same day. We found credit brokers were generally willing to refund unclear fees or charges – or to arrange with banks for unauthorised payments to be refunded – once we'd called to discuss their customer's situation.

We also engaged with consumers using social media and other digital channels like webchat and SMS texting. We recognise that people increasingly expect to be able to engage with organisations this way. And these less intimidating, informal channels may be particularly suited to these types of complaint – given that many people tell us they're embarrassed about the trouble they're having.

We saw a substantial increase in complaints about debt collecting this year. Disappointingly, like last year, we decided in some cases that the debt collector's behaviour amounted to harassment.

And we again saw a number of complaints where the wrong person was being chased for a debt.

The issues involved in complaints about debt management remained largely the same. In most cases, people told us they were unhappy with the information provided by the debt manager about fees and charges.

In particular, we found people hadn't been made aware that the payments they made would initially only cover the debt manager's fees – instead of reducing their actual debt. Since the FCA began regulating debt-management businesses in April 2014, some businesses involved in these complaints have now left the market.



@ISOConsumers

UK: Loans – what's happening?

all the essential info
in one poster!

#whatkeepsyouawake

money worries keeping you awake?



we can help ...

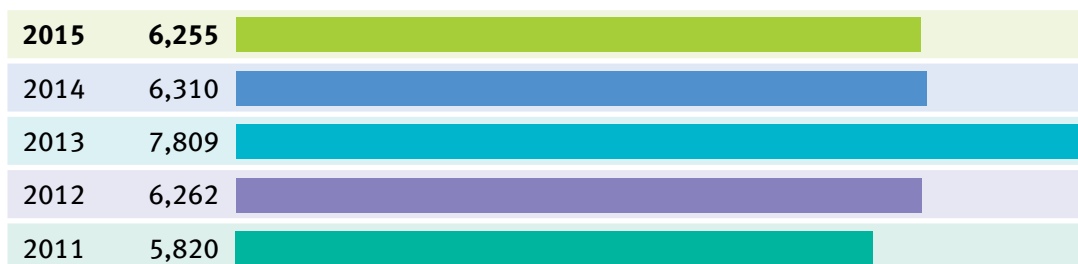
we are the ombudsman

#whatkeepsyouawake



what the complaints were about: banking and credit

complaints about unsecured loans



year ended 31 March

We continue to receive complaints where borrowers – both individuals and small businesses – are struggling to make loan repayments, and feel their lender isn't doing enough to help them.

Lenders should always ensure that a loan is affordable for the borrower – but the type of checks they should carry out will depend on the circumstances. Similarly, when a borrower has difficulty making repayments, we'll check that the lender has tailored the help they offer to the individual customer.

Once it's clear someone is in financial difficulty, discussions about how the loan could be repaid should happen as early as possible. If a lender gives someone the opportunity to be open about their circumstances, they can together consider how to move forward. In the cases we resolved, we found that most lenders were willing to accept regular reduced payments and to agree a repayment plan.

Like last year, complaints about unsecured loans have continued to include problems with "personal guarantees". The people getting in touch with us are often those who have guaranteed the loan of a family member. Where we found things had gone wrong, it was usually because the lender hadn't made sure that the guarantor understood what they were agreeing to.

If someone acted as guarantor for borrowing taken out by their own small business, the loan could have been covered by the *Enterprise Finance Guarantee* scheme. This year, we once again found that many lenders hadn't clearly explained to guarantors how the arrangement works.

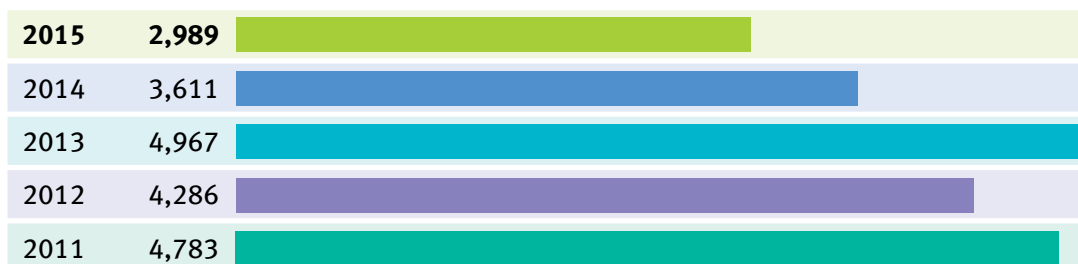
Given the ongoing public focus on interest-rate hedging products sold to smaller businesses, we saw an increase in these complaints this year. As well as cases where hedging products had been sold alongside loans, we also saw cases where they had been "embedded" within a loan.

Small businesses who were sold hedging products tell us they feel that these were unsuitable – and that the bank didn't make them aware of the potentially very high costs of ending the arrangement early.

In many of these cases, we find that the bank failed to give enough information. In others, we decide that with better information the small business wouldn't have taken out a hedging product at all, would have taken out a different one, or would have taken out one on a shorter-term basis.

the people getting in touch with us are often those who have guaranteed the loan of a family member

complaints about savings accounts



year ended 31 March

Interest rates on savings accounts have remained at a historic low this year. Because of this, many providers continued to offer accounts with promotional interest rates that fall after an initial period. Disappointed with the returns on their savings, some people complained that they should have been notified when the interest rate changed.

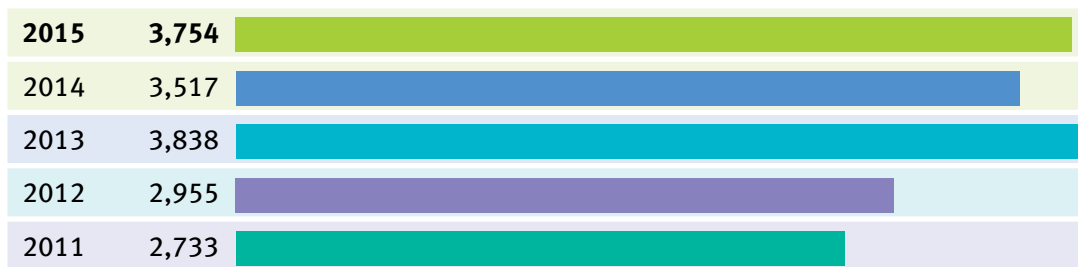
Businesses are expected to give their customers notice when a promotional or introductory interest rate is coming to an end – so we'll always check whether this happened.

The relevant rules also say that businesses must notify customers *personally* about any change in interest rates if the change is “material”.

Deciding whether this is the case involves considering both the amount of the rate change *and* the size of the account. Some account providers who *hadn't* done this said that they had acted in line with “industry guidance” – but we said that they should have acted in line with the regulations.

what the complaints were about: banking and credit

complaints about other banking services



year ended 31 March

This year we received a significant number of complaints about “e-money” – usually involving pre-paid accounts that consumers had used online.

Most of these problems were caused because of administrative errors. Other complaints related to terms and conditions – for example, terms that had allowed the provider to freeze the consumer’s e-money account.

Consumers also complained to us that they’d withdrawn money overseas from their pre-paid account – and that their account provider hadn’t told them that a fee would apply.

Other consumers were unhappy that the exchange rate they’d been given when they withdrew currency overseas wasn’t as good as the rate that had applied when the money was loaded into their account.

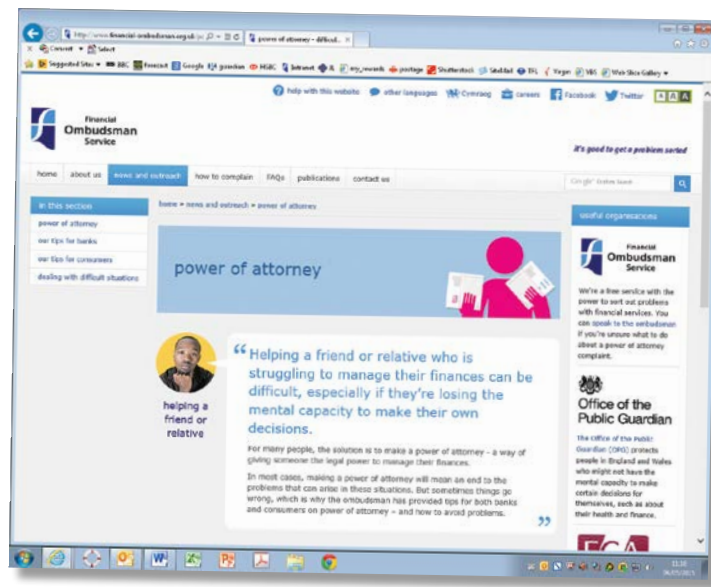
Many of the consumers who complained about these issues had thought their account offered them the same protection as a bank account or a credit card. But this isn’t the case. Many protective features don’t apply to these accounts – and different e-money providers have different terms and conditions.

Like last year, we continued to see complaints about the “faster payments service”. Most of these were from people who had incorrectly entered the intended recipient’s account details.

When payments are made online, only the sort code and account number are used. So if someone accidentally enters the wrong account number – and there is an account with that number at the same branch – then the money will go into the wrong person’s account.

People aren’t always sure which bank they should complain to in these circumstances. But as long as someone is a “payment service user” they can complain about both their bank and the recipient’s. If one of the banks involved is outside the UK, we’ll look at how far the UK-based bank tried to put things right.

different e-money providers have different terms and conditions



The downside of nearly-instant payments is that money can “disappear” very quickly – and there’s a limit to what can be done to put things right. In May 2014 the UK Payments Council launched a new voluntary code of practice – which sets out what customers can expect from the businesses involved if a payment goes missing. Most banks and building societies have signed up to this code – and along with existing rules and good practice, we will take it into account when we decide complaints.

This year – as in previous years – we received a number of complaints involving powers of attorney. Losing mental capacity – or seeing someone else lose the ability to manage their affairs – can be extremely distressing. Recognising this, we are working closely with businesses, the regulator and other relevant organisations – like Age UK and the Office of the Public Guardian – to help prevent problems arising in the first place.

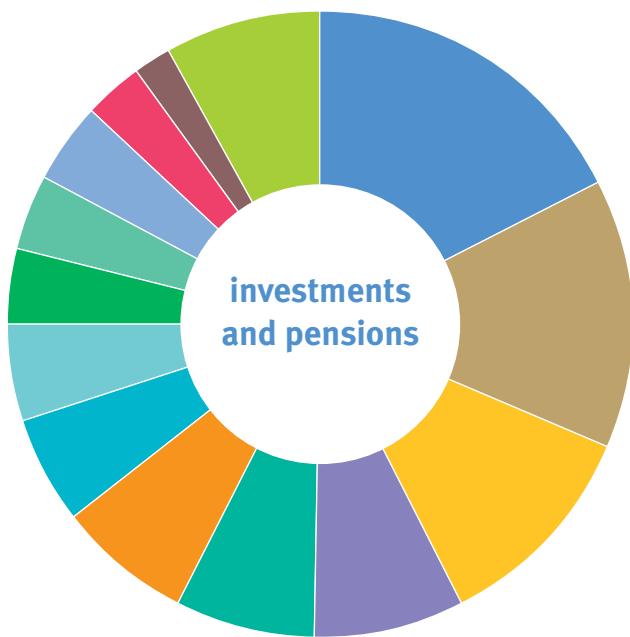
As part of sharing our own insight and experience, we set out our approach to complaints involving powers of attorney on our online technical resource. We highlighted different perspectives on the challenges presented by powers of attorney in *ombudsman news* in March 2015. And we created concise, practical guidance for front-line bank staff – to improve their confidence in helping customers using powers of attorney.

We receive relatively few complaints involving cheques – reflecting the fact that they are now used increasingly less often. These complaints continue to involve similar issues to previous years – particularly disputes involving alleged fraud.

For example, we saw disputes where cheques had been stolen in the post – and then paid into new accounts that had been set up using fake documents. In these cases, we often find that overseas identification documents have been used – which UK bank staff might not be familiar with, leading them to overlook discrepancies and warning signs.

We also heard from people who had received counterfeit cheques after selling items through online or newspaper adverts. Some people had deposited cheques into their bank accounts – only for the money to be withdrawn later without their knowledge or consent. These situations can be complex – and to sort them out, we may need information about the accounts of any third parties that seem to be involved.

what the complaints were about: investments and pensions








Over the past year, we received 14,723 complaints involving investments and pensions. This represented 4% of the total number of new cases we received during the year – a similar proportion to the previous year.

This chart shows the different types of investment and pension-related products that were involved in those complaints.

● mortgage endowments	17.5%
● whole-of-life policies <i>and</i> savings endowments	14%
● personal pension plans	11%
● portfolio management	8%
● small self-administered schemes (SSASs) <i>and</i> self-invested personal pensions (SIPPs)	7%
● investment ISAs	7%
● stockbroking	5.5%
● annuities	5%
● unit-linked bonds	4%
● guaranteed-income bonds	4%
● derivatives (including interest-rate hedging products and spread-betting)	4%
● SERPs	3%
● “with-profits” bonds	2%
● other (including unit trusts, “structured” investments and income drawdown)	8%

over the year we saw less confusion between whole-of-life policies, term assurance and PPI

complaints about mortgage endowments

2015	2,573	
2014	3,573	
2013	4,657	
2012	3,267	
2011	3,048	

year ended 31 March

After falling last year, the number of complaints we received about mortgage endowments continued to drop. Despite making up only 1% of our caseload – down from 63% in 2005 – these are still the investment products that we receive the most complaints about.

The peak of complaints about mortgage endowments – now ten years ago – followed major publicity campaigns to make people aware that the policies they'd taken out

(mostly in the late 1980s) might not perform well enough to pay off their mortgage. People who took action – and whose policies had been mis-sold to them – received compensation.

The regulator set time limits for making a complaint. For most people who didn't act in the 2000s, it's now too late to complain about the sale of their policy. We can still get involved in some cases where there's no evidence that the customer was

notified of the time limits, or if the delay in making a complaint was due to exceptional circumstances. An example of exceptional circumstances is where the consumer was very seriously ill at the time and unable to complain.

We also generally can't help people who have already complained about the original sale of their endowment policy – and who now want to complain about the performance of the underlying investment.

complaints about whole-of-life and term assurance

Over the year complaints about whole-of-life policies continued to decrease. We have again been working with claims managers to help them identify complaints that we're very unlikely to uphold – and to think pragmatically about whether to take them further.

A number of years after someone takes out a whole-of-life policy, usually the business involved reviews their original assumptions.

If any assumptions haven't been met – particularly investment returns – then the business may reduce that customer's cover, or tell them the premiums need to increase.

Many people who contact us about whole-of-life policies are unhappy with the outcome of these reviews. If we find someone wasn't adequately warned that a review could result in these sorts of changes, we're likely to uphold the complaint.

Over the year we saw less confusion between whole-of-life policies, term assurance and PPI – confusion which caused a number of complaints to be referred to us in previous years. The types of issues involved in these cases are often similar to those involved in PPI complaints – for example, that someone was pressured into buying a policy, or that it wasn't appropriate in the circumstances.

what the complaints were about: investments and pensions

complaints about pensions



year ended 31 March

We received slightly fewer complaints about pensions this year – 4,290 cases compared with 4,361 in the previous year. Once again, the majority of these resulted from administrative problems and delays. A number of complaints involved significantly more than £150,000 – the maximum amount we can tell a business to pay a customer.

But that's not to say that pension complaints involving much smaller amounts of money are less worrying for the people involved. Most people rely on their pension to meet their needs when they retire – so it's understandable that these are among the hardest-fought disputes we see.

Despite receiving fewer complaints about pensions overall, we received 29% more complaints about annuities. Annuities – a retirement income people buy with their pension pot – received a large amount of publicity during the year, mostly around the changes from April 2015 that mean people no longer *have* to buy them.

Many people we heard from were unhappy about being offered a much smaller annuity than they'd expected. In December 2014, following a review of the annuities market, the FCA found that many consumers could have been receiving a higher income given their particular circumstances. The FCA also highlighted – as we have mentioned in previous years – that people often buy annuities from their original provider without first shopping around for better deals.

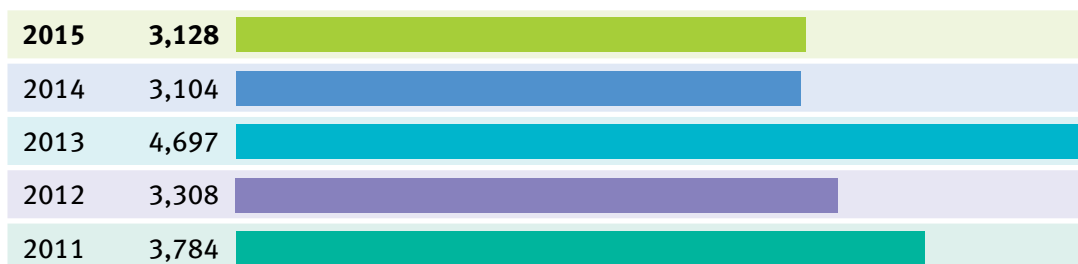
Decisions people make at retirement age have an impact for the rest of their life – and can also have consequences for their family after they die. When someone tells us that they were wrongly advised, we check that they were given clear information – so they were aware of and fully understood all the available options.

During the year we saw a significant rise in the number of complaints from people who had taken out self-invested personal pensions (SIPPs). Three quarters of these complaints involved advice to invest in an “unregulated collective investment scheme” (UCIS) within a SIPP. The selling of UCIS is now restricted to all but a very few types of investor.

On the face of it, SIPPs can offer the prospect of better returns than more “conventional” investments. But the consequences can be extremely serious when things go wrong. In July 2014, the regulator asked SIPP providers to review how they were assessing investments – after finding failings in this area. We find in consumers' favour in a relatively high proportion of the complaints we receive.

A number of people contacted us about “trail commission” – the fee paid to a financial adviser for advice, including pensions advice, over a number of years. Advisers haven't been able to charge trail commission for new investments since 2013. If someone raises concerns about the fees they have paid, we consider carefully whether the business is (or was) providing ongoing advice.

complaints about investment-linked products



year ended 31 March

As we reported last year, we find that the performance of the investment market is generally reflected in the cases we see – with better market conditions resulting in fewer complaints to businesses, and fewer referrals to us. Having fallen by a third in 2014, the number of complaints we received about “conventional” investments fell again this year.

However, some types of investment haven’t done so well compared with the market in general – particularly, “unregulated collective investment schemes” (UCIS).

The potentially very serious consequences of investing in exotic, overseas funds have attracted mainstream media attention this year. Shortly before we published last year’s *annual review*, the FCA restricted the sale of UCIS to all but the most sophisticated and high networth investors. The FCA has since indicated that some complex investments continued to be sold inappropriately.

These circumstances could explain why, despite an overall fall in the number of investment complaints, we continue to receive a significant number of complaints about UCIS and other complex investments. In some of these investment cases, we found that the business’s appointed representatives had acted outside their authority. As a result, investors were left unprotected – and in some cases, lost all their money.

Many people told us that they simply didn’t understand the risks involved with investing in UCIS. In some cases, we found that the financial adviser hadn’t highlighted the nature of the investments. In a few instances, the advisers didn’t seem to appreciate that while the investment itself wasn’t regulated, the advice they gave about it *was*.

Given the very large sums of money involved, it’s understandable that disputes about UCIS and other complex investments are often very hard-fought. Some businesses instruct lawyers to present their case – often overlooking the distinction between the court’s approach and our own approach.

The complex relationships between businesses and their representatives can raise difficult jurisdictional questions for us. In some situations only after substantial and lengthy investigations does it emerge that the nature of the particular arrangement means we’re ultimately unable to help.

the complex relationships between businesses and their representatives can raise difficult questions

what the complaints were about: investments and pensions

what the complaints were about: investments and pensions

Once again this year, most investment complaints – including those about UCIS – related to the “suitability” of the investments concerned for the individual consumer involved. We also heard from people with so called “structured” investments, “guaranteed” funds and “structured” deposits – who were unhappy not to see any return on their capital after a few years.

We were disappointed to continue to see so many complaints involving basic administrative errors that could have been put right far sooner. Some of these related to stocks-and-shares ISAs, where people had lost out as a result of delays in transferring funds.

In the area of investments, we see a relatively high number of cases involving businesses that have failed – either before or during our involvement. With the investors’ permission, we refer these cases to the Financial Services Compensation Scheme (FSCS).

complaints about stockbroking and portfolio management



year ended 31 March

Over the last year, we again saw fewer complaints about stockbroking and portfolio management – reflecting generally buoyant stock market conditions.

However, we were disappointed that we continued to receive complaints about administrative matters, delays and mistakes in calculations – as well as increases in dealing charges. Our website explains our long-standing approach to these cases – and we encourage businesses to read and apply it.

Last year we reported seeing a marked increase in investment complaints involving film partnerships. We continued to receive a number of these complaints this year – as well as complaints involving carbon trading, many of which were brought to us through claims managers.

Many film partnerships were entered into between 2001 and 2007 – and in some cases, we have to explain that it’s too late to complain, given the six-year time limit that generally applies.

This can be a particularly complex area legally speaking and there has been court action during the year that has helped to clarify some important legal issues.



the complaints we resolved

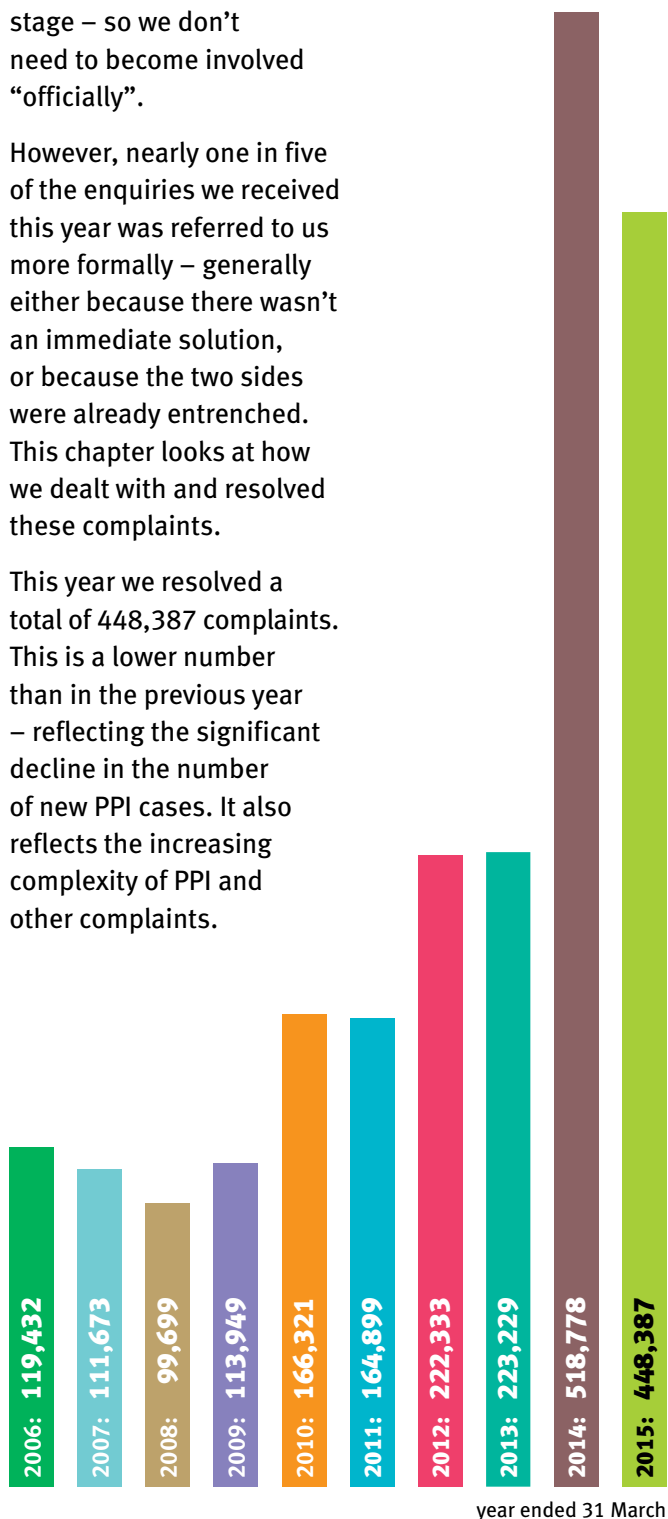
the complaints we resolved

total number of complaints we resolved

We were set up to resolve complaints informally – as an alternative to going to court. In the chapter *the complaints we received*, we describe how we try to sort out problems and concerns at the earliest possible stage – so we don't need to become involved "officially".

However, nearly one in five of the enquiries we received this year was referred to us more formally – generally either because there wasn't an immediate solution, or because the two sides were already entrenched. This chapter looks at how we dealt with and resolved these complaints.

This year we resolved a total of 448,387 complaints. This is a lower number than in the previous year – reflecting the significant decline in the number of new PPI cases. It also reflects the increasing complexity of PPI and other complaints.



how we resolved the complaints

The majority of complaints that people bring to us are resolved informally by our adjudicators. Our adjudicators listen to how both sides see the situation – look at the facts and information to get to the bottom of what's happened – and then suggest a way forward that's fair in the individual circumstances.

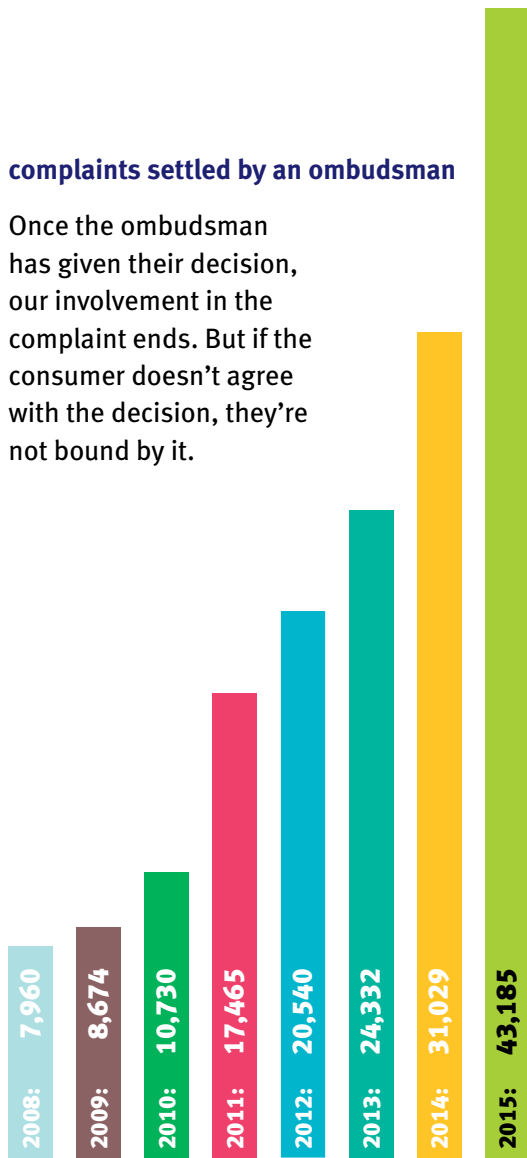
But where the dispute is harder-fought or entrenched, either the business or the consumer may ask for an ombudsman's final decision. This is the most formal, last stage of our process – and it's legally binding on both sides if the consumer accepts it.

complaints settled by our adjudicators

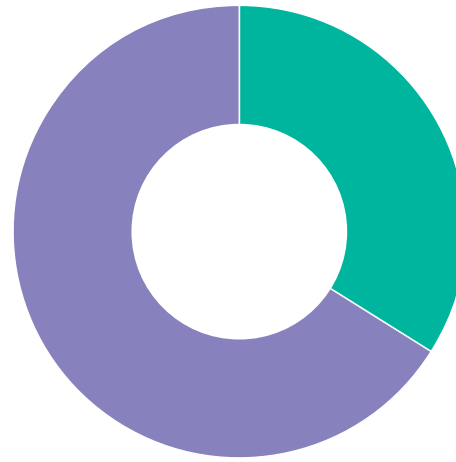


complaints settled by an ombudsman

Once the ombudsman has given their decision, our involvement in the complaint ends. But if the consumer doesn't agree with the decision, they're not bound by it.



year ended 31 March



- requests for an ombudsman's decision by financial businesses **34%**
- requests for an ombudsman's decision by consumers **66%**

In last year's *annual review*, we said that PPI cases were becoming increasingly complex and entrenched – compared with when complaints about mis-sold PPI first reached us in large numbers a few years ago. This is reflected in the significant increase this year in the number of PPI complaints that were decided by an ombudsman. This year the number of cases decided at this stage increased by more than a third.

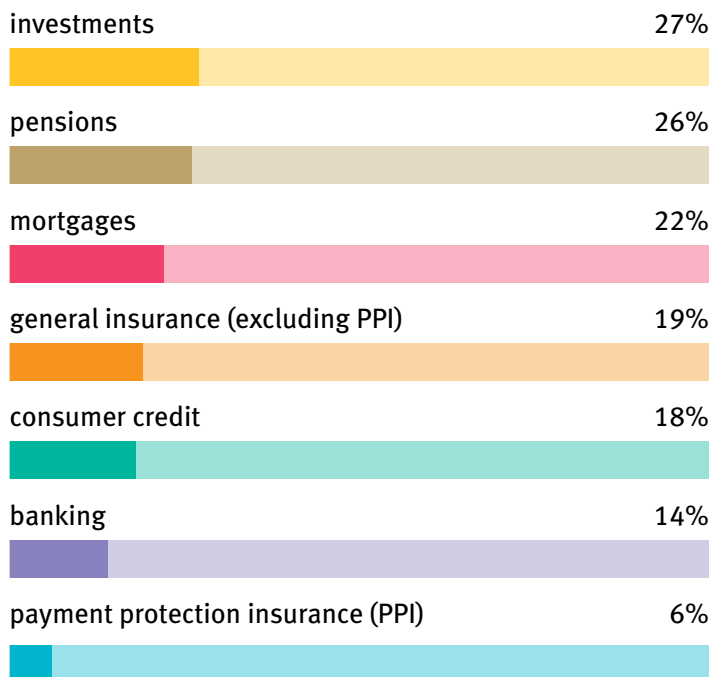
In total 10% of the complaints we resolved this year were decided by an ombudsman. Of the final decisions made by ombudsmen during the year, 34% of requests were made by financial businesses and 66% by consumers.

Because of the way ombudsmen share knowledge with adjudicators – and because our approach is well-established in most areas – it's unusual for an ombudsman to reach different conclusions to the adjudicator who initially looked at a complaint.

In 92% of final decisions this year, the ombudsman didn't recommend anything different to the adjudicator. Where they did, it was usually because new facts or evidence came to light only after the adjudicator had given their answer.

the complaints we resolved

% of complaints in each product area resolved by an ombudsman's decision



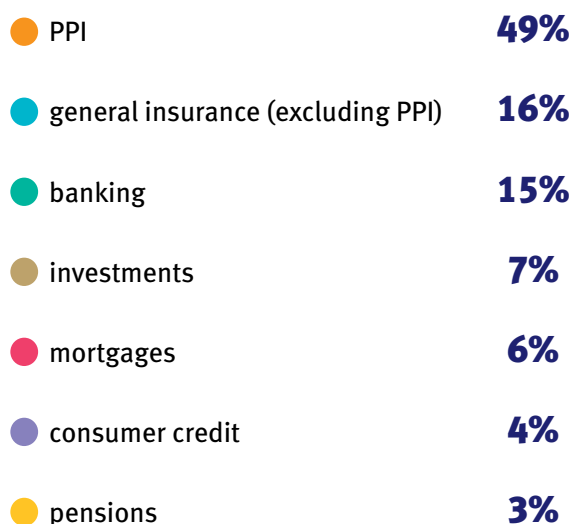
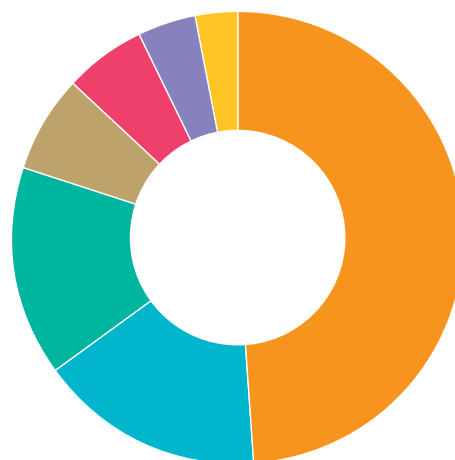
As in previous years, the proportion of cases that were appealed to an ombudsman varied between different financial products and services.

For example, we found that complaints involving pensions and investments were far more likely to require an ombudsman's decision. These complaints often involve very large sums of money – and people's financial security can depend on the outcome. So it's understandable that people may want to pursue these types of complaints as far as they can.

We continue to see very few differences between the proportion of men and women who ask for a final decision – or between different faith and ethnic groups. There's more information about people's different attitudes to complaining in the chapter *who complained to us*.

Since April 2013 we've been required, under the *Financial Services Act 2012*, to publish all of our ombudsmen's final decisions (apart from in cases where it would be inappropriate to do so).

total ombudsman decisions – what financial products they involved



Two years on, we've now published more than 60,000 decisions on our website. Our online "decisions database" can be searched by product type, outcome and key words.

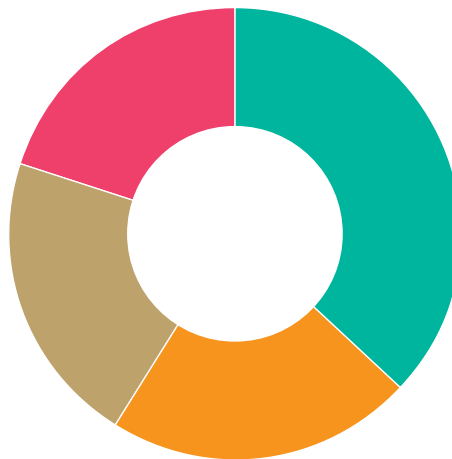
Businesses are required by the regulator's rules to keep up to date with relevant decisions – to ensure that they understand our approach and, wherever possible, are settling complaints fairly without our involvement.



the backgrounds of our ombudsmen

Our ombudsmen represent a broad cross-section of UK professional life. Before joining us, they worked in areas ranging from law, diplomacy and teaching, to financial services, local government and other ombudsman schemes and regulators. We publish all our ombudsmen’s backgrounds and career histories on our website.

Our ombudsmen are appointed by our board – careful consideration is given to whether candidates have the right experience and qualifications to make decisions that can affect lives and livelihoods.



- legal **37%**
- regulatory and government **22%**
- financial services **21%**
- other **20%**

charity and third sector

teachings personal human resources
 banking local government trading standards
 solicitors and barristers
 consumer advice
 mortgage broking district judges

hearings

In every case, we give each side an equal chance to tell their side of the story – and to hear what the other side thinks. So we receive only very few requests for “hearings” – face-to-face meetings that our rules say we can hold in certain circumstances.

We know some people feel strongly that they would like to give evidence in person. But we’re not a court. So where we do receive a request for a hearing, we agree only if the ombudsman believes that they can’t decide the case fairly with the evidence we’ve received over the phone and in writing.

Because we work openly with both sides as a matter of course – and we don’t think hearings should be held just so people can “confront” each other – it’s very rare for an ombudsman to decide that a hearing is necessary.

the complaints we resolved

the complaints we resolved

recording the outcome of complaints

When a complaint is referred to us, we often find that people have a very fixed idea of how it should be settled. It's our role to reach an answer that's fair for both sides – which can be quite different to either side's original position.

We record a complaint as “upheld” if:

- We decide that the consumer has been treated unfairly by the financial business – and we tell the business to do something to put matters right.

or

- The financial business made the consumer an offer in their final response – but after looking into what's happened, we decide the business should change or increase their offer to put things right fairly.

We record the outcome of a complaint as “not upheld” in cases where:

- We decide the business hasn't done anything wrong – and we explain to the consumer why we think this.

or

- The financial business *has* done something wrong – but before the complaint was referred to us, they made a fair offer to put things right.

% of complaints we upheld

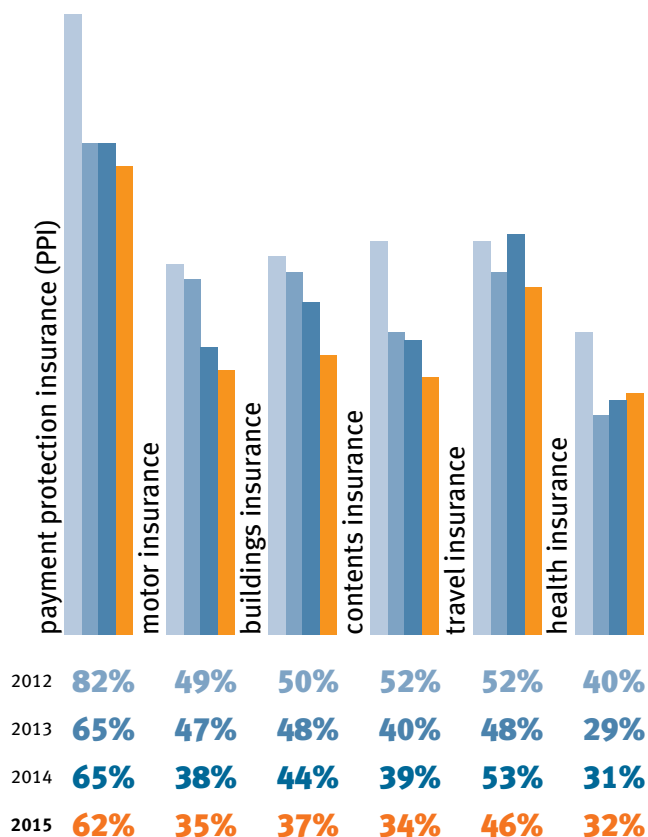
On average, we found in the consumer's favour in 55% of the complaints we resolved during the year – slightly lower than last year.

Looking at complaints involving products other than PPI, our overall uphold rate was 36%. But our uphold rates for different individual financial products and services varied significantly. For example, during the year we upheld 21% of complaints about term assurance – but 85% of complaints about card protection insurance.

complaints data about named businesses

Every six months we publish information on our website about the individual businesses involved in the complaints we're dealing with. For businesses that have had 30 or more new cases and 30 or more resolved cases over that six months, we show both the proportion of complaints we upheld and the number of new complaints.

% of complaints we upheld insurance complaints



The complaints data shows that:

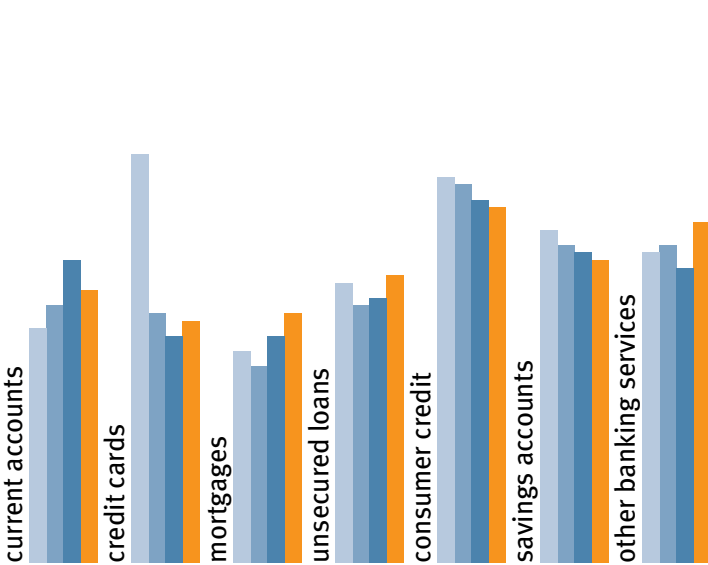
- Around 200 businesses out of over 70,000 that we cover together account for 94% of our workload.
- The number of complaints relating to each individual business ranges from 31 to around 55,000.
- The proportion of cases we uphold in the consumer's favour varies substantially from business to business – between 2% and 96%.

putting things right

In the cases we “uphold”, our general approach is to put the consumer in the position they'd be in if the business hadn't treated them unfairly or made a mistake. What this means in practice depends very much on the consumer's individual circumstances – and the impact the particular problem has had.

There are a number of ways we can use our power to put things right fairly.

% of complaints we upheld
banking and credit complaints



2012	31%	54%	28%	37%	51%	44%	41%
2013	34%	33%	26%	34%	50%	42%	42%
2014	40%	30%	30%	35%	48%	41%	39%
2015	36%	32%	33%	38%	47%	40%	45%

For example, we can tell the business to pay redress – where the consumer has lost out financially because of a mistake the business made.

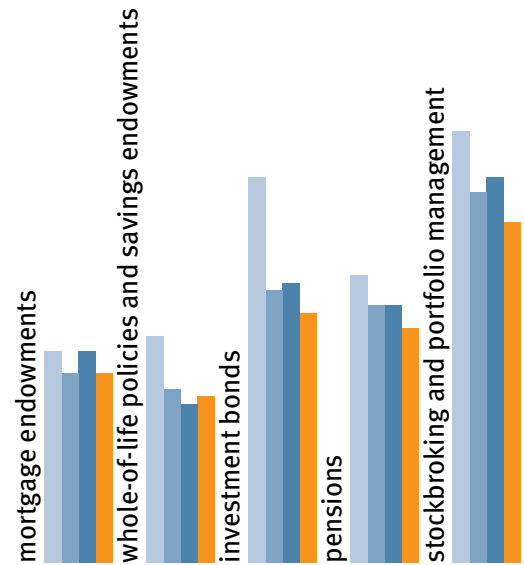
We can also tell a business to take action to put things right – for example, arranging for their customer’s credit file to be corrected, or dealing with an insurance claim that was originally rejected.

In some cases, we also tell the business to pay compensation to reflect the wider, non-financial impact of the problem – such as upset and unnecessary inconvenience. We told businesses to pay this kind of compensation in 11% of the complaints we resolved this year.

We give examples on our website of the level of compensation we might tell a business to pay in different situations.

We encourage businesses to consider carefully their customer’s individual situation when deciding what’s fair.

% of complaints we upheld
investment and pension complaints

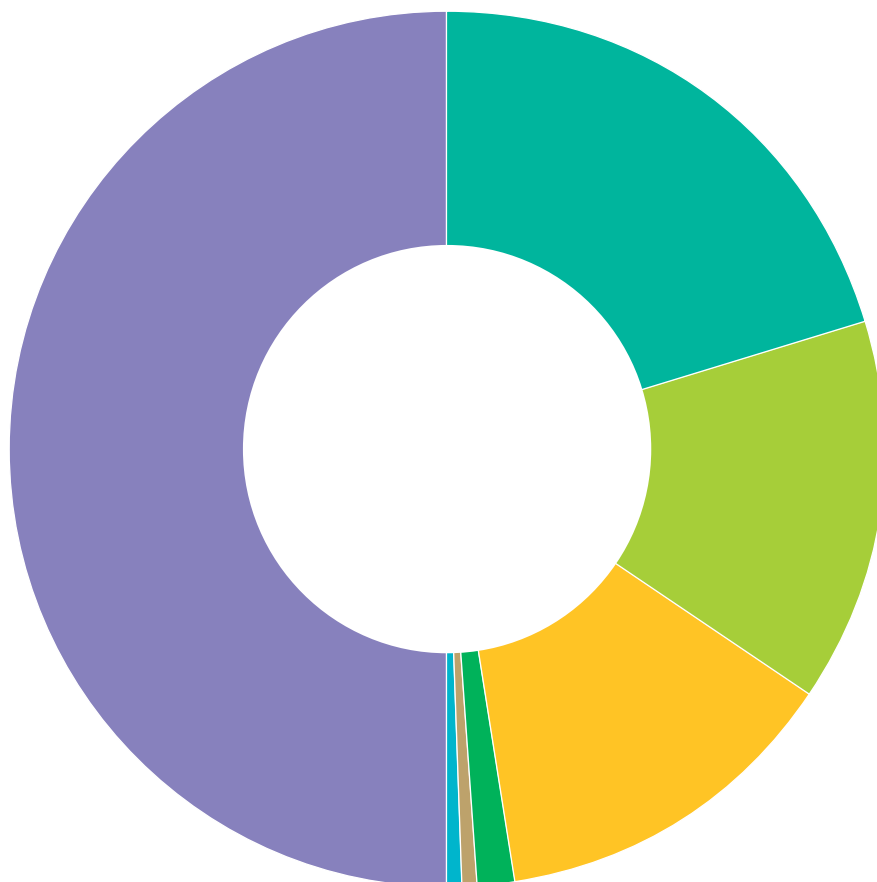


2012	28%	30%	51%	38%	57%
2013	25%	23%	36%	34%	49%
2014	28%	21%	37%	34%	51%
2015	25%	22%	33%	31%	45%

There isn’t an exhaustive “tick-box” list of ways that problems can be put right. It’s important to find an answer that feels fair in the circumstances – and allows both sides to move on.

the complaints we resolved

the redress ombudsmen told businesses to pay



- telling the business to take actions to put things right that don't have a direct cash value (for example, correcting a credit reference) **20.5%**
- redress up to £1,000 **14%**
- £1,001 to £25,000 **13%**
- £25,001 to £75,000 **1.5%**
- £75,001 to £150,000 **0.5%**
- more than £150,000 **0.5%**
- telling the business *the basis* or *formula* on which they must pay compensation (for example, where specialist calculations need to be carried out) **50%**

We can *tell* a business to pay compensation of up to £150,000 – and can *recommend* that they pay more than this.

The amounts in the chart don't include compensation we told businesses to pay for the non-financial impact the complaint had on the consumer.

Having a problem – and needing to make a complaint – can be frustrating and upsetting.

And people generally aren't financial experts. So it isn't surprising that consumers sometimes articulate what's gone wrong in an unfocused way that doesn't seem reasonable to the business.


However, we see cases where the business has simply dismissed or ignored their customer's concerns – where a clear, positive conversation could have got to the root of the problem and prevented a complaint from escalating.

And the fact someone hasn't presented a reasoned "case" – or the business doesn't feel that the argument is reasonable – doesn't automatically mean that the complaint has no merit, or that we should dismiss it as "frivolous and vexatious" under our rules.

So it's only in very few cases that we decide that it would be unfair to charge the business a case fee because the complaint is "frivolous and vexatious". This year we categorised 6% of cases as "frivolous and vexatious" – some of which were brought to us by claims managers.

We understand that some businesses feel that claims managers in particular bring "frivolous and vexatious" complaints to us.

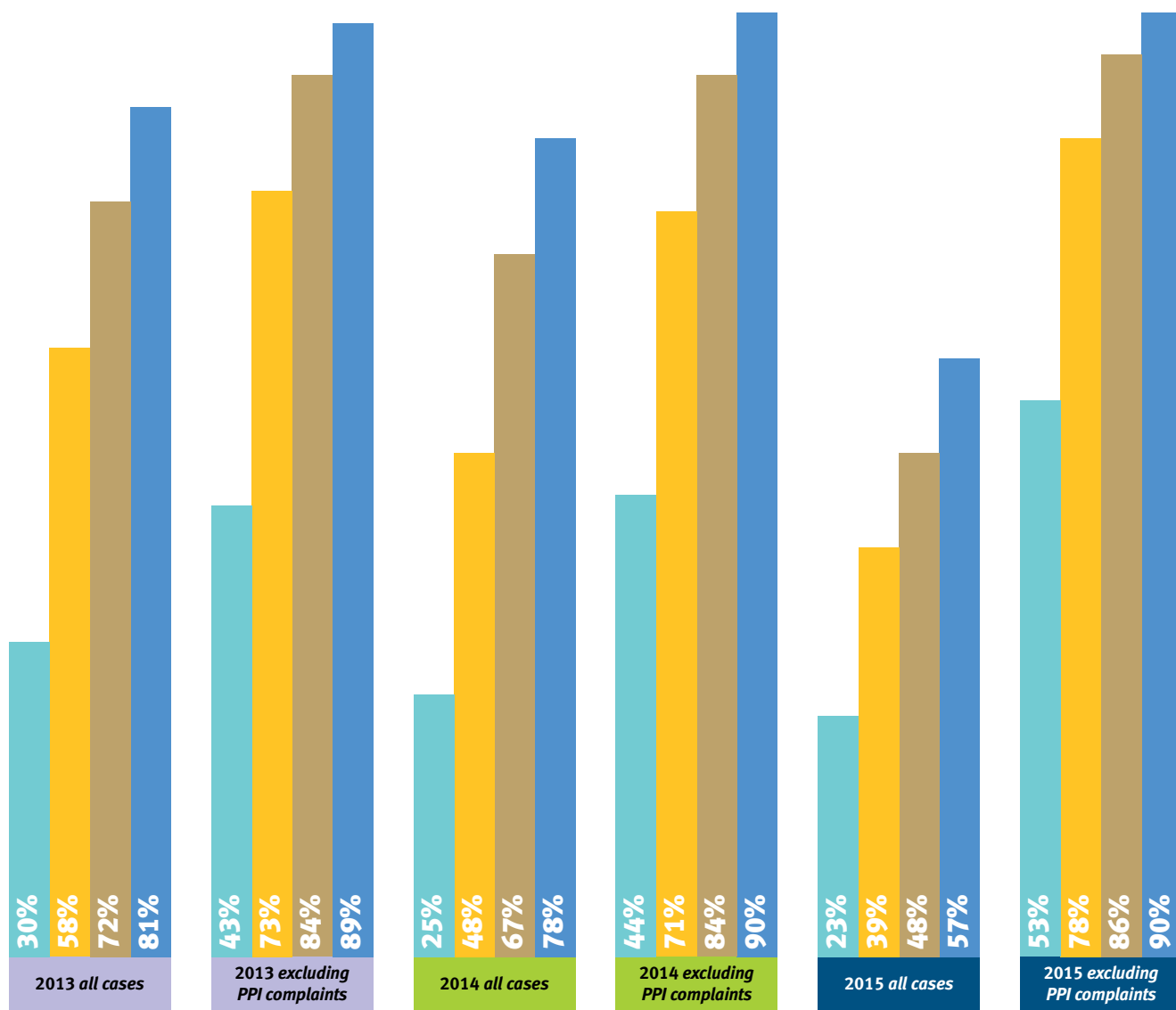
As we explain elsewhere in this *annual review*, we continue to work with claims managers and their regulator to ensure that they understand our approach – and don't refer complaints to us that they know we're very unlikely to uphold.



a clear, positive conversation could have got to the root of the problem

the complaints we resolved

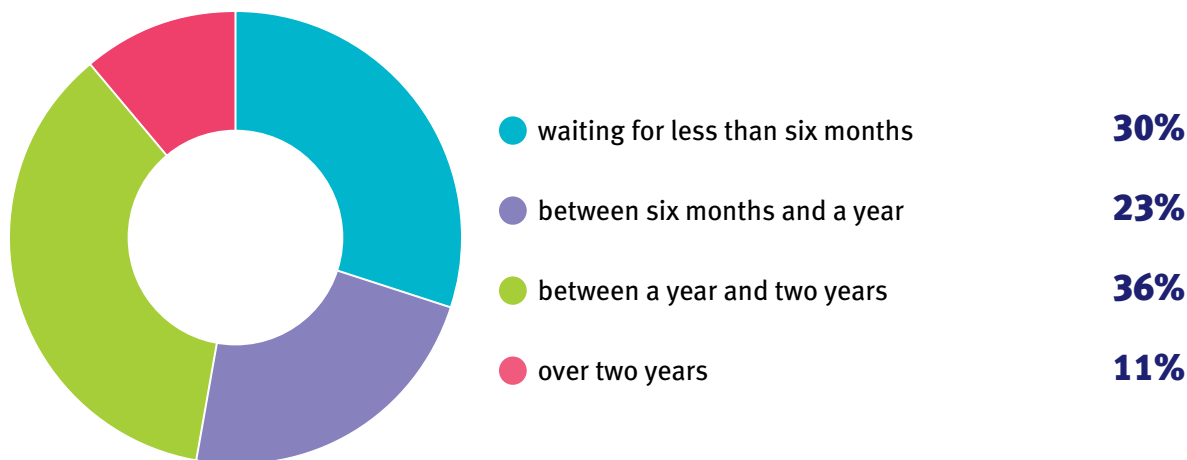
how quickly we resolved complaints



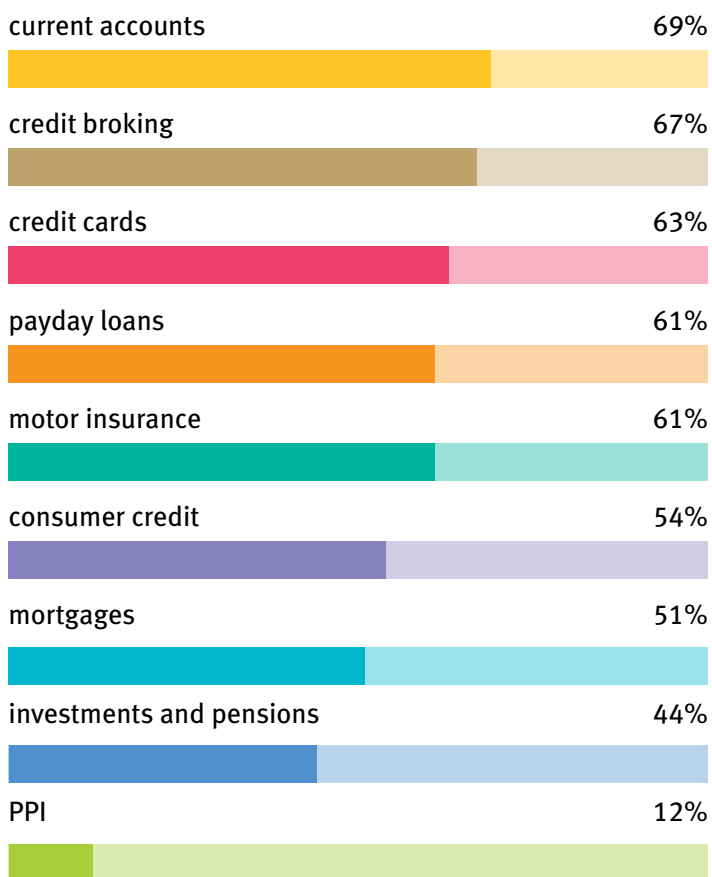
■ resolved within 3 months
 ■ resolved within 6 months
 ■ resolved within 9 months
 ■ resolved within 12 months

year ended 31 March

PPI complaints waiting to be resolved at 31 March 2015



% of complaints resolved within three months – by product area



The time it takes us to resolve complaints varies across different product areas. For example, around seven in ten complaints involving current accounts and credit broking were resolved within three months. In contrast, because of the complex, hard-fought nature of the PPI complaints we're increasingly dealing with, only 12% of these complaints are resolved within three months.

This year our payday loan team resolved 60% of complaints within 21 days. By having upfront, constructive conversations over the phone – or, in one in five cases, using webchat – we were able to resolve many problems at a very early stage.

the complaints we resolved

As we explain in the earlier chapter *the complaints we received*, it's understandable that a lengthy complaint process can be frustrating – at a time when some financial products, like payday loans or insurance, can be taken out in a matter of minutes.

Many businesses have been pleased to have the opportunity to work with us in more flexible ways – aimed at helping their customers more efficiently. This included sending us files or information within shorter timeframes – and being ready to sort out problems over the phone, rather than by exchanging letters or emails.

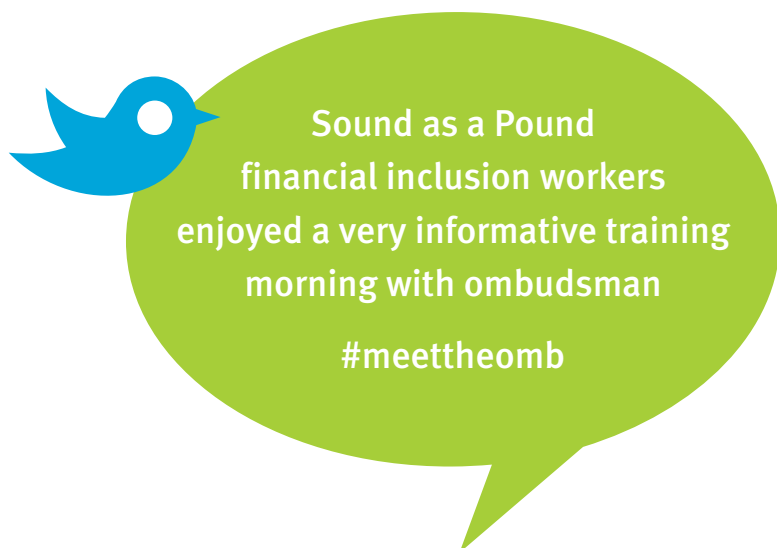
To continue to speed up the process of bringing a complaint to us, we rely on the ongoing cooperation of both sides. In particular, recognising how frustrating waiting can be, we need to keep our customers up to date throughout the time a complaint is with us.

In the chapter *what the complaints were about*, we explain how we keep in touch with people with PPI complaints. Because of the very large numbers of PPI complaints we've received – and the fact that the complaints we're investigating are increasingly complex and entrenched – these are generally the people who wait the longest for our answer.

our skills and expertise

The problems we see arise from everyday life – and they involve a huge variety of financial products and personal circumstances. So to resolve concerns and complaints fairly, it's essential that the people who work for us have a wide range of skills, expertise and experience.

As we explain elsewhere in this *annual review*, we find that complaints are often referred to us because communication between the business and their customer has broken down. Recognising this, we place equal importance *both* on our people's ability to understand and bring together different perspectives – *and* on their specific knowledge of the financial matters we cover.



To ensure we're giving fair answers – at the earliest possible stage – this year we:

- Continued to improve the way our people share their knowledge with each other – expanding the number and size of our “knowledge communities” and developing our online knowledge-sharing tools. This helps us to ensure that our casehandlers can quickly find the information they need – and are applying it fairly and consistently.
- Increased the number of ombudsmen by a third from 234 to 306 – and provided them with ongoing training and support.
- Continued to ensure that our adjudicators are supported, developed and mentored by experienced colleagues – working together in a network of professional communities that we call “pods”.
- Supported over 600 requests for educational sponsorship – to help our people develop their skills and gain new relevant qualifications.

- Made sure that managers and senior managers are supported and developed to get the best out of their teams – by providing ongoing training and opportunities to share and learn from experiences.

taking pride in our work

We need to ensure we're meeting our customers' high expectations of our service. Fundamentally, in each case we're asked to resolve, we want the consumer and the business to feel that we've:

- Listened to them and cared about what they said.
- Got to grips with things and used common sense.
- Given clear and honest answers and let them know where they stood.

To ensure we maintain the confidence of our customers and stakeholders, this year we:

- Introduced a way of getting instant feedback from our customers – by asking them to complete a short phone survey immediately after speaking to us. Where someone indicates they're unhappy, we can phone them back, talk things through and sort things out straightaway.

- Continued to encourage a culture where everyone can talk openly and share ideas about improving customer service. This includes having senior managers and board members review a random selection of cases – so they can ask questions and challenge where they feel our service could have been better.
- Monitored how proud our people said they were of their work on each individual case.



the complaints we resolved

listening to our customers

Each year we carry out extensive research among our customers and stakeholders. The views and experiences people share with us help us to get an in-depth understanding of how they feel about the ombudsman – and about raising and resolving concerns and complaints more generally. This in turn helps us to review our ways of working – to make sure we're providing the best possible service.

Our research this year involved:

- Running monthly online surveys and six-monthly postal surveys to find out how people who brought complaints to us rate different aspects of our service.
- Asking businesses for their views on our service through online and postal surveys.
- Asking MPs about their experience of helping constituents to use our service.
- Monitoring general public awareness of the ombudsman service – as part of our work to make sure that we're helping everyone who needs us.

- Asking people using our website to tell us whether they found the information useful – and how easy they found it to use our new digital services.
- Holding focus groups to find out what people expect from our service.
- Commissioning research to understand why some people choose not to bring their complaints to us – or not to complain at all – and how we could help them.
- Running quick online polls on our website to find out how people judge fairness in everyday situations.

In the chapters *who complained to us* and *who the complaints were about*, we give more detail about what we learned from our research this year. And there's more information about how we listen to our customers' views face to face in the chapter *our insight and outreach*.

handling complaints about our own service

We understand that people might be disappointed if our answer isn't what they'd hoped for. We want businesses and consumers to feel we've treated them well – whatever the outcome of the complaint. So we always thoroughly look into any concerns that people raise with us about the level of service we've provided.

Making a complaint about our customer service isn't the same as asking us to review our answer about the particular merits of a financial complaint. In some cases, simply clarifying this difference – and explaining the next steps for taking things further – is enough to sort out someone's concerns.

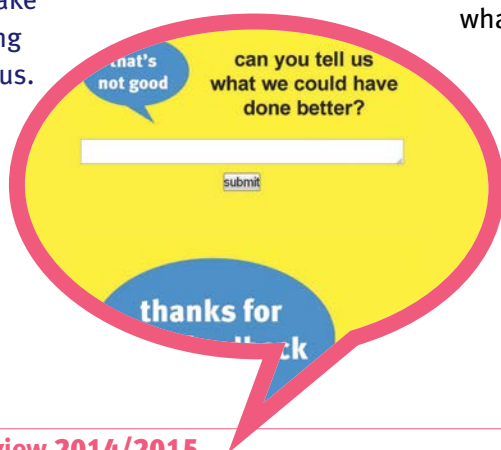
Even where someone is unhappy about our customer service, we find that many problems can be sorted out very early on – generally just by their talking things through over the phone with the relevant manager here. If this isn't enough to resolve the problem, one of our senior managers will investigate what's happened.

During the year we responded to 2,757 complaints about our service – 3% fewer than last year. We were able to resolve 60% of these complaints straight away within the same team where the problem arose. In 39% of complaints, a senior manager was able to put things right.

Although our complaints process is available for everyone who uses us, we generally receive far fewer complaints from businesses than from consumers or their representatives. This year, around 3% of complaints about our service were from businesses, compared with 2% last year.

Like last year, in 37% of complaints about our service, we agreed that the level of service we had provided wasn't good enough – for example, because our customers had been inconvenienced by avoidable delays or administrative mistakes on our part.

Just as we suggest that businesses compensate their customers when something has gone wrong, we want to recognise the impact of our own mistakes. Where we offered people compensation this year, the average payment was around £180.



If someone isn't happy with the response from one of our senior managers – which happens in about 1% of complaints – the matter can be referred to the independent assessor. The independent assessor – who is appointed by our non-executive board – will carry out a formal review of the level of customer service we've provided.

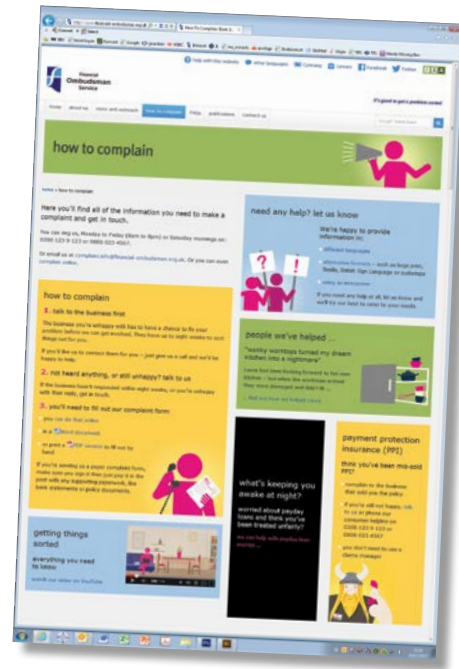
If the independent assessor thinks that we haven't provided an acceptable level of customer service, she can recommend we take action to make sure the same thing doesn't happen again. The independent assessor reports to our board each year on the findings and recommendations she has made. We publish this report in full on our website.



improving the way we work

We also need to continually review how we work, to maintain and improve our quality, consistency and efficiency. During the year – building on last year's projects and initiatives – we continued to develop our ways of working. This included:

- Redesigning our website – beginning with the most frequently-used areas – to make it easier for visitors to find the right level of information they need to answer their question.
- Launching our new webchat service – allowing customers to engage with us online. This followed on from trials last year, where many people told us that they appreciated this quick and discreet way of getting an answer from us.
- Continuing to strengthen our “horizon-scanning” work, meaning we can quickly identify and respond to changes in the number and type of complaints and concerns reaching us.
- Launching our new online complaint service. Although people have been able to download and email us back their complaint form for many years, they now have the option to tell us about their complaint and upload any relevant documents completely through our online digital platform.
- Continuing to improve our digital case-handling capability – to help us manage the vast amount of information we handle.



our budget and funding

We're funded through a combination of annual levies on the financial businesses we cover – and fees for the individual complaints referred to us each year.

In 2014/2015 the overall fees charged to the financial services sector were 26% lower than the previous year. We froze the levy paid by financial businesses – as well as freezing the case fee for each individual complaint at £550.

We also extended our group-account arrangement from the original four to the eight financial groups that make up the majority of our workload. This helps us manage our income in a more predictable and stable way.

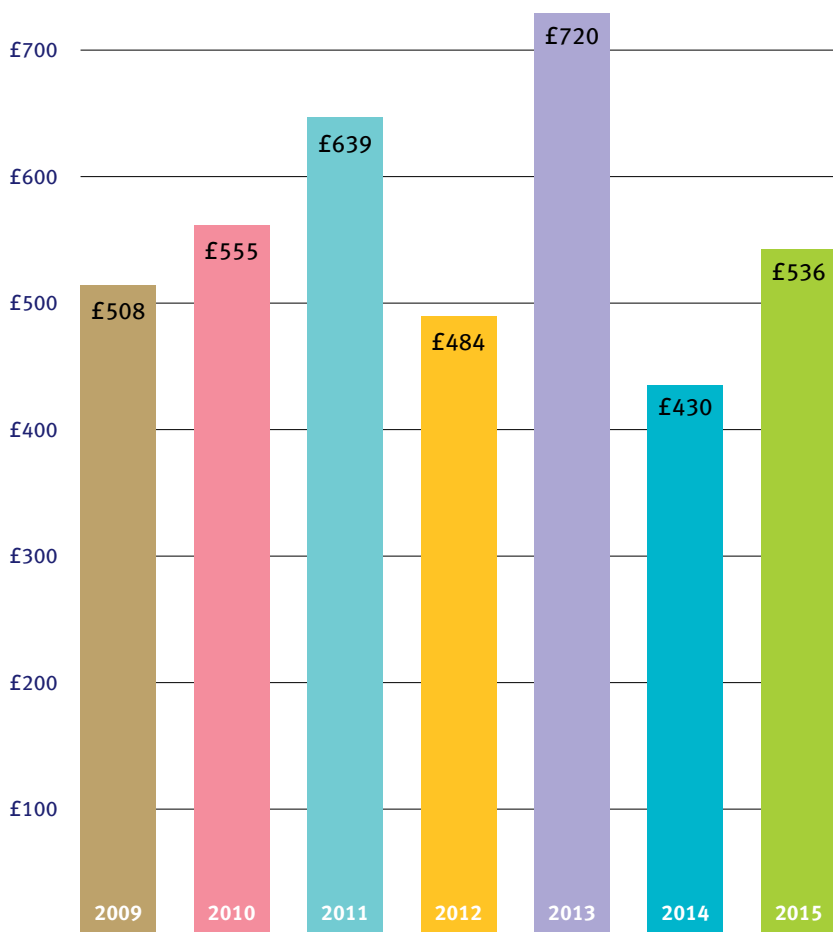
Over the year we again charged a case fee only for the 26th and each subsequent complaint. This arrangement recognises that customers of smaller businesses contact us only rarely – and meant that, over the year, nine in ten of the businesses that had complaints referred to us paid no case fees at all.

In the chapter *who the complaints were about* there is more information about the businesses whose customers contacted us.

We need to be ready to deal with whatever number and nature of complaints that are referred to us. So we review our funding arrangements at the beginning of each year – based on the types of problems we and our stakeholders expect to see in the year ahead.

Following public consultation in January and February 2014, the board of the FCA and our own board approved a budget for our service that assumed income of £319.2 million and expenditure of £277.4 million – with a forecast unit cost of £629. Our unit cost is calculated by dividing our total costs (before financing charges and any bad debt charge) by the number of cases we've resolved during the year

our unit cost



year ended 31 March

the overall fees charged were 26% lower than in the previous year

the complaints we resolved

the complaints we resolved

summary of our income and expenditure

	actual year ended 31 March 2015 £ million	budget year ended 31 March 2015 £ million	actual year ended 31 March 2014 £ million
income			
case fees	62.2	63.3	82.9
supplementary case fees	–	–	29.7
group fees	163.9	163.4	205.1
compulsory jurisdiction levy	23.5	23.3	23.4
consumer credit jurisdiction and voluntary jurisdiction and other income	2.2	1.8	2.9
total operating income	251.8	251.8	344.0
net movement in accrued and deferred income	74.5	67.4	(10.5)
total income	326.3	319.2	333.5
expenditure			
staff and staff-related costs	193.1	219.9	181.5
professional fees	7.0	11.7	6.6
IT costs	6.6	7.4	7.3
premises and facilities	23.7	26.0	17.5
other costs	1.6	1.9	1.6
depreciation	7.7	9.7	6.4
bad debts	0.2	0.8	–
total operating costs	239.9	277.4	220.9
operating surplus/(deficit)	11.9	(25.6)	123.1
accounting surplus before tax	86.4	41.8	112.6

The figures above are drawn from our unaudited management accounts – and may be subject to change. The directors' report and audited financial statements will be available separately on our website once approved.



who complained to us

who complained to us

understanding more about consumers

We talk to consumers every day – asking practical questions about their personal circumstances so we can better understand their individual concerns and complaints.

But we know that the complaints people bring to us aren't separate from the rest of their lives – and that to fully put things right, we also need to understand how we fit into the bigger picture. So we carry out research among consumers each year – asking questions ranging from where people live to their attitudes towards making a complaint.

The answers people give us help us to:

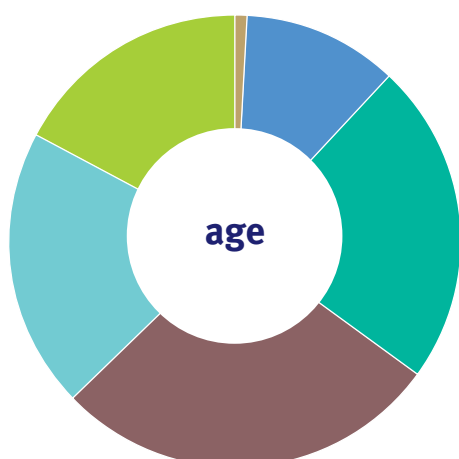
- Understand who is – and who isn't – using our service.
- Identify and respond to what people want and expect from us.
- Make our service easier to use – for everyone.
- Make sure we are meeting particular accessibility needs.
- Meet our commitment to equality and inclusion.
- Target our outreach and awareness-raising activities.

During the year our research has shown that more consumers than ever are making complaints when they're unhappy with a service they've received – from delayed flights to customer service in shops. These findings are in line with wider research this year looking at consumer attitudes more generally.

We mentioned in the chapter *the complaints we received* that a growing number of people contacted us via social media and webchat this year. And it's clear that, in general, businesses, public services and their customers are increasingly using social media and other digital platforms. So it could be that a rise in people's likelihood to complain simply reflects the growing number of quick, informal ways to do so.

The rest of this chapter looks in more detail at the backgrounds of our customers – how this might affect how they bring a complaint to us, and what those complaints are about. We also highlight where our research has identified particular groups of consumers who seem to be less aware of us – or who don't tend to contact us if they have a problem.

the age of consumers who complained to us



● under 25	1%	● 45 to 54	28%
● 25 to 34	11%	● 55 to 65	20%
● 35 to 44	23%	● over 65	17%

The proportion of people with complaints in each age group has remained consistent over the last few years. The proportion of consumers aged over 65 has remained exactly the same as last year – at 17%. And when PPI isn't included, consumers aged over 65 account for around one in three of the people who use our service.

This is a greater proportion than the number of people in this age group in the UK as a whole. But it isn't surprising, given that many activities associated with later middle-age and retirement – such as making pension arrangements, re-mortgaging, and travel

– involve financial matters that we cover. And as life expectancy increases, people will generally be active consumers of financial services for longer.

Including PPI complaints, around seven in ten consumers who brought complaints to us this year were aged between 35 and 65. We find that, in general, people in this age group have a high awareness of their consumer rights – including their right to complain to us. And the working and family lives of these consumers involve a wide range of events and experiences – many of which require interactions with financial services.

As in previous years PPI is the most complained-about financial product among consumers of all ages – except those aged between 18 and 24. While only around one in five (19%) complaints from consumers under 25 related to PPI, this number rose to more than four in five (82%) for consumers aged 35 to 44. This has risen from the three quarters of consumers aged 35 to 44 that we reported last year.

the most complained-about products – by age group

under 25



25 to 34



35 to 44



45 to 54



55 to 64



over 65



- payment protection insurance (PPI)
- bank accounts
- car/motorbike insurance
- mortgages
- other products

who complained to us

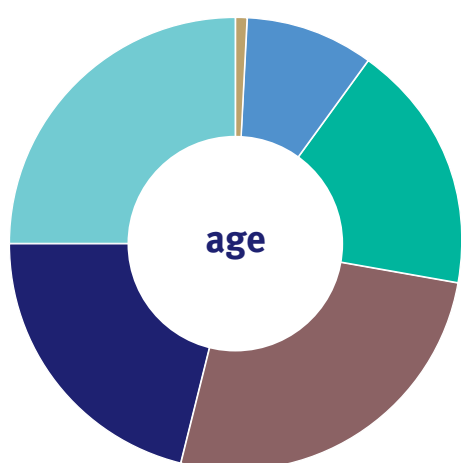
From our conversations with consumers on our helpline – and focus groups we run across the country – we know that some people are more likely than others to take things further after initially talking to us.

Our research continues to suggest that someone's age doesn't influence how likely they are to refer their complaint to us after talking things through with our helpline.

But consumers aged under 25 are less likely to have their complaints upheld than people in other age groups. This simply reflects the sorts of products they tend to complain about.

For example, compared with other age groups, these younger consumers refer far fewer complaints to us about PPI. In contrast, they complain mostly about bank accounts – an area where we generally uphold fewer complaints than PPI.

the age of consumers whose complaints went on to our final “appeal” stage – an ombudsman's decision



under 25 **1%**

45 to 54 **26%**

25 to 34 **9%**

55 to 65 **21%**

35 to 44 **18%**

over 65 **25%**

Younger people remain more likely than other age groups to accept our initial view on their complaint – and they're far less likely to appeal for an ombudsman's final decision.

This could partly be because, in general, younger consumers' complaints tend to involve smaller amounts of money – and don't usually feature the more complex, high-value products we can look at, such as investments or pensions.

It's also possible that because of the relatively short time they have been using financial products and services in their own right, people aged between 18 and 24 are less likely to have used a “formal” complaints process before. And given that quick, informal social networks will have been a feature of their whole adult life, it's likely that younger people are more comfortable with a quick, informal approach to sorting out problems.

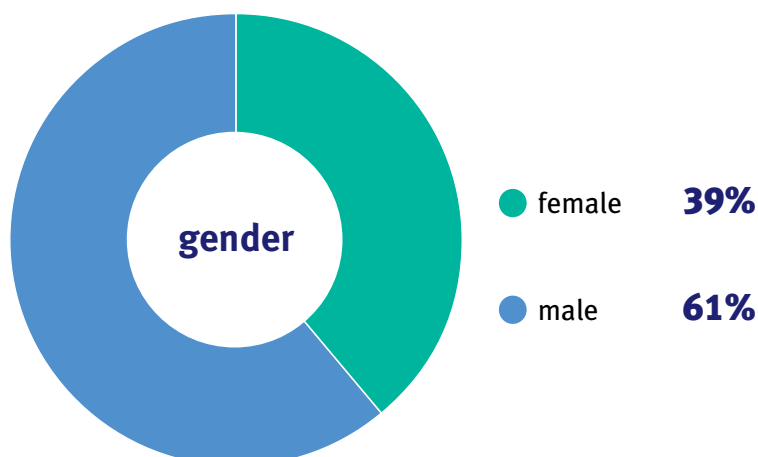
On the other hand, consumers aged 45 to 54 are most likely to ask for an ombudsman's final decision on their case – with 26% of people in this age group taking their complaint to our final stage.

This difference may be because the further people are into adult life, the more likely they are to have financial products that involve large sums of money – like mortgages. This year people aged 35-64 made more complaints about mortgages than in previous years.

This increase could be a result of the significant amount of media coverage that mortgages have received over the year.

The sums of money involved in mortgages can be very large – not to mention the severity of the consequences if something goes very wrong. So it's understandable that these complaints are often hard-fought – and that many consumers want to pursue them as far as they can.

the gender of consumers who complained to us



The difference between the number of women and men who bring complaints to us could be explained by the fact that we see a significant number of complaints involving joint accounts or policies. For couples made up of a man and a woman, we find that the male partner's name usually appears first on joint policies – and so that complaints are generally registered in the man's name.

Our research also helps us to monitor whether men and women tend to complain about different products. We found this year that the three products most complained about both by men and by women were:

- PPI (77% of women's complaints and 74% of men's).
- current accounts (3% of women's complaints and 3% of men's).
- mortgages (2% of women's complaints and 3% of men's).

More women complained to us this year about PPI than they did last year – and PPI makes up a bigger proportion of women's complaints than men's complaints. But we continued to receive more complaints about PPI from men overall.

When we asked questions to find out about people's different attitudes to complaining, we found that women were 20% less likely than men to say that they'd had a *problem* with a financial product or service – and 10% less likely than men to actually *complain* about a product or service.

But women who told us they'd complained to a business were 9% less likely to be happy with the business's response compared with men who complained.

Women were also less likely to “formally” bring a complaint to us after talking things through with our consumer helpline.

women were 9% less likely to be satisfied with the business's response to their complaint

We also monitor the outcomes of complaints to us by gender. Our research shows that we're slightly more likely to uphold a complaint brought by a woman than one brought by a man. But again, this could be simply because PPI accounts for a greater proportion of the complaints we receive from women – and we tend to uphold more complaints about PPI than anything else.

who complained to us

complaints upheld by gender

male

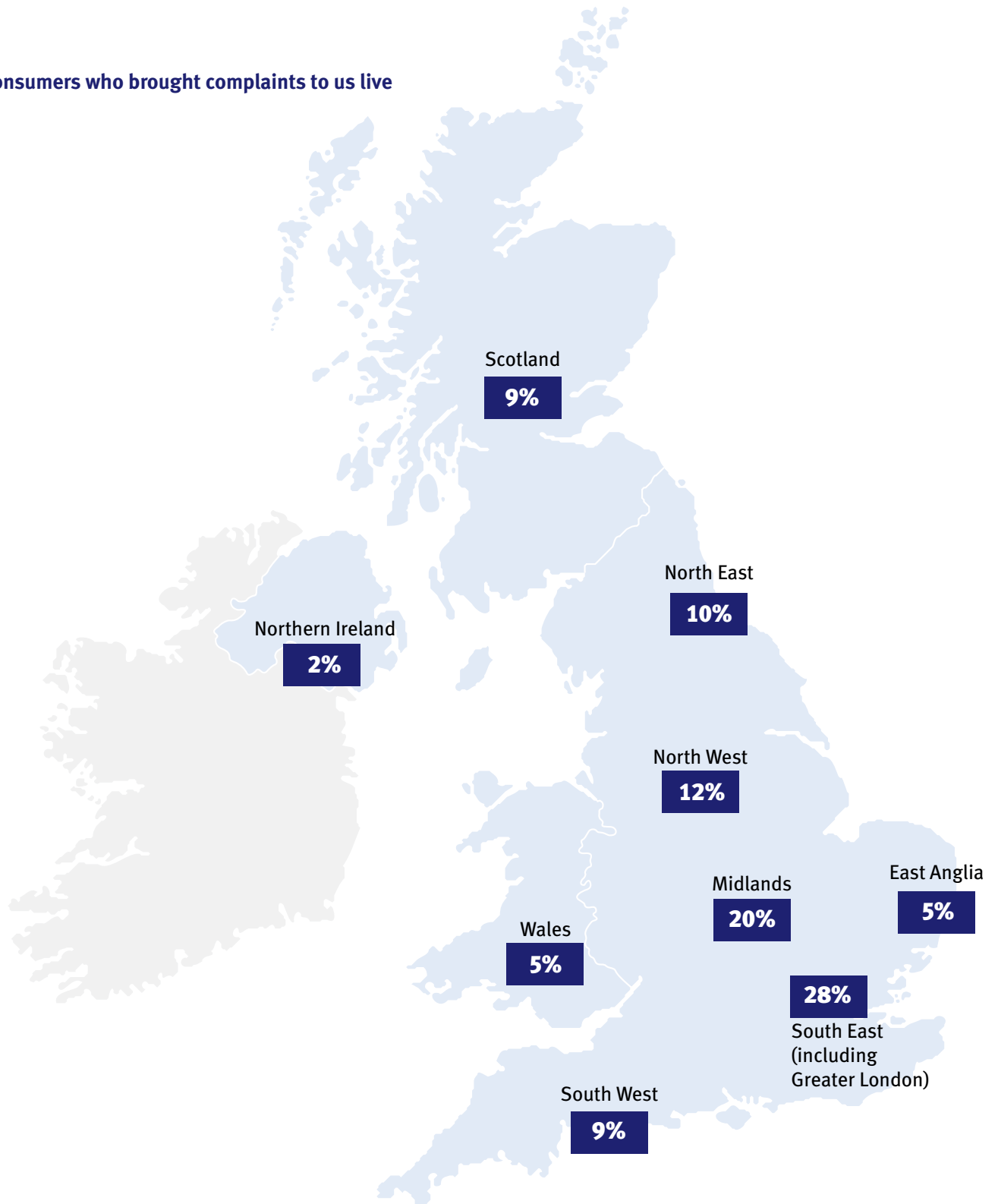


female



● upheld ● not upheld

where the consumers who brought complaints to us live





consumers' complaints – by region and nation

We always record where the people who contact us live – so we can see how people's awareness of our service, and the likelihood that they will use us, varies across the UK.

As in previous years the spread of our customers remained in line with the distribution of the population across the UK.

Although – like last year – we didn't see any significant regional or national trends, there were some small variations depending on where consumers lived. For example:

- Complaints about PPI made up 79% of complaints from the North East of England and Northern Ireland compared with 71% from the South East.
- Like last year current accounts made up twice as many complaints from the South East as they did from the North East (4% compared with 2%).

where people phoned us from the most

- | | |
|-----------------|-----------------|
| 1 Bolton | 11 Glasgow |
| 2 Manchester | 12 Newcastle |
| 3 Birmingham | 13 Cardiff |
| 4 Gloucester | 14 Croydon |
| 5 Leeds | 15 Hull |
| 6 Chester | 16 Northampton |
| 7 Medway | 17 Bristol |
| 8 Tower Hamlets | 18 Preston |
| 9 Nottingham | 19 Peterborough |
| 10 Harrow | 20 Bournemouth |

The majority of our calls came from urban areas with high populations – and far fewer came from more remote areas of the UK. While this isn't surprising, we recognise that people in small, remote communities can have very particular concerns relating to financial services – so we continue to visit these areas as part of our outreach work. We also published a focus on complaints from rural areas in issue 124 of our newsletter, *ombudsman news*.

There's more information about our outreach work in the chapter *our insight and outreach*.

who complained to us

how consumers with complaints knew about the ombudsman

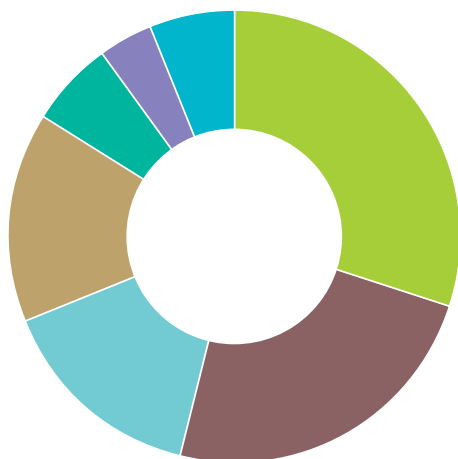
This year the proportion of people who said they'd found out about us on the internet rose by a quarter. This is in line with another annual rise in households with internet access – a figure which is monitored by the communications regulator, Ofcom.

We also saw an increase in the number of people who'd heard us mentioned in the media – or had heard of us through a consumer advice agency like Citizens Advice. We hope this is a result of our ongoing outreach work with trusted advisers in communities all over the UK.

In contrast, fewer people this year said they'd found out about us from a financial business. Around a third of people from professional and managerial (AB) backgrounds and skilled and semi-skilled (C1/C2) backgrounds told us they found out about us from the business they'd complained to. On the other hand, people from unskilled and lower income (DE) backgrounds were far more likely to have heard about us from family and friends.

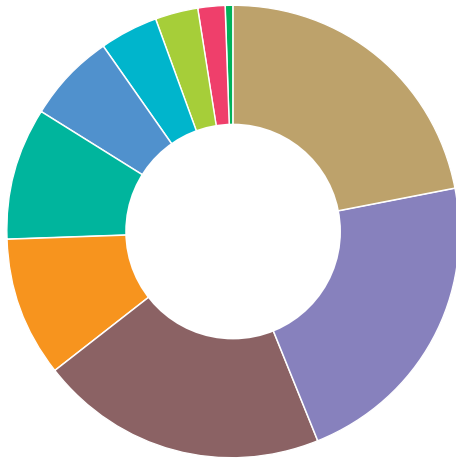
Younger people are around twice as likely to find out about us through the internet than people aged over 55 – and rely far less on “traditional” media to find out about us. This reflects the current media preferences of different age groups – with younger people more likely to get news and other information online.

people from low income backgrounds were far more likely to have heard about us from family and friends



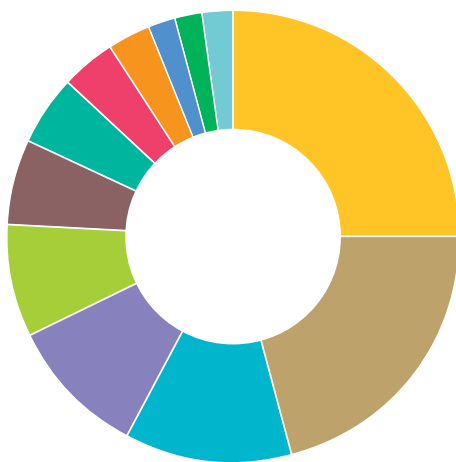
● from a financial business	30%
● on the internet	24%
● in the media	15%
● from a friend, relative or colleague	15%
● from a consumer-advice agency (eg Trading Standards or Citizens Advice)	6%
● from a claims-management company	4%
● other	6%

media coverage of the ombudsman



● Daily Mail/Mail on Sunday	22%
● Times/Sunday Times	22%
● Telegraph/Sunday Telegraph	20.5%
● Independent/ Independent on Sunday/i	10%
● Guardian/Observer	9.5%
● Financial Times	6.5%
● The Sun	4%
● The Mirror/Sunday Mirror	3%
● Express	2%
● Daily Star	0.5%

newspapers read by the consumers who complained to us



● regional and free papers (including Metro)	25%
● Daily Mail/Mail on Sunday	21%
● Sun	12%
● Times/Sunday Times	10%
● Mirror	8%
● Telegraph/Sunday Telegraph	6%
● Guardian/Observer	5%
● Express	4%
● Independent/Independent on Sunday/i	3%
● Financial Times	2%
● Star	2%
● other	2%

who complained to us

The free and regional papers continue to be the most popular newspapers among consumers who use us. Together, these publications are accessible to many people across the UK. *Metro*, for example, is distributed in 15 large urban areas, whereas regional newspapers have a significant presence across their own communities.

So working with these papers – including running adverts and giving tips about avoiding money problems – can be an effective way for us to raise awareness of our service.



External research suggests that in recent years the overall number of people relying on printed newspapers for information has fallen significantly. However, our own research continues to show that as people get older they are increasingly likely to have found out about us in a newspaper. This is why we work closely with the press to raise awareness of our service in this way.

Because of our experience in dealing with all types of complaints – including many issues that attract a lot of public interest – we’re often contacted by journalists for facts, figures and an insight into our approach.

social media

This year we maintained our profile on social media sites including Twitter, LinkedIn and Facebook. These free services can be easily monitored and updated. And they’re a very efficient way to reach a large number of people – as the people who “follow” us often share what we post with others.

The conversational nature of Twitter means it has been particularly effective for:

- Responding to other Twitter users’ questions – including explaining the first steps in sorting out a problem and giving facts and figures about our work.

- Helping consumers move things forward by tweeting someone else who could help – where we weren’t the right people to help.
- Giving tips at particular times of year – including an advent calendar-style guide to avoiding problems in the run-up to Christmas.
- Helping consumers with money worries in partnership with Which?, the Money Advice Service and debt charity StepChange.
- “Live tweeting” from our outreach events using our own hashtag #meettheomb – to get more people involved in the conversation.

During the year, we also used LinkedIn to share news and information that people interested in complaints might find helpful – including links to our newsletter, *ombudsman news*.

We know people generally have a preference for certain social networks – so to reach as many people as possible, we also shared stories, video content and graphics on Facebook, YouTube and Pinterest.

The number of people who had seen content associated with our Facebook page – by “liking” us, clicking onto our page or seeing it on a friend’s timeline – almost doubled this year, as did the number of people who followed us on Twitter.



regional radio programmes

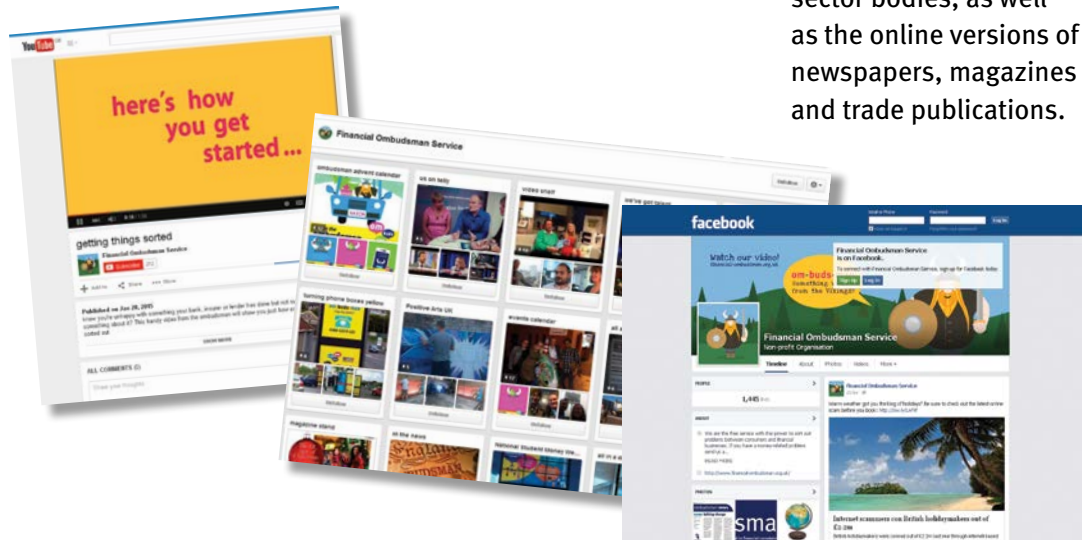
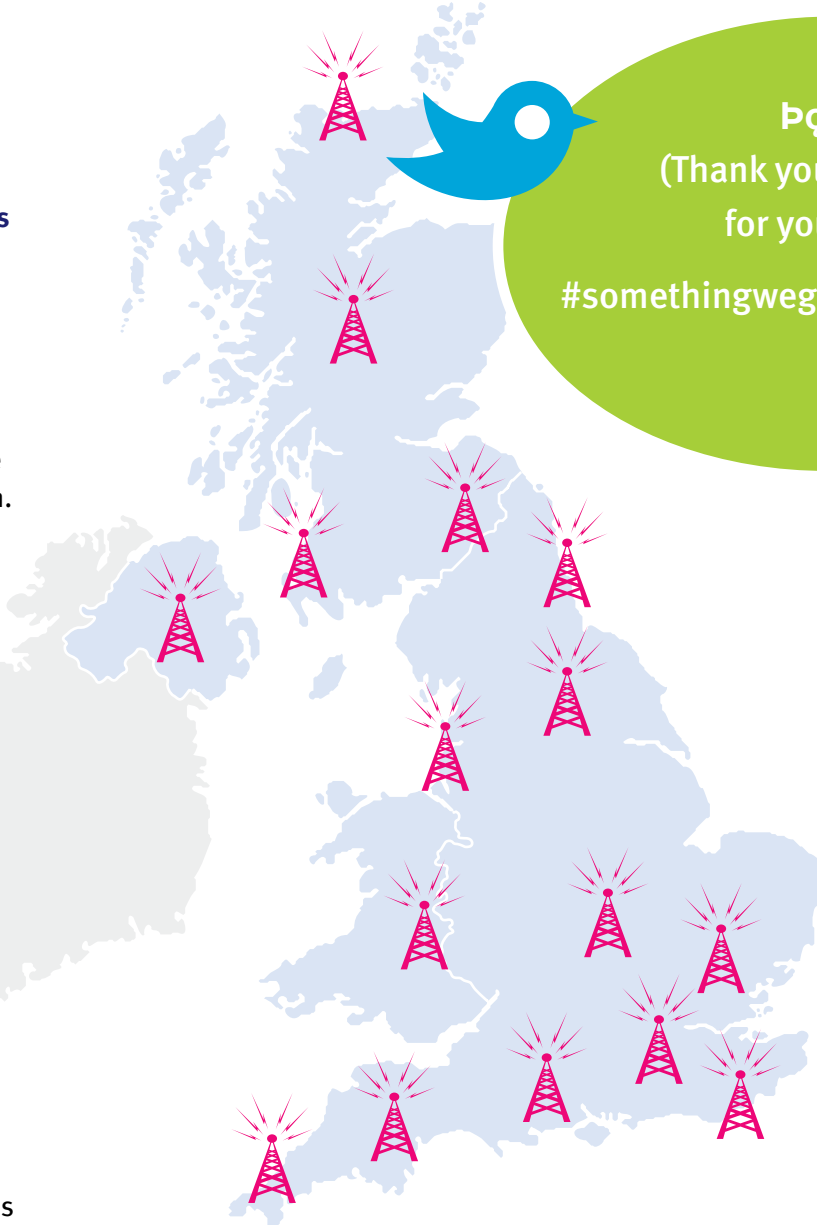
We also work with a range of media to help raise awareness of our service – and to highlight things we repeatedly see going wrong to prevent the same problems happening again.

During the year we featured in around 6,000 media stories – including 550 broadcasts. We took part in more than 200 live TV and radio interviews – from major national news programmes to student radio stations. This included interviews and phone-ins for more than 50 local and regional radio stations from Orkney to Cornwall.

Working with the regional media across the UK has helped us reach people by focusing on the local issues that really matter to them. During the year we featured over 900 times in the regional press.

Regular research suggests that an increasing number of people are accessing news online. And during the year, we continued to get a significant amount of online news coverage.

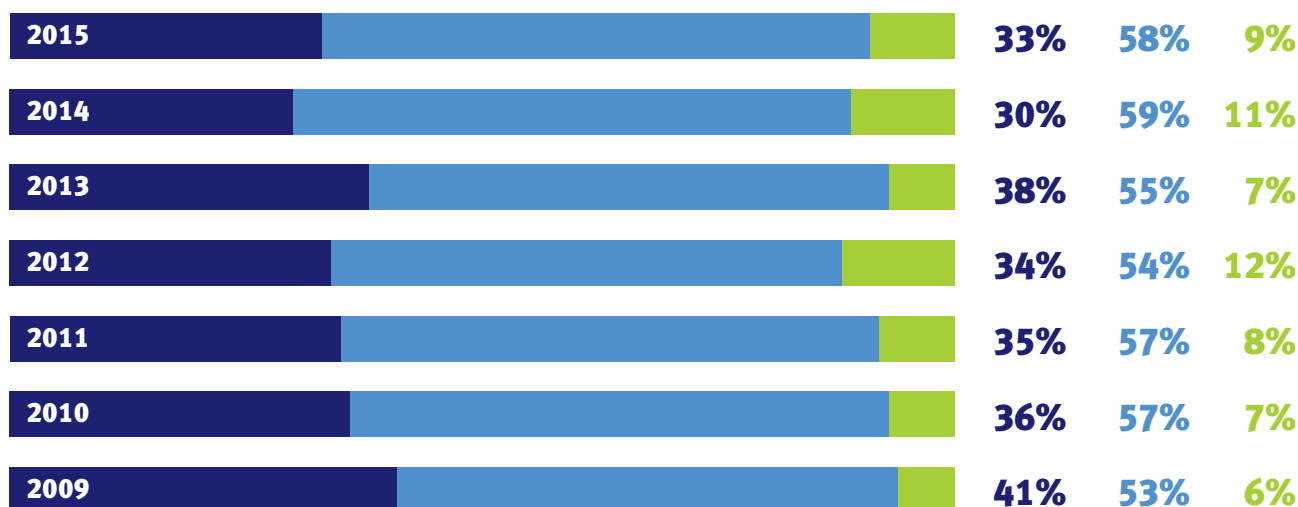
More than a thousand organisations now link directly from their website to ours – including voluntary and community groups, businesses and business networks, government and public sector bodies, as well as the online versions of newspapers, magazines and trade publications.



who complained to us

who complained to us

the socio-economic background of consumers who complained to the ombudsman



year ended 31 March

- AB professional and managerial
- C1/C2 skilled and semi-skilled
- DE unskilled

Our research shows that someone's socio-economic background influences how likely they are to complain to a financial business.

The increases we've seen in recent years in complaints from people with skilled and semi-skilled backgrounds is largely because these consumers refer proportionately more PPI complaints to us than consumers from other socio-economic backgrounds.

Because we need to ensure that we're treating people fairly, we closely monitor the outcome of the complaints we resolve. Overall this year, we upheld:

- 49% of complaints from AB consumers
- 55% of complaints from C1/C2 consumers
- 60% of complaints from DE consumers

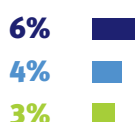
Again, the differences we see are largely due to variations in the number of PPI complaints brought to us by different socio-economic groups. We uphold a relatively high number of PPI complaints. And because PPI accounts for a relatively high proportion of the complaints brought to us by DE consumers, DE consumers are more likely than other groups to have their complaints upheld.

the financial products consumers complained about – by socio-economic background

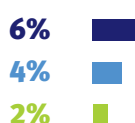
payment protection insurance



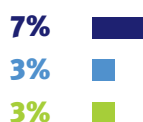
loans



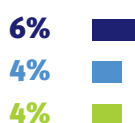
bank accounts



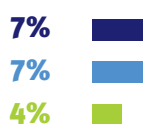
investments and pensions



motor and household insurance



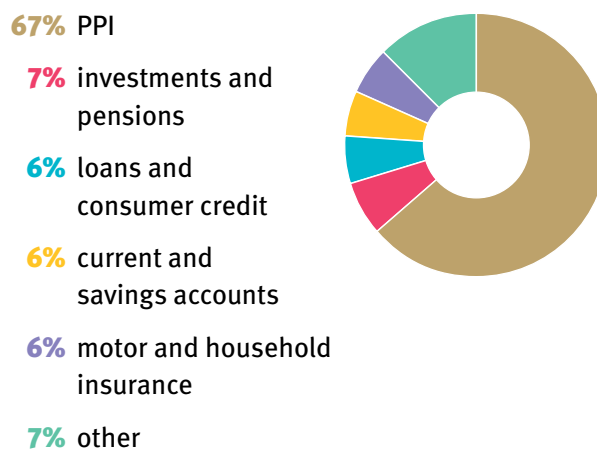
other



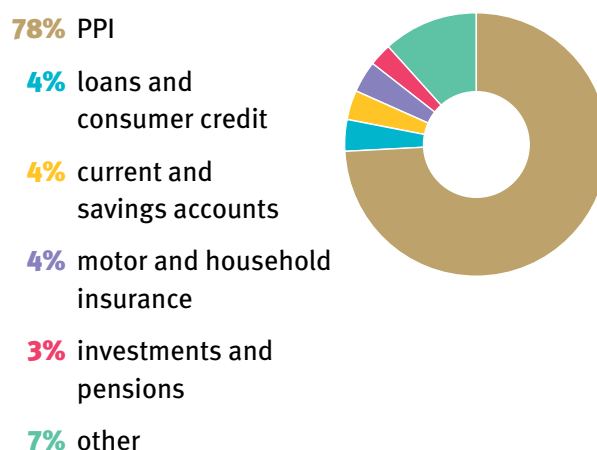
As the charts show, PPI is the most complained-about product across all socio-economic groups of consumers. But when PPI is excluded, the numbers vary considerably.

For example, for people from AB backgrounds, investments and pensions are the second most complained-about product. But people from the DE group complain more about insurance than any other particular product.

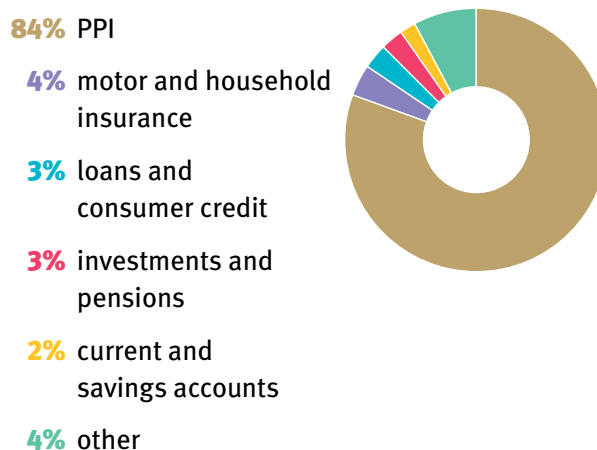
AB professional and managerial



C1/C2 skilled and semi-skilled

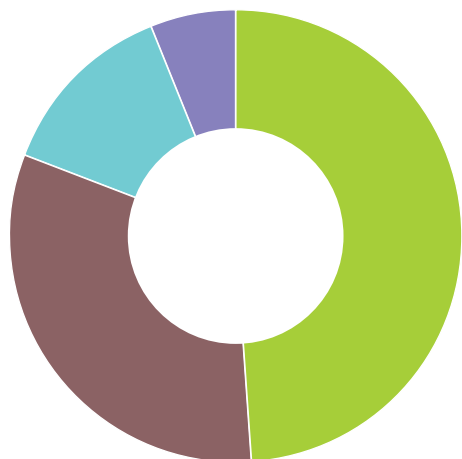


DE unskilled

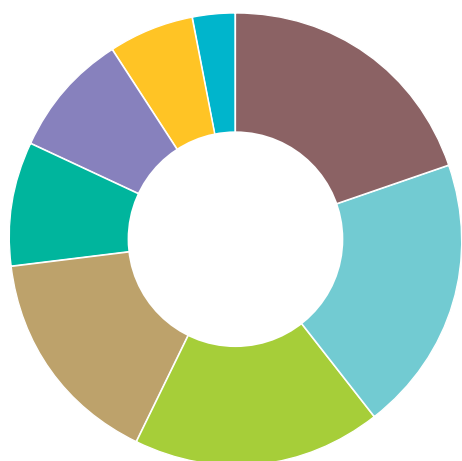


who complained to us

the occupational background of consumers who complained to us



● employed	49%
● retired	32%
● self-employed/running own business	13%
● other (including studying and unemployed)	6%



● administrative and secretarial	20%
● managers and officials	19%
● skilled trades (eg electricians, plumbers, mechanics)	18%
● professionals	16%
● personal services (eg care assistants, dental nurses)	9%
● sales and customer service	9%
● "elementary" occupations (eg hotel & bar staff, farm workers, postal workers)	6%
● process and plant work (eg machinery operatives, assembly-line workers)	3%

The proportion of people using our service who were employed decreased during the year – from 55% to 49%. But this was matched by a rise in the number of people who told us they were retired.

The number of people who told us that they were students or unemployed remained steady.

Not having a regular income can clearly cause financial problems – and increase the impact of these problems. So during the year we continued our focused outreach activities for people who are out of work.

For example, we ran a project with local community workers who provide return-to-work support – to help raise awareness of our role. We also worked with a number of charities that support the families of people in prison or on rehabilitation programmes – where financial problems can make people’s wider difficulties even worse.

As in previous years, the occupational background of people using our service has continued to change. The proportion of professionals who referred complaints to us increased from 12% to 16%, with complaints from people in personal services – like care assistants – also rising.

access and inclusion

Treating people fairly is central to everything we do at the ombudsman. This is why we continually review our ways of working – to identify and remove any potential barriers to people finding and then using our service.

Our equality and diversity strategy is set and monitored by our board and executive team – and we publish it on our website. This includes reviewing and developing a range of measures and initiatives to ensure we remain an inclusive service – both for our customers and for our own workforce.

Our work and achievements this year – with the support of a range of external experts – include:

- Encouraging positive, open conversations about mental health by holding a mental health week with the support of Mind – and by signing the *Time to Change* pledge in November 2014.
- Supporting employee-led networks for our staff – including a carers’ network and a mental health network.



- Working with gender identity experts to improve our understanding of the transgender community.
- Working with experts to support our “disability confidence” programme.
- Being re-accredited for Commitment to Equality (C2E) – a national standard demonstrating our commitment to equality and diversity working practices.

who complained to us

who complained to us

We are supported in this work by a number of other partners including:

- The Employers' Network for Equality and Inclusion (ENEI)
- Business Disability Forum
- Employers' Forum for Carers
- East London Business Alliance (ELBA)
- A number of disability, mental health and wellbeing charities – including Mencap, Bipolar UK, CLASP, Samaritans, Mind, Macmillan Cancer Support, Age UK, British Dyslexia Association, National Autistic Society, Action on Hearing Loss, British Heart Foundation, Stroke Association, Parkinson's UK and Alzheimer's Society.
- The National Diversity Awards, where we've sponsored an award for four years in a row.

To ensure our commitment to equality and diversity is an everyday part of our work, we run a customer service group made up of people from across the ombudsman service. The group meets regularly to discuss our ways of working and to make sure that we're as easy as possible for our customers to access and use. Their work this year again included running refresher training for colleagues on dealing with customers' different communication needs.

our ambassadors

We recognise the great potential of our own staff to raise awareness of the ombudsman among their own communities and networks.

Our *ambassadors* are members of staff who, in their personal time, explain the work we do – allowing us to reach many more local groups who may be less likely to know about and use us. In 2014/2015 our *ambassadors*:

- Wrote a regular column for a local magazine in an area that was particularly affected by the winter floods – to help explain the role of the ombudsman in sorting out insurance disputes.

- Visited schools and colleges to talk to people beginning to use financial services in their own right – recognising that younger people are less likely to know about us.
- Volunteered at a local lunch club for older people.
- Worked with local food banks – recognising that financial hardship can often lead to complaints.
- Ran monthly drop-in sessions for residents at a local hostel.
- Worked with local people who are affected by brain injury, to co-produce community-inspired artwork for the public areas of our building – as part of our support for the charity, Headway East London.

disability

Over the year 19% of consumers who brought complaints to us told us that they had a disability. This is slightly higher than the government's most recent figures for disabled people living in the UK. The most common disabilities that people told us about involved mobility, circulatory and dexterity difficulties. And significantly more people this year told us they had organ or nervous system disorders – like MS or diabetes.



disabilities that consumers with complaints told us about

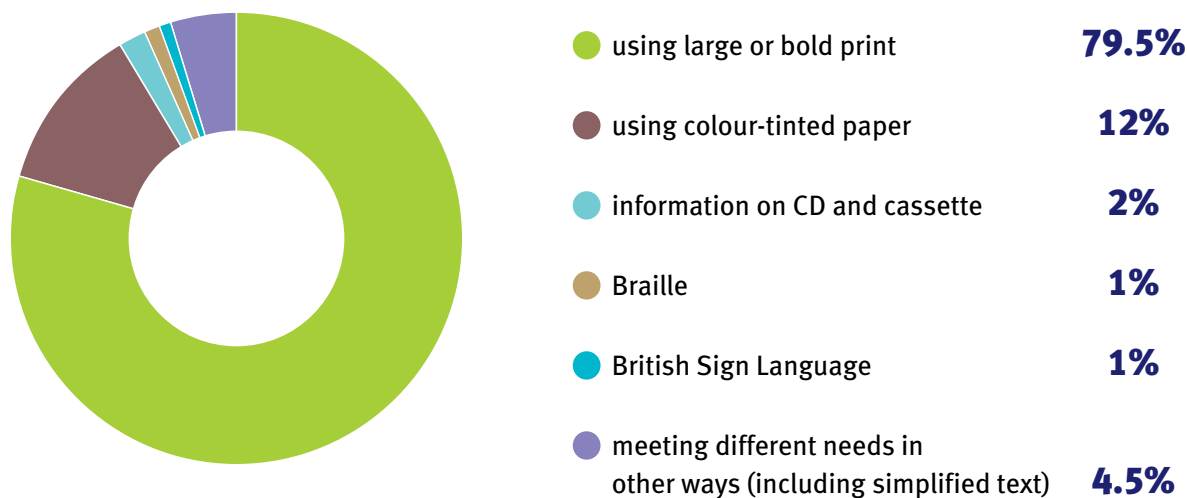


- mobility difficulties **19%**
- arthritis and manual dexterity difficulties **18%**
- organ and nervous-system disorders and disease (eg diabetes, MS) **14%**
- heart and circulatory problems (eg stroke) **13%**
- respiratory and breathing problems (for example asthma) **10%**
- hearing impairment **7%**
- mental health issues **6%**
- sight impairment **5%**
- other (including learning difficulties) **8%**



who complained to us

meeting customers' different needs



Not everyone who tells us they have a disability needs us to adapt the way we communicate with them. But we ask every consumer when they first contact us whether they'd like us to provide information in a different format. Over 2014/2015 we provided information in a different format in 4,638 cases – 46% more than last year.

This included using large or bold print in 3,666 cases and colour-tinted paper in 601 cases – to make things easier for people with a range of visual and learning needs.

We continued to use *BrowseAloud* software on our website. This enables visitors to our website to have the words instantly translated into one of 72 different languages – or to have the words read out loud through their computer in one of 52 different languages.

The online speech function can be particularly helpful for people with sight impairment, people whose first language isn't English, and people who have difficulty taking in information by reading. Over the last six months it has been used 3,370 times.

we provided information in a different format in 4,638 cases

We know that some of our customers are dealing with extremely difficult situations. The wider problems they're experiencing may or may not be related to their finances – but either way, can contribute to the stress of having to escalate a complaint.

We continually provide our people with training – so they have an understanding of the range of challenges our customers may be facing, and can support them practically and sensitively.

Given the complicated and personal nature of some of the problems people tell us about, it's also important that we ask experts for guidance and support. Our close relationships with other organisations help us to make sure that we can signpost people to the wider help they need – in addition to the help we can offer.

For example, recognising the relationship between financial worries and mental ill health, this year we continued to work with Samaritans. In November 2014, Bipolar UK visited us to explain the possible impact of bipolar on people's financial circumstances – and how we can support people with bipolar. And in December 2014 a local charity, One to One Enfield, talked to our staff about what it's like to live with a disability.



We also continued to meet consumers with a disability – and their friends, family and carers – face-to-face at a range of events including the national independent living show *Naidex*.

Our work with experts – and hearing from consumers directly – helps us to balance a broad knowledge of what people may need from us with an understanding of how individuals may be affected. We know that two people with the same “named” disability may well need us to adapt our ways of working in very different ways.

For example, one person with a sight impairment might want to talk to us over the phone – while another person might prefer to receive letters in large print. In the chapter *the complaints we received*, we give examples of how we have tailored our service to suit our customers'

We also make sure our work to understand and support customers' different needs is reflected in our work with the media. During the year we continued to work with disability lifestyle magazine *Pos'ability*. Our staff talked to these publications about their own different needs – helping to raise our profile as both an accessible service and an inclusive employer.

We also used our newsletter *ombudsman news*, to highlight the complaints we see arising from how financial businesses have responded to their customers' individual needs. In many cases we find that a complaint could have been avoided if the business had listened to their customer and taken practical steps to make things easier.

who complained to us

consumers from black and minority ethnic (BME) backgrounds

As part of the feedback we ask for after we've resolved someone's complaint, we ask for information about how people identify themselves – including what background they come from.

We know some people aren't comfortable giving this sort of detail – and if this is the case, they can give us feedback about our service without answering these questions at all. But most people are happy to tell us about themselves.

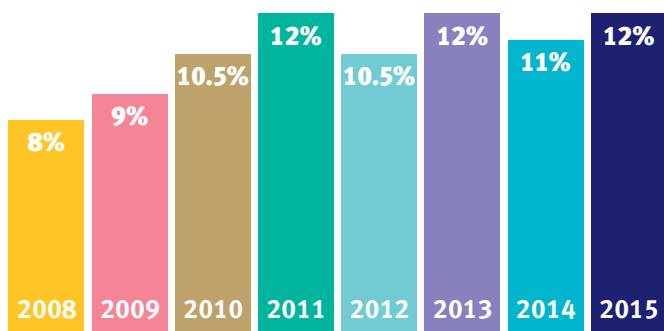
We've always been clear that we use people's answers only to make sure that we're reaching every community in the UK – and that we're treating everyone fairly and impartially.

Our research shows that the backgrounds of people who complain to us are broadly in line with national statistics on ethnicity. This year 12% of people who brought a complaint to us said that they were from a non-white background – with most of these people saying they were from Black or Asian communities.

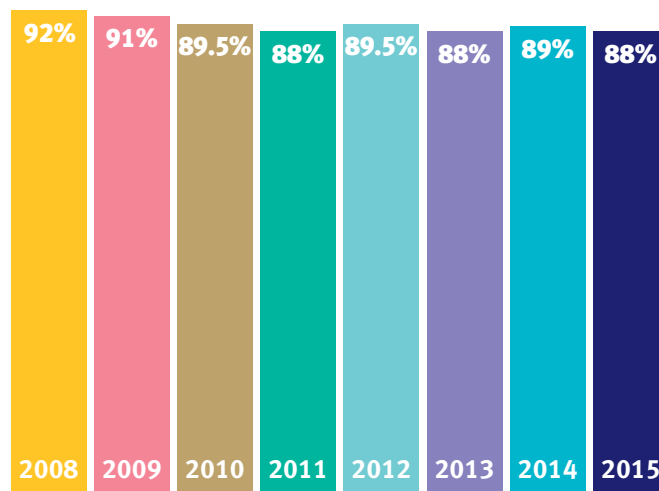
However, we continue to find some variation in the type of complaints we receive depending on people's backgrounds. For example, 92% of Black/Black British consumers' complaints involved PPI – compared with 65% of complaints from Asian consumers. The number of PPI complaints for both groups increased significantly from last year.

Our research again suggests that people's ethnic background doesn't affect the likelihood that we will uphold their complaint – or the likelihood that they will ask for an ombudsman's final decision.

the ethnic background of consumers who complained to us



non-white



white



Over the year we worked closely with several publications aimed at black and minority ethnic (BME) communities, including *Black Hair* and *Pride*. We featured in several articles – sometimes involving our own staff who identify with these communities – highlighting people's rights relating to money matters.

This type of focused media work helps us to reach communities and groups whose awareness of the ombudsman may be lower. It also helps to show our relevance to areas of day-to-day life like holidays and shopping – where it might not be so immediately obvious that we can help.

And we continued to share practical money-related tips with readers of *The Asian Today*. We also prioritised outreach activities to raise awareness in places where there are large numbers of people who are less likely to know about us.

This included making the old Norse word *ombudsman* more pronounceable and accessible by putting it on:

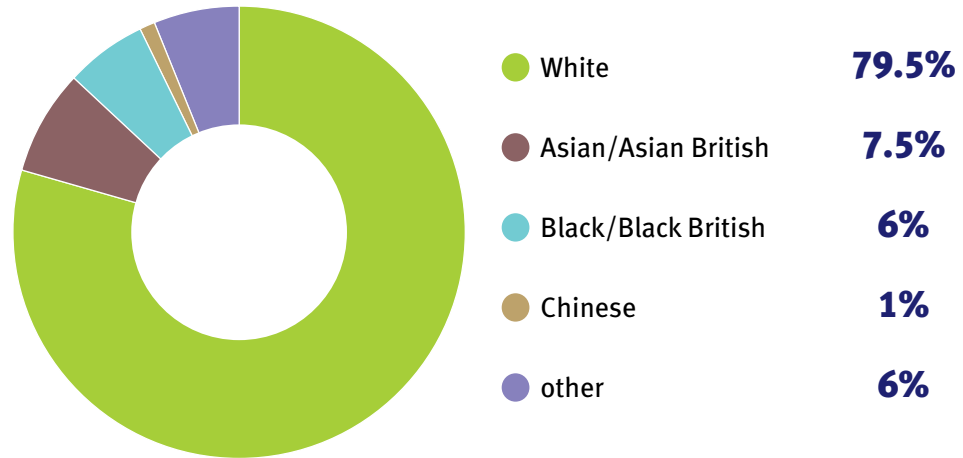
- Buses across the Midlands and Northern Ireland
- The Metrolink tram network in Greater Manchester
- Trains across the Scottish, Welsh and Central England rail networks
- Bus shelters in East and South East London

And we took part in a range of multicultural events – to meet people face to face and hear about their experiences of interacting with financial services. These included:

- Community *mela* events in Leicester, London and Birmingham
- Black History Month celebrations
- Community events in our own neighbourhood in East London.

We were pleased that our research shows that this work is making a difference. “Unprompted” awareness of the ombudsman increased the most during the year among Black and Asian consumers. 18% of these consumers are now able to name us without any prompting – a 38% rise on last year.

the ethnic background of our website users



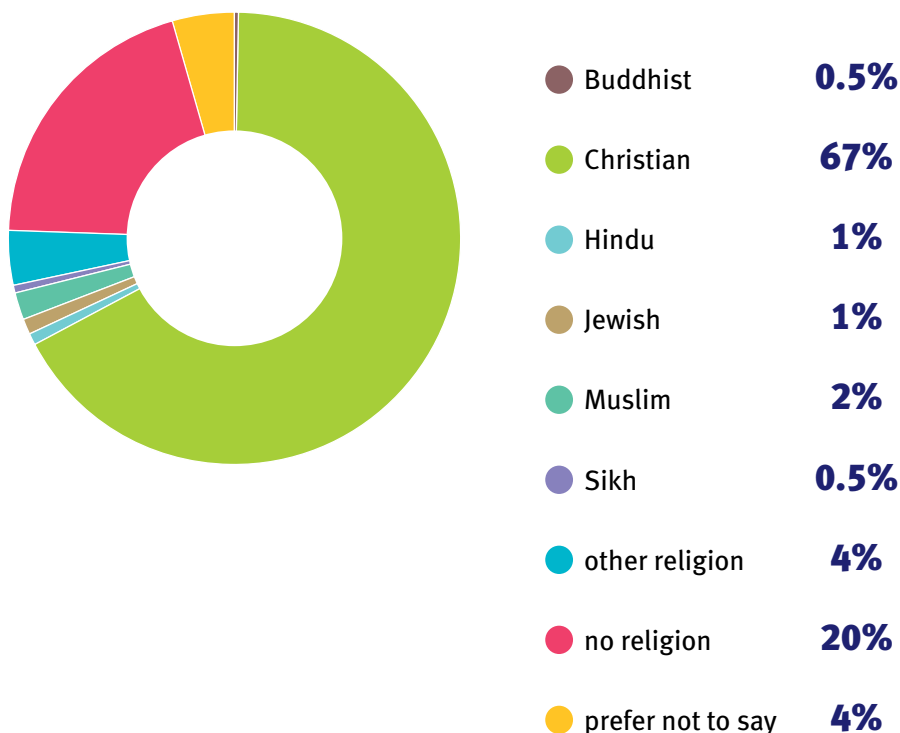
This year the biggest percentage rise in requests for our translation service was from people speaking Middle Eastern languages. We communicated in six different Middle Eastern languages in 339 cases – up 14% from last year.

The number of cases we handled in a range of Asian languages also increased this year – accounting for 26% of all translations.



who complained to us

faith and religion of the consumers who complained to us



As part of the information we ask for after we've resolved a consumer's complaint, we include some optional questions about their religious beliefs.

As in previous years these figures are broadly in line with statistics from the most recent census. But we did find a few variations in the types of complaints people brought to us.

For example, people who told us they were Christian made up a large proportion of PPI complaints – whereas Hindu consumers tend to complain to us less about PPI. This means that, as we uphold relatively more complaints about PPI, we upheld relatively more complaints from Christians overall.

younger people

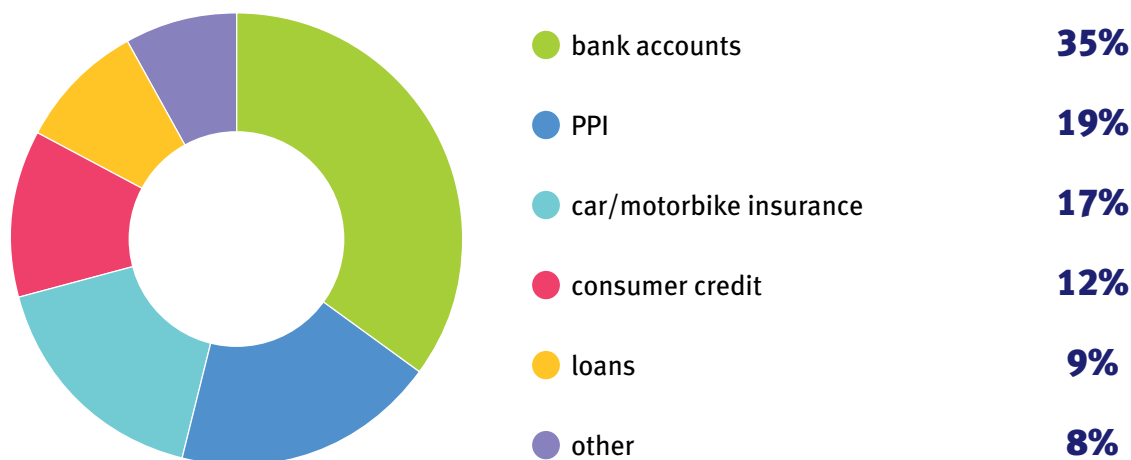
We receive fewer complaints from consumers aged under 35 than any other age group. And we receive even fewer complaints from people aged under 25. This isn't surprising given that people under 25 haven't generally had the wide range of life experiences that are associated with a wide range of financial services – like mortgages and pensions.

But from the complaints we do see, it's clear that younger people are regularly using bank accounts, credit cards and insurance products. Like last year, consumers aged under 25 complained to us more about their bank accounts than any other product – and were far more likely to complain about bank accounts than any other age group.

consumers aged under 25 were far more likely to complain about their bank accounts

This is probably because bank accounts tend to be people's first experience of using a financial service.

what consumers under 25 complained to us about



who complained to us

During our research with consumers, one in ten people aged under 25 told us that they'd had a problem with a financial product or service – compared with around one in four people in the next age group up. Again, this could be because younger people generally have fewer financial products, and have had them for less time – so are less likely to have encountered any problems.

However, we know there could be other reasons. For example, younger consumers could be more likely to use informal channels such as social media to quickly tell businesses they're unhappy. If the business sorts things out similarly quickly, it may be that the younger people involved don't think about the situation in terms of a "problem" or "complaint".

During the year we continued our awareness-raising work among younger consumers. This included:

- Partnering with publications and websites aimed at younger people – for example, offering tips for money management in *The Festival Guide* and *Gap Year Travel Guide*.
- Increasing our use of video and animation to explain the roots of the Nordic word *ombudsman*.
- Maintaining our presence across a range of social media – and using these to raise awareness of consumer rights, money matters and our role.
- Explaining what we do through light-hearted videos – which have been shown in more than 100 student unions across the UK.
- Working with the National Association of Student Money Advisers on a range of activities – for example, offering money tips on Twitter during National Student Money Week.
- Taking part in "money weeks" at a number of universities, including the University of Surrey and campuses across Northern Ireland.
- Once again supporting Trading Standards' *Young Consumers of the Year* competition.
- Promoting the film we made last year with youth workshop SE1 United – which continued to be shown at cinemas across the UK.

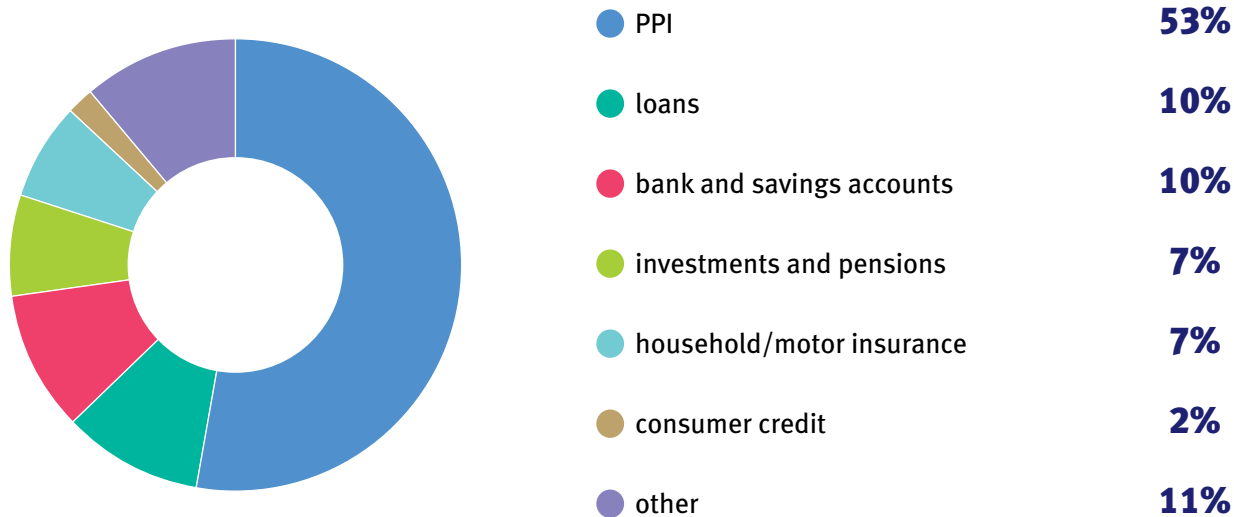


older people

During the year the proportion of complaints from people aged 55 or over increased slightly. The proportion of consumers over 65 remained the same – 17% of people who use our service.

As we mentioned earlier, older people are more likely to complain to us about more complex, higher-value products like investments or pensions. So it isn't surprising that consumers over 65 are one of the age groups most likely to ask for an ombudsman's final decision about their complaint.

what people over 65 complained to us about



Over the past few years we've seen consumers aged over 65 grow increasingly aware of our service. This year our research showed that 82% of consumers in this age group have some awareness of the ombudsman – up from 77% last year.

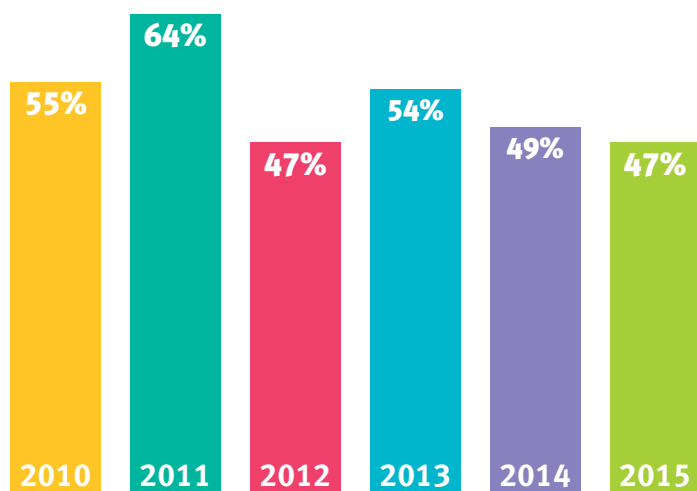
We hope this is a result of our outreach work with older people in their own communities – as well as our conversations with some of the organisations that represent and have regular contact with older people.

This work also helps us to get a better understanding of the problems older age groups might encounter when using financial services – and of how we can make our own service easier to use.

82% of consumers aged over 65 have some awareness of the ombudsman

who complained to us

% of consumers over 65 who told us they had no internet access



Our research this year with people who complained to us suggests that the number of people without internet access has continued to fall.

However, just under a half (47%) of people aged over 65 still told us they didn't have internet access. This compares with 14% of consumers aged between 55 and 64 who didn't have internet access – and only 2% of people aged between 25 and 34.

This reflects wider research into consumers' internet use – which suggests that there are nearly 6 million people aged over 65 in the UK who don't use the internet. So it remains important for us to use a range of channels to communicate with the outside world.

the diversity of our own workforce

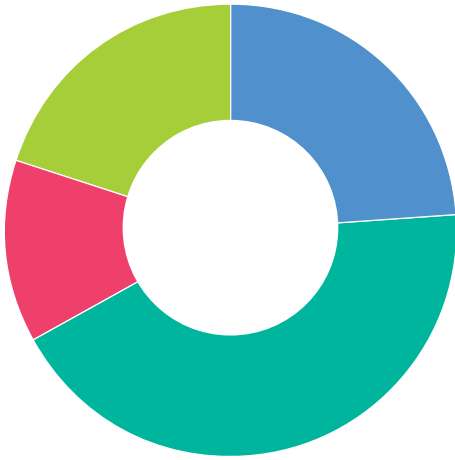
Through our programme of outreach work, we meet and listen to the concerns of people who identify with all sorts of groups and communities across the UK. Another way we can better understand a diverse range of views is by making sure our own workforce is diverse.

Over the year the make-up of our staff stayed broadly the same as last year. 45% of people who work for us are men and 55% are women. At the end of the year, women accounted for 50% of our non-executive board and 50% of our executive team. For the first time, more than half (52%) of our ombudsmen are women.

56% of people working for us at the end of the year were aged between 25 and 35 and 5% were older than 55. The age of our employees ranged from 17 to 71 years old.

35% of our employees say they are from a non-white background, 3% say they have a disability, and 4% have told us that they currently identify as lesbian, gay, bisexual or transgender (LGBT).

levels of consumer awareness of the ombudsman service



- people who could name us without any prompting **24%**
- people who said they *definitely* knew of us when they were told our name **43%**
- people who said they *may* have heard of us when they were told our name **13%**
- people who didn't recognise our name or know who we were **20%**

Finding out about people's knowledge of, and attitudes to, consumer rights – and their understanding of how “the ombudsman” fits in – helps us to plan our awareness-raising work each year. We need to establish:

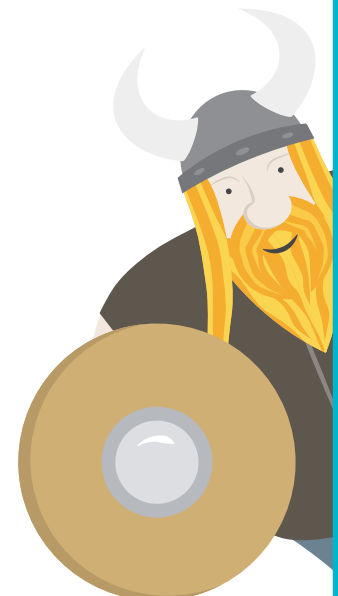
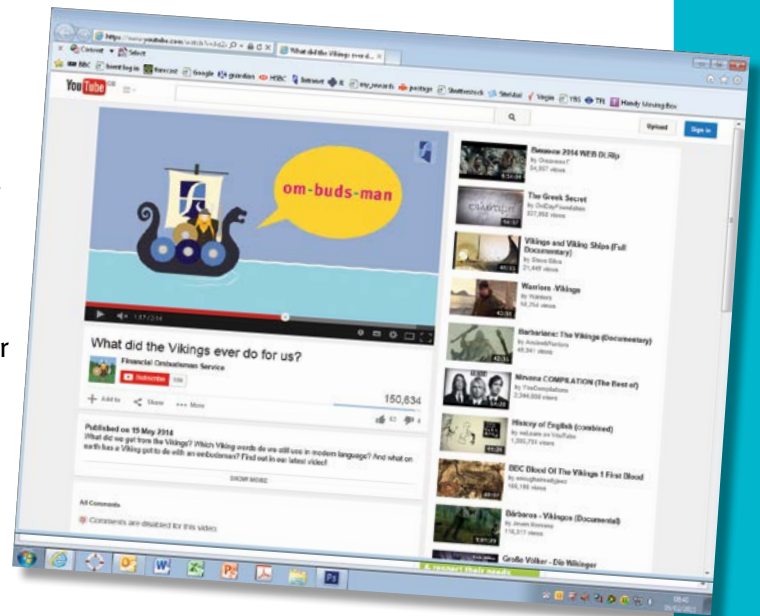
- Who uses us and why.
- Why people might *not* be using us.
- What we can do to make it easier for people to come to us if they need to.

This time last year, one in five people could name us “unprompted” – meaning when asked where they would go with an unresolved problem with a financial business they said “the Financial Ombudsman Service”.

This has now increased to nearly a quarter of people. And once they'd been prompted with our name, a further 43% of people said they knew who we were.

We know that different people learn and remember things in different ways – and that some “corporate” images and information can be unengaging or off-putting.

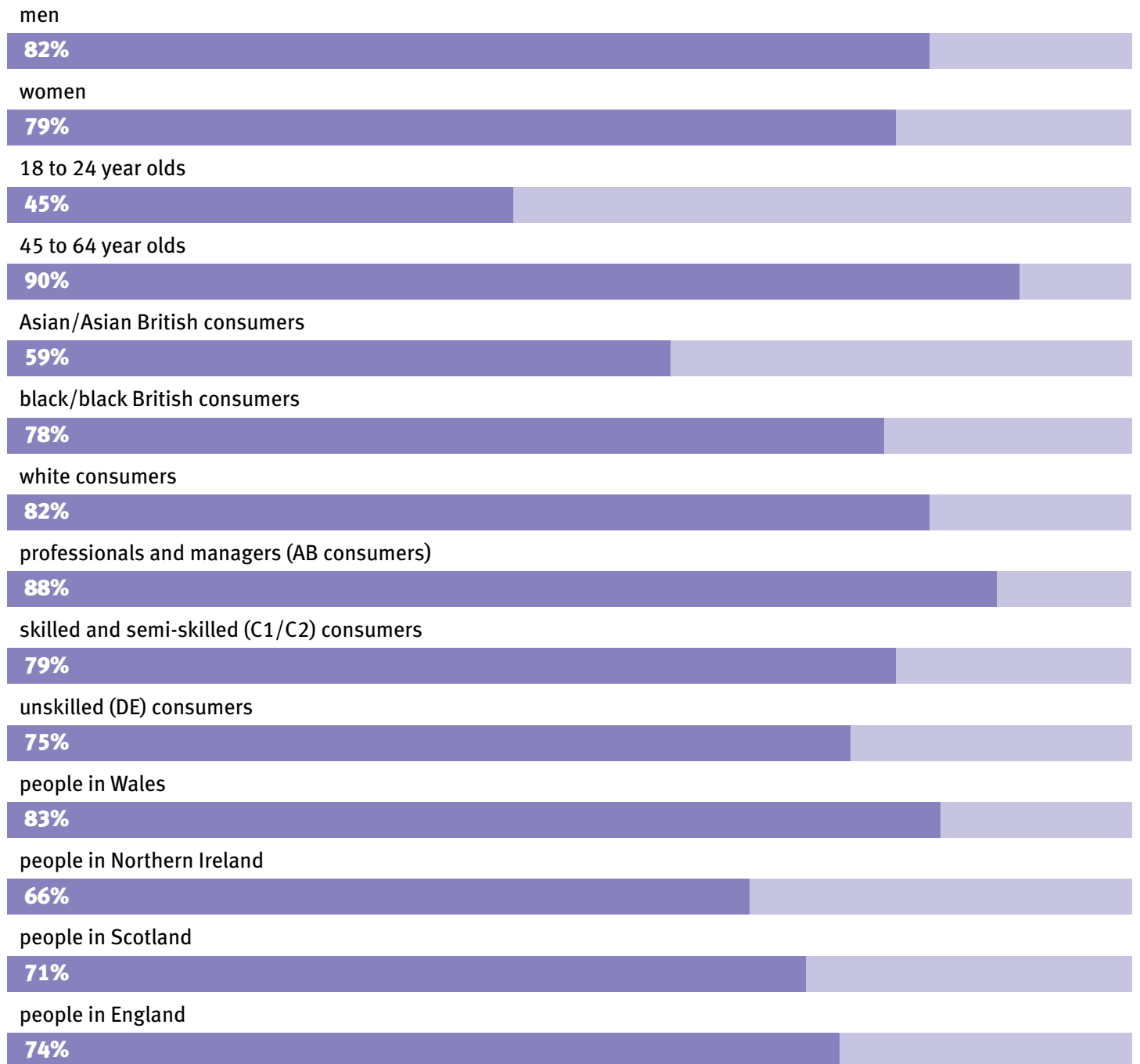
To make sure we're approachable to as many people as possible, we have used our Viking, Håkon, to explain the long-standing role of “ombudsmen” in sorting out problems. Our short video has now been watched on YouTube more than 150,000 times.



who complained to us

who complained to us

awareness of the ombudsman service across different groups of consumers



consumers who don't use our service

The chart shows how levels of awareness of the ombudsman vary between different groups of consumers. Those least likely to recognise our name or to know about us are younger people, Asian consumers and people in Northern Ireland.

Knowing figures like this helps us to prioritise and focus our outreach work. For example, in Northern Ireland we continue to work closely with consumer groups and the media and to put our name on buses. And to ensure we're reaching rural communities, we've taken part in agricultural shows across Northern Ireland.

As well as asking for feedback from people who have used our service, we also carry out more general consumer research. We've highlighted some of our findings earlier in this chapter – in relation to specific groups of consumers.

This year 18% of the people we surveyed said that they'd had a problem with a financial product or service. 61% of these people told us that they went on to make a formal complaint to the financial business involved. And 70% of these people said they were satisfied with the business's response.

Among the 30% of people who said they *weren't* satisfied with the business's response:

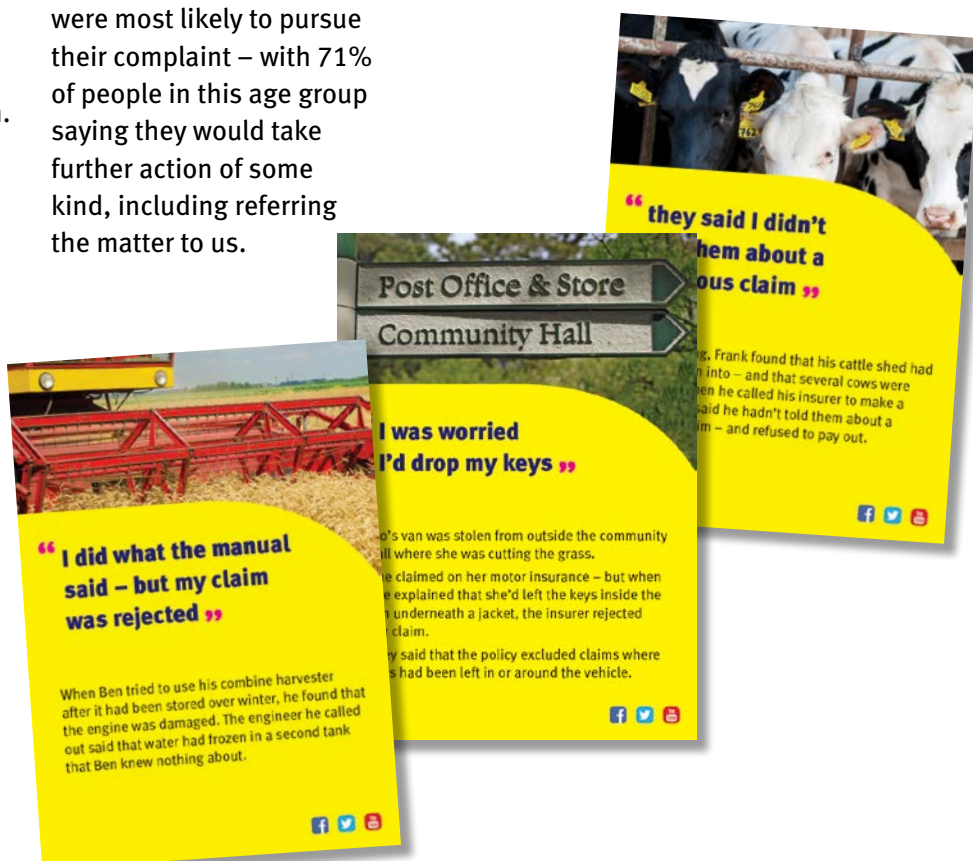
- Half took no further action – meaning that they didn't refer their complaint to us or to any other organisation, like the regulator or the courts.
- A third referred their complaint to us.

Consumers aged over 65 were most likely to pursue their complaint – with 71% of people in this age group saying they would take further action of some kind, including referring the matter to us.

consumers over 65 were most likely to pursue their complaint

There can be all sorts of personal and practical reasons why some people – at different times – feel they don't want to take a complaint any further.

To understand these reasons better – and to make sure there aren't any real or perceived barriers to using our service – we ask the people who tell us they gave up their complaint why they made this decision.



who complained to us

who complained to us

why consumers said they didn't pursue a complaint – even if they were unhappy with the business's response



The majority of consumers who didn't pursue complaints – either with the business in question or by referring it to us – said that they didn't think it would achieve anything, or that they would find it too stressful. In fact the proportion of people who said they "found it too stressful" increased by a third this year.

During the year we were encouraged to see the number of people who said they didn't take things further because they found the financial business difficult to deal with fall by a half – from 15% to 7%.

We hope this means that businesses are working to make their processes easier for consumers – and have learnt from the conversations we've had and the information we share with them.

trust

A fundamental part of our role is helping people move on where something has gone wrong. We know this won't happen unless people trust that the answer we've given is fair.

It's also important that we're trusted by the public – so people are confident about contacting us in the first place. So each year we try to find out how people feel about us – and what they understand about what we do.

During the year we met thousands of consumers face to face – at events ranging from community forums and agricultural shows to drop-ins held by MPs at local supermarkets. The sector we work in has a number of “official” organisations – all with different names, acronyms and roles. So it's not surprising that some people aren't clear about exactly how we fit in.

Some people think we're the regulator – and tell us that we should be doing more to “punish” the businesses they feel are acting unfairly. Other people think we're a “consumer champion” – set up to represent customers against businesses.

When we hear views like this, we always clarify the difference between the ombudsman, regulator and independent consumer groups. If people think we were set up to “fight their cause”, there can be disappointment and confusion later on.

By making sure people are clear from the beginning about our independent and unbiased role, we can help them to understand that our answer must be fair on both sides.

This year 71% of adults in the UK said they would trust us – a slight increase on last year. This compares with 81% of people saying that they would trust Citizens Advice, and 75% of people saying that they would trust their local Trading Standards – both organisations that represent and protect consumers.

On the other hand, levels of consumer trust in financial services trade associations appear lower – at 55%. Our own findings are in line with other recent research indicating that only around half of people trust financial businesses.

14% of people who had heard about our service – but hadn't actually used us – said they would trust us completely. This compared with 28% who would trust Citizens Advice completely – and 5% who would trust a financial services trade association completely. But when talking to people who had actually used us, we found their level of trust increased almost fivefold – with 66% saying they trusted us completely.

when talking to people who had used us, we found their level of trust increased almost fivefold



who complained to us

how consumers who had an enquiry handled by us rated our service

it was easy to find out how to contact us



the enquiry was dealt with promptly



we showed an interest in the individual enquiry



we knew enough to be able to answer questions



we gave a clear explanation of what would happen next



we did what we said we would do



● consumers who agree ● consumers who express no view ● consumers who disagree

how consumers who had a complaint decided by us rated our service

we handle complaints efficiently and professionally



we get to the bottom of complaints and deal with the issues thoroughly



our decisions on cases are fair and unbiased



we settle disputes within an acceptable length of time



we provide a good dispute-resolution service for consumers



we provide a service that you would recommend to family and friends



● consumers who agree ● consumers who express no view ● consumers who disagree

Over the year, we asked 24,000 people who had contacted us with enquiries – and 12,000 people whose complaints we decided – for their views on our service.

We were pleased to receive good feedback on several aspects of our service – like how promptly our staff dealt with enquiries and how we were able to clearly explain what would happen next.

However, we recognise that in a world where people can take out a loan or insurance within minutes, a complaints process that takes weeks or months can seem unsatisfactory. This is why we've set a target for next year of resolving significantly more problems for consumers within days – with the support and cooperation of the businesses involved. There are many examples in this *annual review* of the different ways we're working to meet people's expectations.

Because of the very high number of PPI complaints we continue to receive, many PPI customers are still waiting a long time for our answer. Recognising how frustrating waiting can be, we once again invited those people who had been waiting the longest to visit us – so they could see first-hand the efforts we're making to sort things out more quickly.

73% of people said they would recommend us

how many people think we're ...

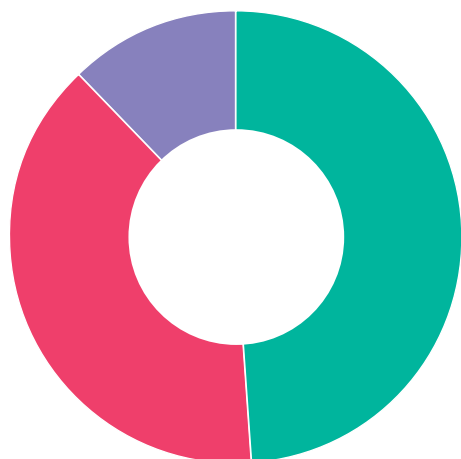
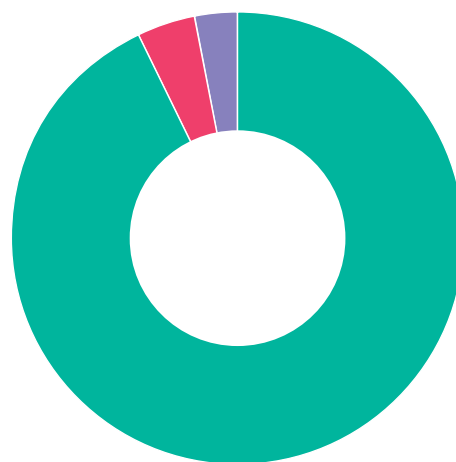
	very	quite	not really	not at all
helpful and approachable	48%	29%	11.5%	11.5%
independent and impartial	49%	28%	11%	12%
authoritative and knowledgeable	51%	27%	10.5%	11.5%
capable and efficient	47%	24%	15%	14%
respected and influential	49%	28%	10%	13%

who complained to us

how the outcome of a complaint affected consumers' views of our service

In our postal surveys, of those consumers who said they felt they'd "won" their complaint:

- 93% gave us positive feedback on the level of service we provided – a very similar number to last year.
- 4% – like last year – gave us negative feedback, telling us they thought our service could be better.
- 3% didn't express a view.



On the other hand, of those consumers who said they felt they'd "lost" their complaint:

- 49% gave us positive feedback.
- 39% gave us negative feedback.
- 12% didn't express a view.

During the year, around three quarters of people whose complaints we sorted out said they would recommend us to family and friends. As we know that many consumers first heard about us from a friend, relative or colleague, these personal recommendations are very important to us.

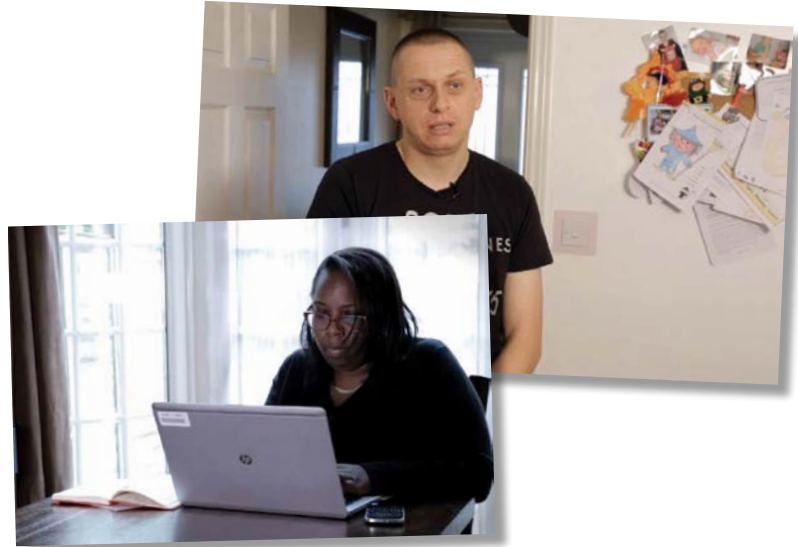
93% of consumers who felt they had "won" their complaint said they would recommend our service – compared with 49% of people who felt they had "lost" their case.

**personal
recommendations
are very important
to us**

While it's understandable that people would like us to uphold their complaints, consumers whose complaints we haven't upheld still give us a lot of positive and constructive feedback – which we use to review and improve the way we work.

what people say matters to them

Our surveys give us an insight into the aspects of customer service that really matter to people – which we and financial businesses can learn from. We also ask consumers and people in financial businesses to talk about their experiences on camera – and we share these videos with our staff to help us think about how we could be doing better.



“I want to communicate in the most convenient way for me and get problems sorted sooner rather than later”

“I want to have one point of contact so I don’t have to repeat my story over and over again”

“I understand that things can take a long time to process but I want to be told exactly how long things will take”

“I don’t want to receive lots of letters unless something’s actually happened, otherwise it feels like a waste of time”

“I just want to be contacted regularly and kept updated, instead of being fobbed off all the time”

who complained to us

our website users

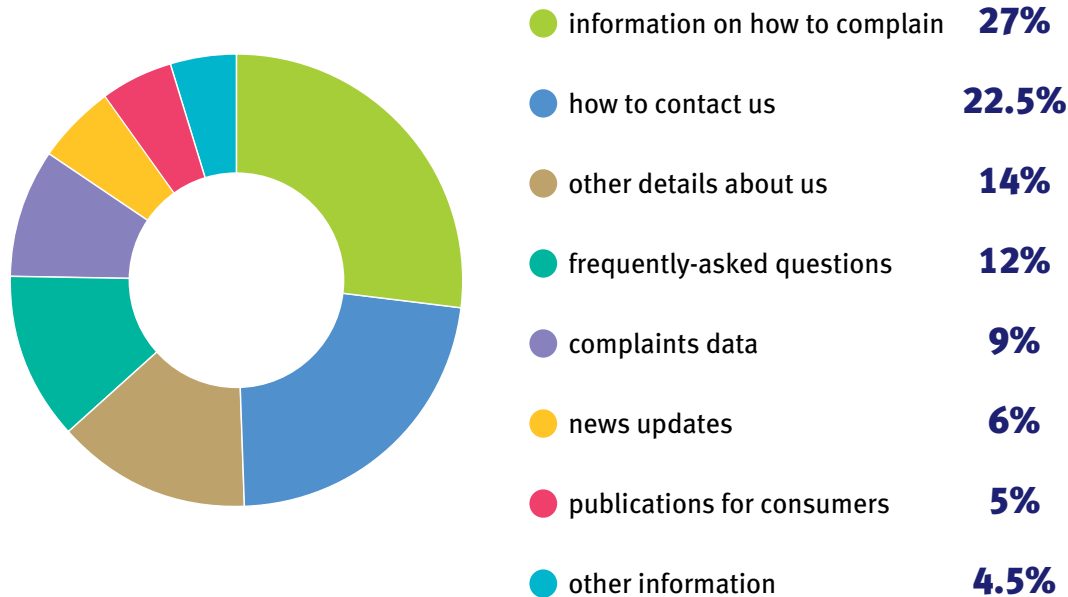
Over the year an average of 13,000 people visited our website – www.financial-ombudsman.org.uk – every day. In the chapter *the complaints we received*, we explain how our website forms a key part of our frontline service – and in the chapter *our insight and outreach*, we explain how it helps us work openly and transparently.

To find out more about our website users, we run an online survey each year. This year we found that:

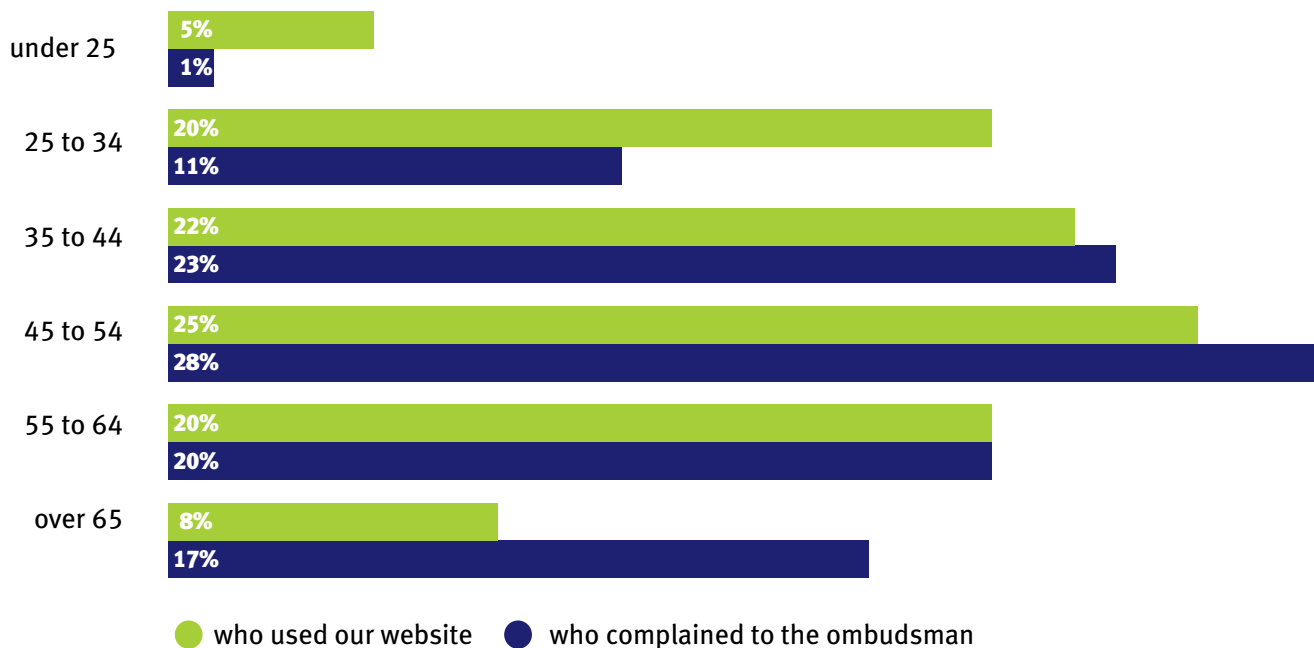
- 87% of users were consumers and 9% were using our website for business purposes.
- 55% of users were male and 45% female.
- 72% of users said they would *definitely* visit our website again (and 23% said they would probably do so).

Knowing who is and isn't using our website helps us to make decisions about the information we give online – and how we present it. And it helps when we're deciding the best channels of communication to use for different groups of people.

the information people looked for on our website



the age of our website users



The proportions of people in each age group who used our website during the year remained very similar to previous years.

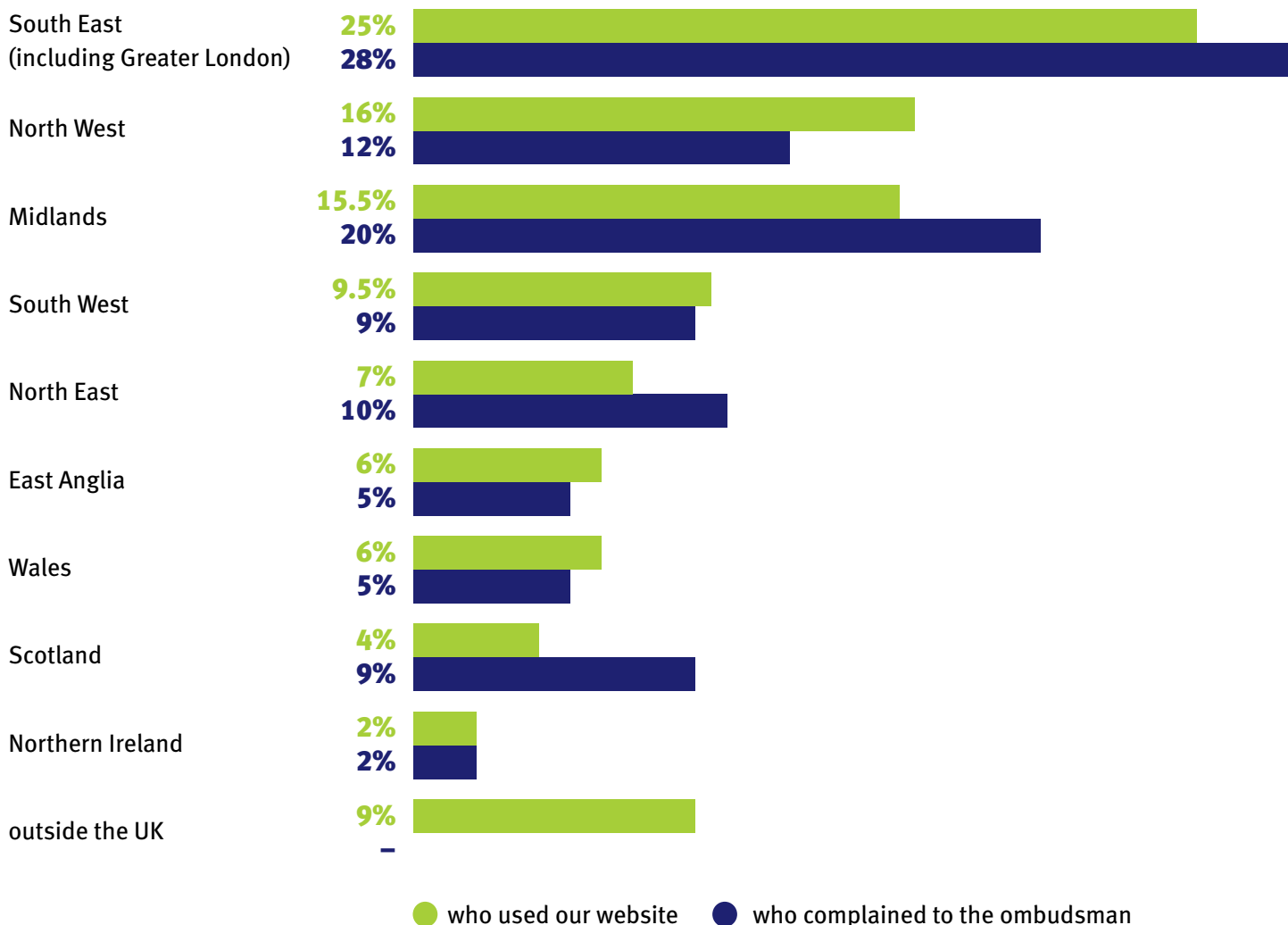
Once again this year, we found that people aged over 65 are significantly more likely to refer a complaint to us than they are to look at our website.

As we explained earlier in the chapter, our own research, as well as wider evidence, shows that nearly a half of the over 65s don't use the internet.

On the other hand, people between 25 and 34 are around twice as likely to visit our website as they are to refer a complaint to us.

who complained to us

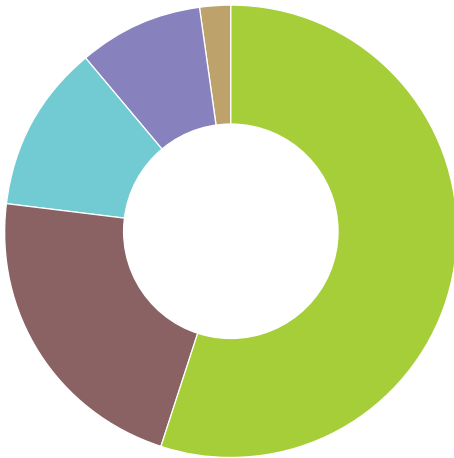
where our website users came from



The spread of people using our website across the UK is very similar to previous years. And it also attracts a significant number of overseas visitors. From the feedback we've received from visitors outside the UK, we understand that they're mostly looking to compare our approach to resolving different types of financial complaints with approaches taken in their own countries.

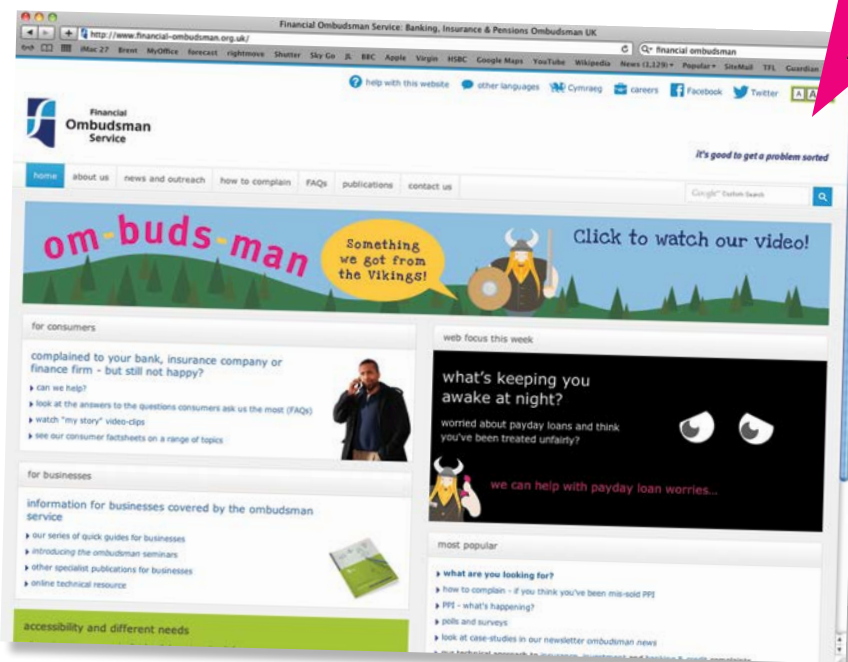
There is more information about how we share our knowledge with international "alternative dispute resolution" schemes in the chapter *our insight and outreach*.

how people found out about our website



- through an internet search engine **55%**
- from a financial business **22%**
- from a friend or colleague **12%**
- through a link on another website **9%**
- from a newspaper or magazine **2%**

The majority of people continue to say that they found our website through web search engines – mainly Google. Like previous years, many people reached our website by following links from trusted websites including bbc.co.uk, moneysavingexpert.com and thisismoney.co.uk.



who complained to us

the words people search for to get to our website

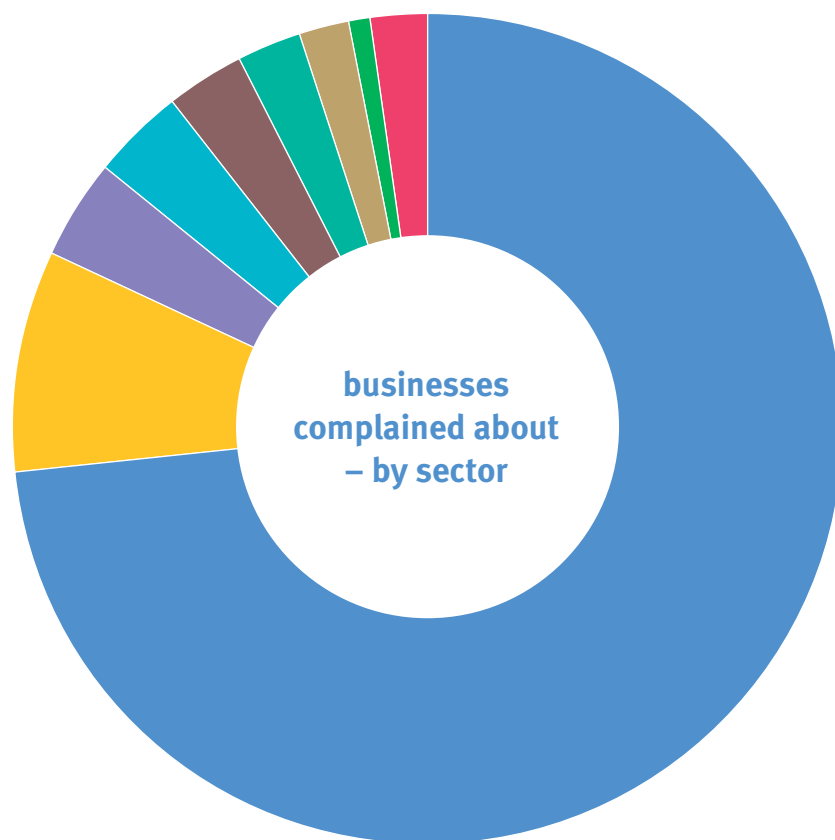
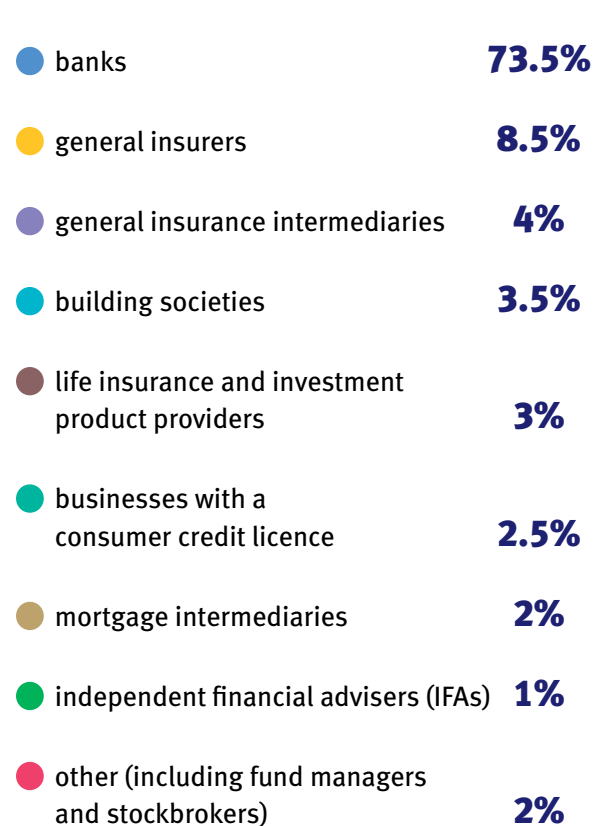




who the complaints were about

who the complaints were about

businesses we received complaints about – by sector



This chapter sets out how the new complaints we received in 2014/2015 were spread across the different sectors of the financial services industry.

As we expected, we continued to see significant numbers of complaints about payment protection insurance (PPI) this year. So the proportion of complaints against banks – who sold the policies involved in the majority of PPI complaints – remains high.

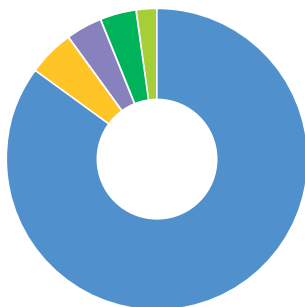
While most other areas remained broadly the same, there were some changes from last year. For example, the proportion of new complaints about general insurers was more than 50% higher – whereas the proportion of complaints about general insurance intermediaries was 20% lower. And while the proportion of complaints involving consumer credit businesses remained small, it more than doubled from last year.

products we received complaints about – by sector

These charts split the new complaints we received into product areas – and show how these complaints were spread across the different sectors of the financial services industry.

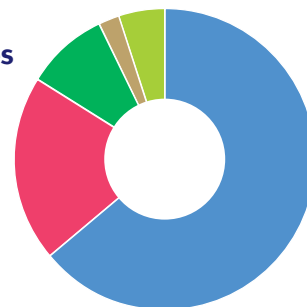
complaints about PPI

- 85%** banks
- 5%** general insurers
- 4%** insurance intermediaries
- 4%** building societies
- 2%** other



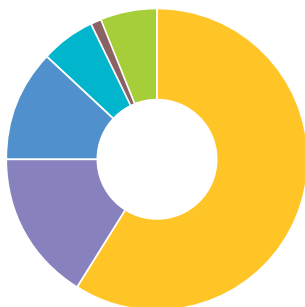
complaints about mortgages

- 64%** banks
- 20%** mortgage intermediaries
- 9%** building societies
- 2%** IFAs
- 5%** other (including non-bank mortgage providers)



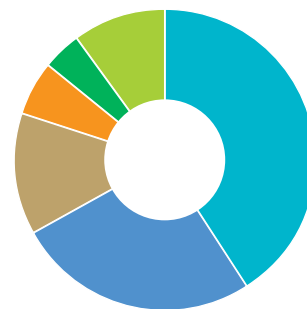
complaints about general insurance (excluding PPI)

- 59%** general insurers
- 16%** insurance intermediaries
- 12%** banks
- 6%** life insurance and investment product providers
- 1%** Society of Lloyd's
- 6%** other (including cash-plan health insurers)



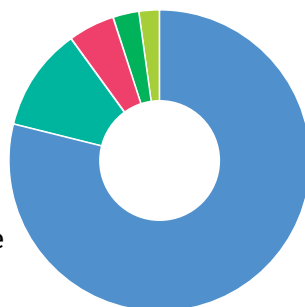
complaints about investment products

- 41%** life insurance and investment product providers
- 26%** banks
- 13%** IFAs
- 6%** stockbrokers and fund managers
- 4%** building societies
- 10%** other



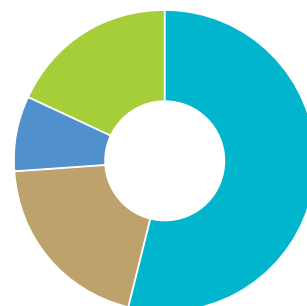
complaints about banking and credit

- 79%** banks
- 11%** businesses with a consumer credit licence
- 5%** mortgage intermediaries
- 3%** building societies
- 2%** other



complaints about pensions

- 54%** life insurance and investment product providers
- 20%** IFAs
- 8%** banks
- 18%** other



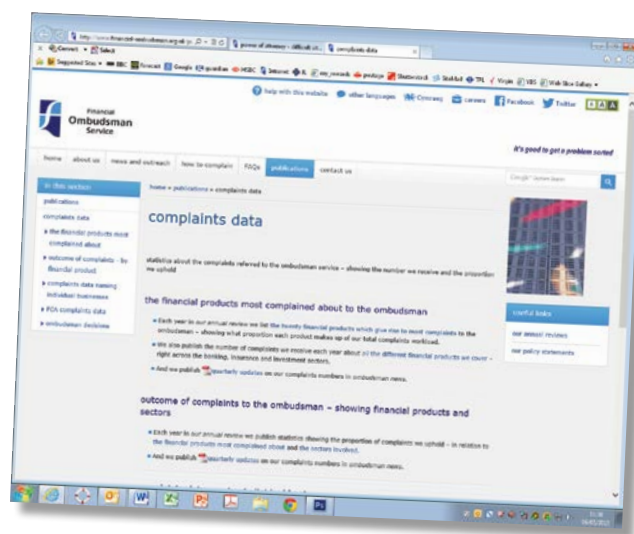
who the complaints were about

the outcomes of complaints

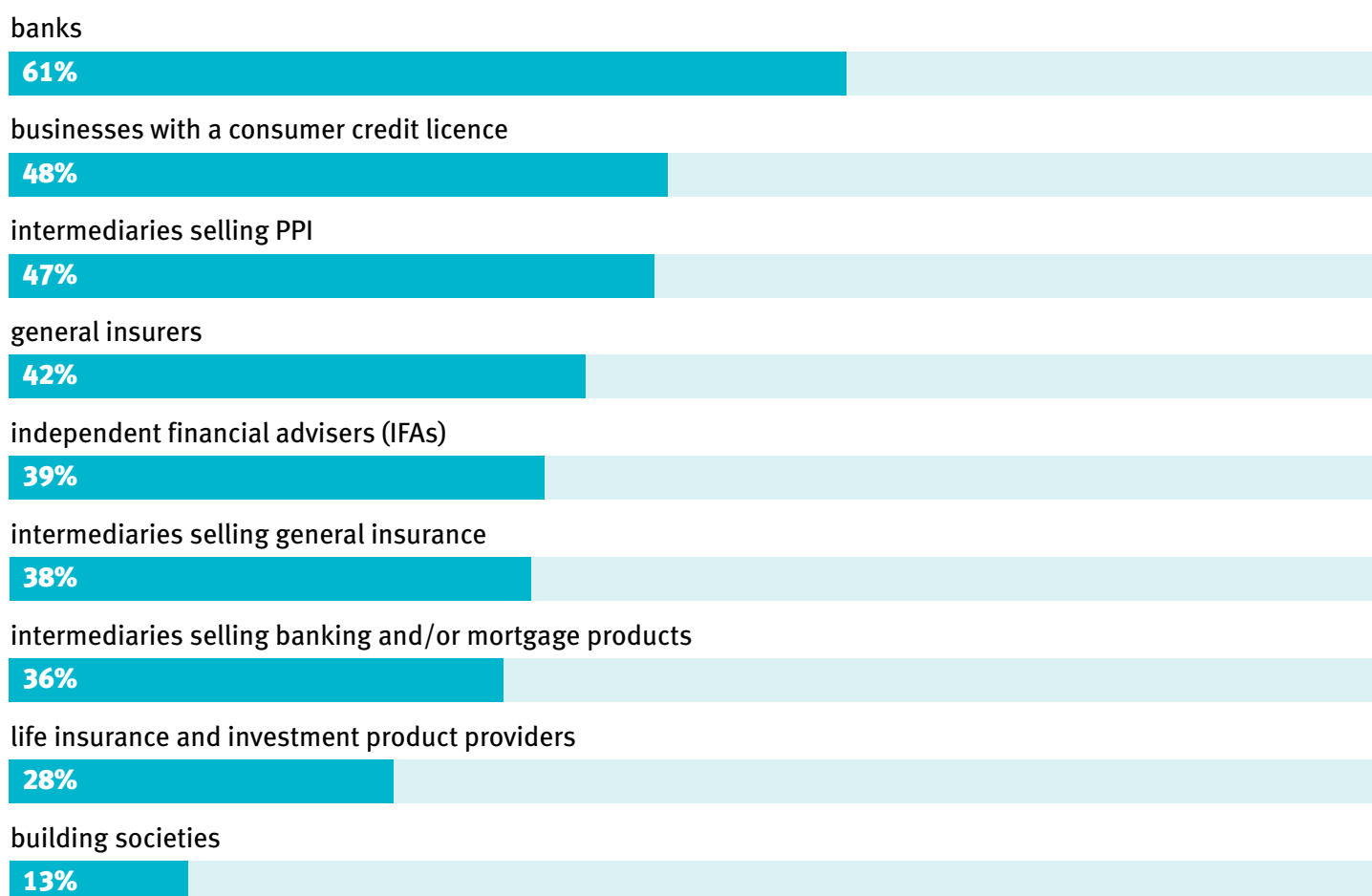
Like previous years, the proportion of complaints we “upheld” in the consumer’s favour varied across financial products. For example, we upheld 85% of complaints about card protection insurance – but only 2% of complaints about SERPs. There’s more information about the outcome of the complaints we resolved this year in the chapter *the complaints we resolved*.

Every six months we publish data on our website about the complaints we’ve been dealing with. This shows the number of new complaints we received and the proportion of cases we upheld – for the businesses that have accounted for the majority of our workload over that time.

The chart below shows the outcome of complaints we resolved during the year – by financial sector.



% of complaints we upheld – by financial sector



how the complaints referred to us were spread across the businesses we cover

2,312 businesses each had **1 complaint** referred to us during the year



592 businesses each had **2 complaints** referred to us

260 businesses each had **3 complaints** referred to us

633 businesses each had **between 4 and 10 complaints** referred to us

196 businesses each had **between 11 and 20 complaints** referred to us

188 businesses each had **between 21 and 50 complaints** referred to us

102 businesses each had **between 51 and 100 complaints** referred to us

81 businesses each had **between 101 and 250 complaints** referred to us

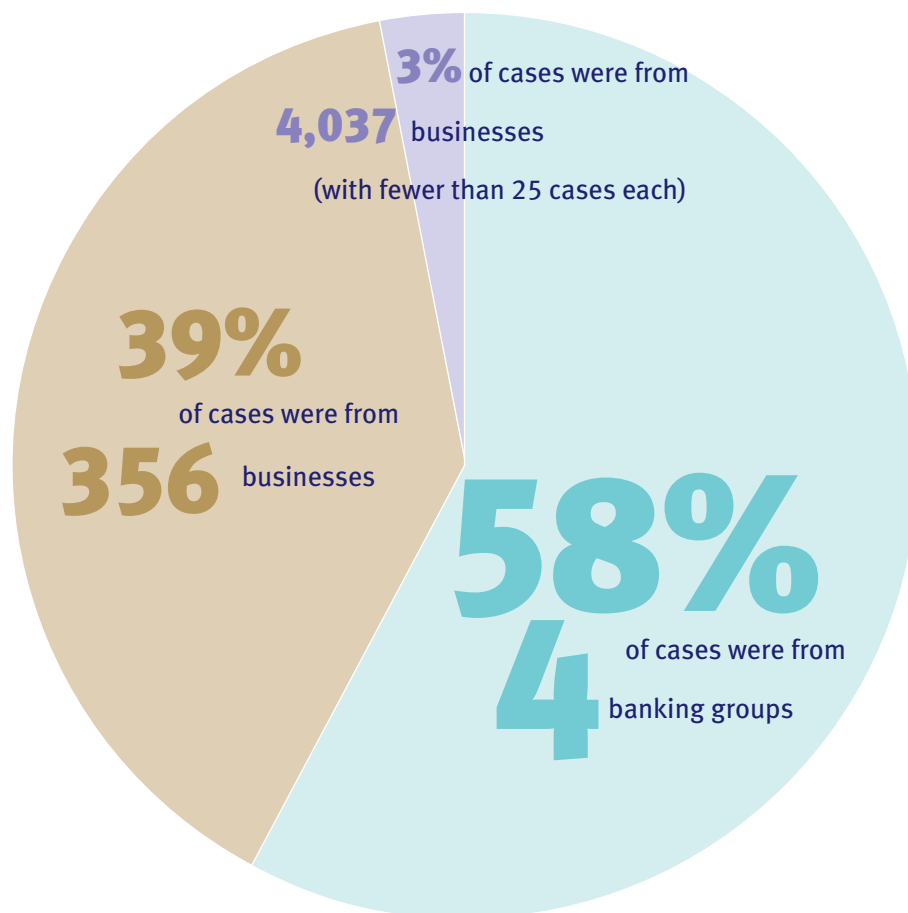
35 businesses each had **between 251 and 500 complaints** referred to us

49 businesses each had **more than 500 complaints** referred to us during the year

We cover more than 70,000 businesses in total – mostly businesses that are regulated by the Financial Conduct Authority (including businesses that previously held a consumer credit licence issued by the Office of Fair Trading) – as well as a number of businesses that have signed up to our “voluntary jurisdiction”.

The businesses we cover range considerably in size – from sole traders to multinational financial services providers. As in previous years, the number of complaints we received about different businesses generally reflects the size of those businesses.

who the complaints were about



Out of the total number of businesses we cover, fewer than 5% had complaints referred to us this year. 58% of the complaints we dealt with involved four of the UK's largest banking groups, while only 96 cases – 0.03% – were about credit unions.

Since April 2013 each business we cover has paid a case fee only for the 26th and each subsequent complaint referred to us during the year. This means that in 2014/2015 nine in ten of the businesses that had complaints referred to us paid no case fees at all.

nine in ten of the businesses that had complaints referred to us paid no case fees at all

how managers working in financial businesses rated our service

the financial services industry can have confidence in the ombudsman service



our service is good value for businesses who pay the levy/case fees that fund us



our decisions on cases are fair and unbiased



our decisions are consistent



we provide a good dispute-resolution service for businesses



● % who agreed ● % who expressed no view ● % who disagreed

how complaints handlers working in financial businesses rated our service

we handle complaints efficiently and professionally



we get to the bottom of complaints and deal with the issues thoroughly



our decisions are fair and unbiased



we settle disputes within an acceptable length of time



general satisfaction with our service



● % who agreed ● % who expressed no view ● % who disagreed

who the complaints were about

Just as we need consumers to trust our answers, it's important that the businesses we cover have confidence in the way we settle complaints. To find out how people working for financial businesses feel about our service, we carry out regular surveys.

The surveys are sent to two different groups. One group includes management – for example, heads of compliance, customer service managers, legal advisers and company secretaries – who don't generally work with our caseworkers. The other group includes the people who handle individual complaints – and so have far more direct, day-to-day experience of our work.

Like previous years, we continue to find that complaints handlers who work with us directly are generally far more positive about our service than their managers. This reflects the constructive working relationships we have with complaints handlers – which means they tend to be more familiar with how we work and how we reach fair decisions.

However, we were pleased this year that the proportion of managers who said they felt our decisions were fair rose from 39% to 51%. We hope this is a result of our ongoing conversations with financial businesses – where we discuss our approach to complaints at more senior levels.

There are more details about how we engage with and support financial businesses in the chapter *our insight and outreach*.

**complaints handlers
who work with us directly
are generally far
more positive**



our insight and outreach

Our relationships with our customers and stakeholders – the people who use and have an interest in our service – underpin everything we do. As well as sharing what we learn from resolving complaints and concerns, we ask for formal and informal feedback on the work we do.

This chapter highlights the wide range of people we engaged with during 2014/2015.

working with the regulators

Our primary “official” relationship is with the financial services regulator – the Financial Conduct Authority (FCA). We work continuously with the FCA to help make sure that financial services are fair for everyone involved. The FCA also approves our plans and budget each year.

If we decide a business has acted unfairly, we’re sometimes asked by their customer why we haven’t fined or punished the business. We always explain that our role is about making sure individual customers aren’t worse off as a result of a financial business behaving unfairly. We also explain that we talk to the FCA about what we’re seeing on an ongoing basis.

Our regular conversations help the regulator to decide how to take wider action where appropriate – as well as to spot issues early on - so they don’t escalate further.

In 2014/2015, our work with the FCA involved:

- Establishing a new relationship with the FCA in the area of consumer credit, which prior to April 2014 was the responsibility of the Office of Fair Trading.
- Passing on the concerns that we were hearing about specific products and services. This year, for example, our insight helped to shape new rules on payday lending and credit broking.
- Helping to identify businesses selling regulated insurance products without authorisation – by sharing information about the concerns we were hearing.

As well as the financial services regulators, we also work with other regulators – where their activities have an impact on our own customers and operations.

For example, we share information with the Claims Management Regulator – part of the Ministry of Justice – about how many and what type of complaints claims managers are referring to us. We also notify the regulator if we see that claims managers aren’t complying with rules or are behaving in a way that’s unfair for consumers.

Building on our work with the Claims Management Regulator in previous years, our insight this year helped to shape their new, stronger *Conduct of Authorised Persons Rules* – which they published in October 2014.

Each year a number of people tell us they feel they’ve received a poor level of service from a claims management company – and ask us who they can appeal to. In previous years, we had to explain – to people’s disappointment – that claims managers weren’t currently covered by an ombudsman. However, the Legal Ombudsman took on this role in January 2015 – and we’ve since directed consumers to them.

LEGAL OMBUDSMAN



our national and international role

Because of our years of experience – and the insight we have into consumers’ lives and the way they interact with businesses – we’re often asked to share our knowledge. This includes working with official bodies and organisations whose activities have an impact on consumers, on financial businesses, or on the wider world of “disputes” and complaints.

During the year, our chief ombudsman was twice invited to share our insight with the Treasury Select Committee – contributing to two parliamentary enquiries.

In July 2014, our chief ombudsman talked to the committee about the complaints small businesses refer to us about larger business lenders. In October 2014 our newly-appointed chief ombudsman, Caroline Wayman, answered the committee’s questions about the treatment of financial services customers.

We also met individual MPs over the year – including government ministers from HM Treasury and the Department for Business, Innovation and Skills (BIS) – to talk about wider issues such as access to financial services for people with disabilities.

And we met MPs and their caseworkers across the country to talk about the problems their constituents face in financial services and how the ombudsman can help locally.

As well as meeting parliamentarians in face to face, in November 2014 we gave written evidence to MPs considering the proposed new Insurance Bill – which is intended to make insurance contracts fairer. And given the number of people we hear from who are in financial difficulties, we gave evidence to the London Assembly Economic Committee as they looked into the scale of personal debt problems.

We also contributed to the consultation on the creation of the Flood Re scheme – a not-for-profit flood reinsurance fund being set up by the government and insurance sector.

We have been involved for some years now in the government’s work to interpret and implement the EU directive on out-of-court, “alternative dispute resolution” (ADR). In June 2014 we responded to the government’s consultation on the directive. As we explained in last year’s *annual review*, the directive sets EU-wide standards for ADR that will apply from July 2015.

As the largest provider of consumer ADR in the EU, we fully support the aims and standards set by the directive. We continue to work with BIS (the government department responsible for implementing the directive in the UK) and with the FCA (as a “competent authority” under the directive) to ensure we meet the directive’s requirements of an “official” ADR provider.



The new, more flexible ways of working we have developed over the past few years complement and contribute to our preparations for the directive.

We also share our knowledge and experience with other UK ombudsmen and dispute-resolution services through our membership of the Ombudsman Association. Our chief ombudsman is a member of the executive committee – which meets six times a year. And over the year we hosted a number of events and seminars for members. Through promoting good practice, the association aims to ensure that alternatives to the court remain relevant and fair.

We sometimes hear from people who are having problems with a business based outside the UK. We generally can't look into these complaints ourselves – but we try to make sure that the consumer is signposted to the right organisation to help them.

This is why we have close links with other ombudsmen and similar services through our membership of FIN-NET – a European network of out-of-court financial complaint schemes. We are also members of INFO, a worldwide network of financial ombudsman schemes.

As well as maintaining relationships with existing schemes, we also share our experience with other countries in the process of setting up new ombudsman schemes. Over the year, this included new schemes in South Korea, Cyprus, Malta and Italy.

working with national consumer organisations

We understand that when faced with a problem, people don't always want to approach "official" bodies – but instead seek advice from organisations that were set up to represent and protect consumers. Through regular conversations with organisations like these, we make sure we're aware of – and understand fully – issues that consumers are concerned about.

During the year, we met with national consumer bodies including Which? and Citizens Advice. We also host six-monthly meetings with a wider range of consumer organisations from across the UK – so we can compare the problems we are each seeing, and find ways to prevent them growing.

These conversations support our outreach work with trusted advisers in communities across the UK – sharing insight and experience with people that others turn to for help. There's more information later in this chapter about how we've listened to and supported consumer advisers this year.

working with the financial services sector

To sort out consumers' concerns and complaints effectively, we rely on an open, pragmatic relationship between our own frontline staff and those of the businesses we cover. However, we recognise that many of the individual cases we see involve issues that are relevant to a number of other complaints. So we also need to talk to businesses at strategic level.

Each year we regularly meet the largest businesses – whose customers account for the majority of the concerns we hear – to raise and sort out potential problems before they become widespread.

One way we do this is through our steering group meetings with larger businesses in the banking and insurance sectors, as well as with trade associations. At these meetings, the chief executives of these businesses discuss major trends and issues – including our plans and budget – with our chairman and chief ombudsman. Between them, the different groups met four times this year – and we publish the minutes of their meetings on our website.



OMBUDSMAN
ASSOCIATION



We also regularly share operational information with businesses about the types of complaints their customers are referring to us. If we receive large numbers of complaints arising from a single event – for example, a glitch with online banking – we can help businesses to put things right quickly and fairly for all the affected customers.

And businesses can use our insight to identify more generally where they could handle complaints better – and stop problems arising in the first place.

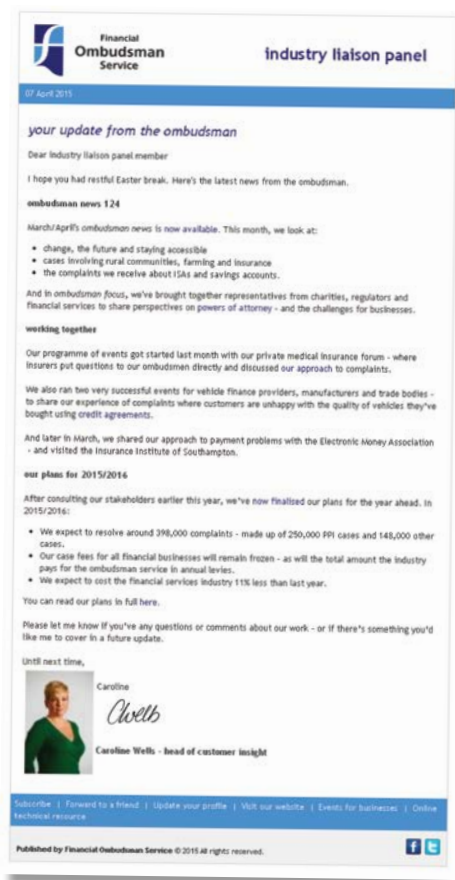
This year we also continued to run our industry liaison panel – made up of 600 financial services practitioners and representatives from more than 40 trade associations. We share our news with the panel through a regular email newsletter – and encourage them to reply with any questions or issues they need our support with.

Compared with the largest financial services groups, we receive relatively few complaints about smaller financial businesses. But we understand that this means smaller businesses may have particular concerns about what to expect if one of their customers asks us to step in.

So every year our outreach team works closely with smaller businesses, their trade associations and other business groups across the UK. This includes regularly visiting regional networks and complaint forums to talk about our role – and to hear what businesses may be concerned about.

We also run our own *meet the ombudsman* seminars all around the UK, where smaller businesses can learn more about how we work – and ask the ombudsman their questions face-to-face. And we host a forum for representatives of smaller business trade associations – an effective way for us to:

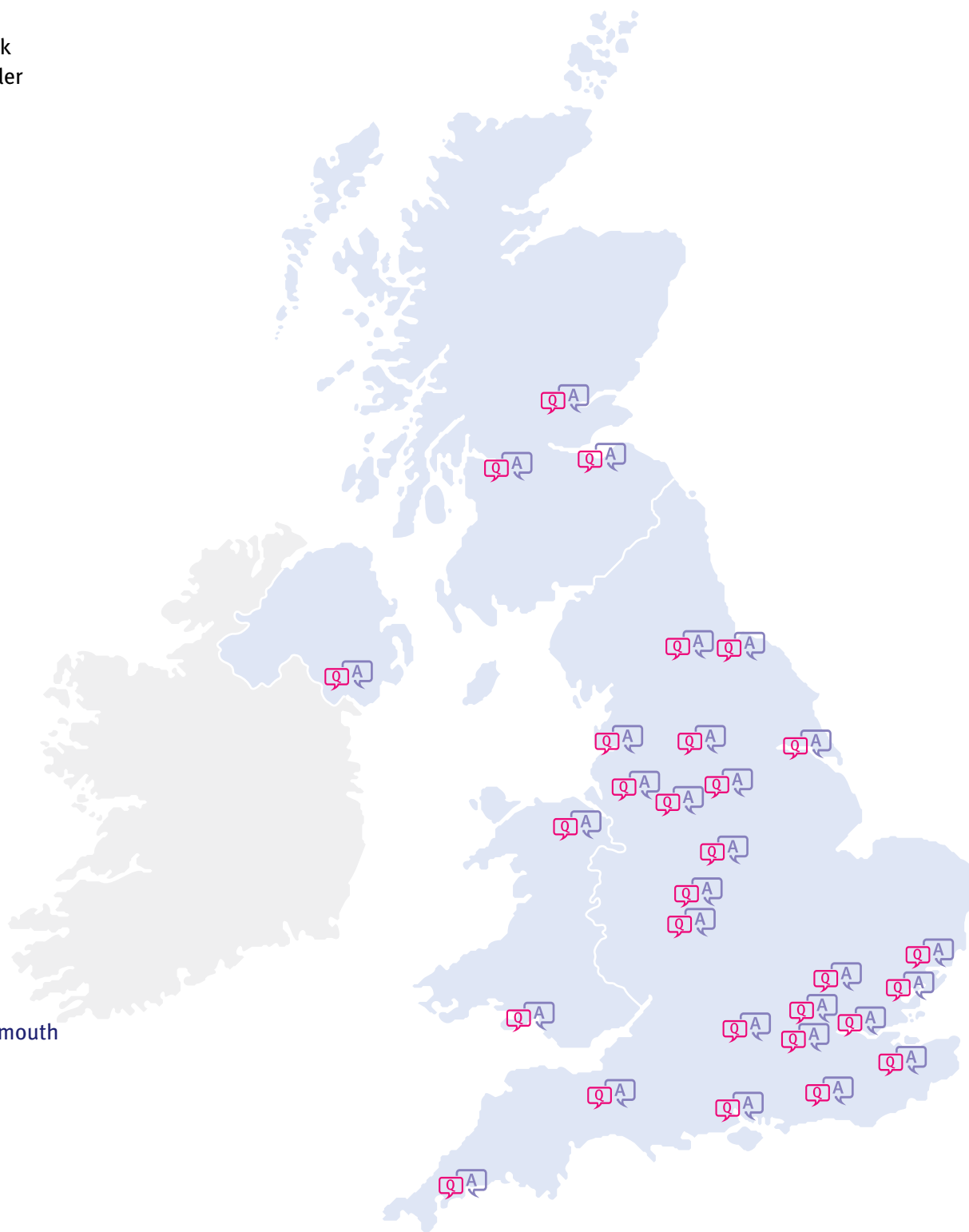
- Hear their members' views.
- Share our approach to sorting out problems before they escalate to complaints.
- Explain what we do in the context of their different priorities and concerns.



our insight and outreach

During the year we took part in events for smaller businesses in:

- Altrincham
- Birmingham
- Bradford
- Bromsgrove
- Colchester
- Crawley
- Darlington
- Derby
- Edinburgh
- Glasgow
- Hull
- Ipswich
- Maidstone
- Middlesbrough
- Mold (North Wales)
- Newry
- Perth
- Preston
- Reading
- Richmond
- Sheffield
- Southampton/Portsmouth
- St Albans
- St Austell
- Stockport
- Swansea
- Taunton
- Watford
- Woodford Green



97% of people from smaller businesses who met us at one of our events across the UK said it had given them a better understanding of complaints handling and the role of the ombudsman – which would change the way they approached customer complaints in the future.

In our independent role, we're in a position to hear the views of the different parties that can be involved in complaints. This means we can take a wider view – and take steps to address issues that these different parties are concerned about. For example, we explain to businesses how we try to work efficiently with claims managers – while meeting regularly with claims managers to help them understand our approach and procedures.

working openly

We know that many businesses and organisations rely on the information we share – as they use it to improve the way they work. And as Europe's largest alternative dispute-resolution service for consumers, many researchers, students and members of the public take an interest in how we do things.

Over the year, we received around 500 freedom of information requests. The topics we were asked about included details of how we deal with certain types of complaints, statistics relating to our outreach work, and how we spend our budget.

But we've always tried to publish as much as we can about our work and the issues we deal with – long before we had responsibilities under the *Freedom of Information Act*, which has applied to us since 2011. So if someone has a question about our service, it's likely that they can easily find the answer on our website.

Over the year we published eight issues of our regular newsletter, *ombudsman news* – covering topics ranging from equity release and “alternative” redress in PPI, to powers of attorney and complaints from people living in rural communities.

We have now published 124 editions of *ombudsman news* – all of which can be searched online. Through the practical case studies we include in each issue, we aim to clarify our approach to different types of complaints – so people can resolve them fairly without us having to get formally involved.

More than 12,000 people are currently signed up to get their regular free copy of *ombudsman news*. This includes financial services professionals, consumer representatives, MPs, journalists, as well as other people with an interest in putting right problems and complaints. Feedback also suggests that, on average, every *ombudsman news* reader passes it on to at least two other people.

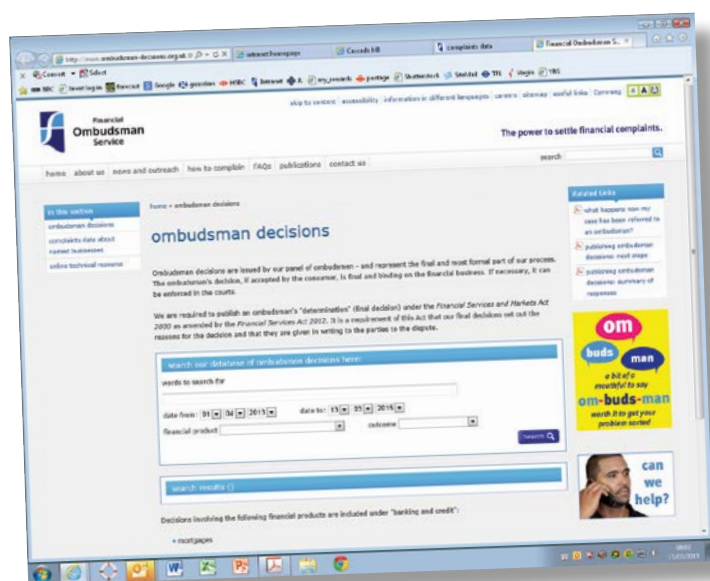
Another way we work openly is by sharing our approach on our online technical resource. This part of our website explains how we look into different types of complaints – helping people to resolve them at the earliest possible stage. This year we added information ranging from comprehensive guidance on settling private medical insurance complaints, to pragmatic tips for businesses on avoiding problems with powers of attorney.

To keep our customers up to date with the wider work we do, we also regularly update our website with news about our outreach work and events. During the year we added 220 of these news updates to our website. We also use our website to make “official” announcements – for example, when we consult on and finalise our plans and budget each year.

publishing ombudsman decisions

Since the *Financial Services Act 2012* came into effect in April 2013, we have been required to publish all of our ombudsmen's final decisions (apart from in cases where it would be inappropriate to do so).

Two years on, we have published just over 60,000 decisions on our website in total. Our online "decisions database" can be searched by product type, outcome and key words.



sharing our experience face-to-face

Our outreach work with the businesses and consumers who use our service – and the organisations that represent them – is a key part of our commitment to sharing our experience with the outside world.

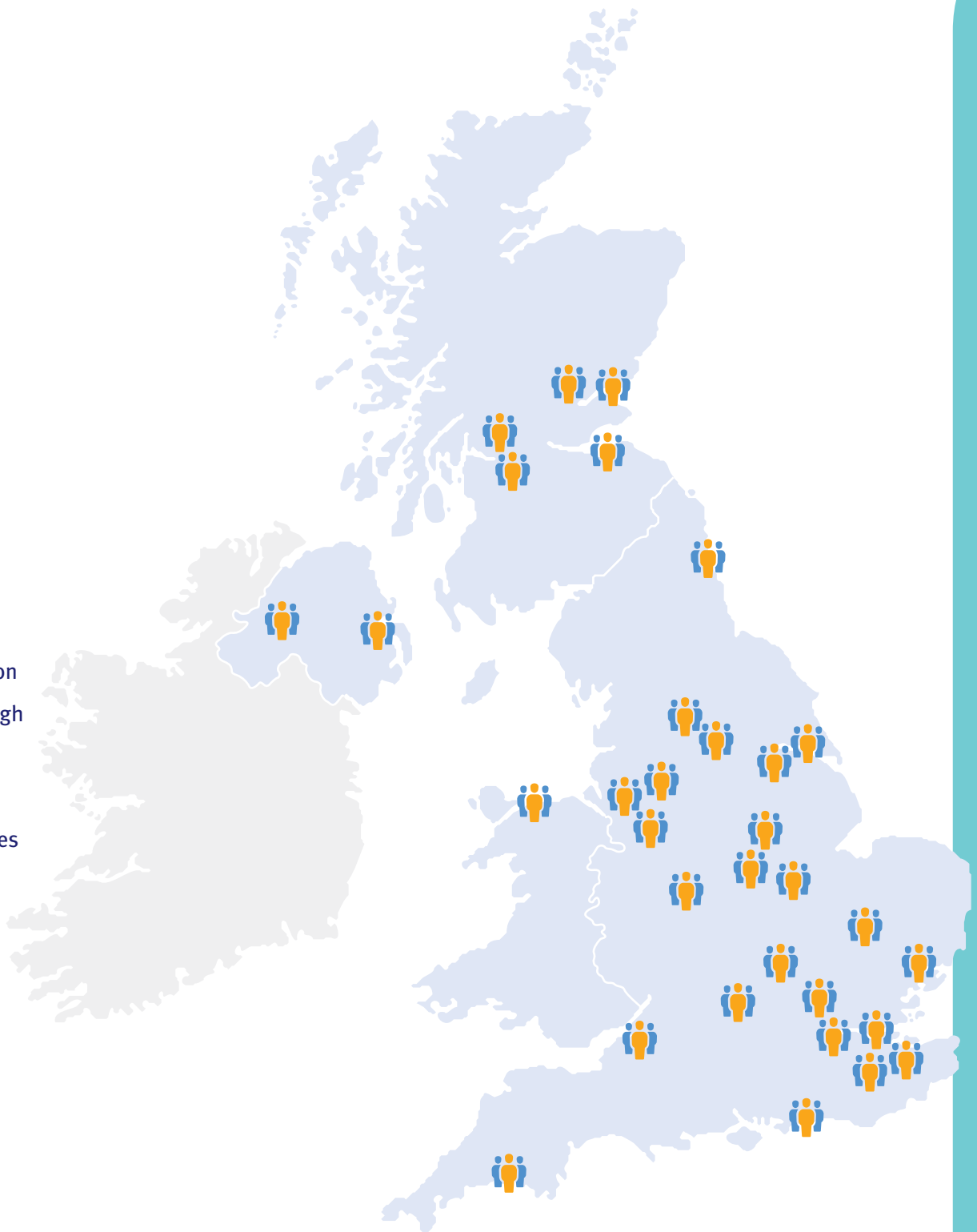
As our eyes and ears “on the ground”, our outreach team meet face-to-face with the people who use and fund us. Listening directly to our stakeholders' different views and concerns – about financial services, our work and wider issues – helps us quickly understand where we can support them.

In 2014/2015 our outreach work included:

- Continuing our relationship-management programme with the largest financial services groups – as well as our industry steering group and our industry panel.
- Organising conferences for larger businesses and claims managers – covering specific issues where they might need support, including PPI, motor insurance and financial hardship.
- Running 23 tailored workshops for smaller businesses – who tend to sort out any problems without our involvement, so aren't always familiar with how we work.
- Visiting trade associations, business forums and other professionals with an interest in our work – including independent financial advisers, compliance consultants, consumer credit providers, pawnbrokers and credit union staff.
- Hosting our forum for trade bodies and other representatives.
- Speaking at events we were invited to – by organisations ranging from Age UK and Macmillan Cancer Support, to the Association of Professional Financial Advisers, the Personal Finance Society and local branches of the Chartered Insurance Institute.
- Running 33 training days for trusted advisers in communities across the UK – and hosting our six-monthly consumer liaison forum for representatives from consumer groups.

during the year we visited community and advice workers to provide training and support in:

- Belfast
- Birmingham
- Bradford
- Bristol
- Cambridge
- Conwy
- Crewe
- Dunbarton
- Dundee
- Edinburgh
- Glasgow
- Gravesend
- Hull
- Ipswich
- Leeds
- Littlehampton
- Loughborough
- Maidstone
- Manchester
- Milton Keynes
- Newcastle
- Nottingham
- Oxford
- Perth
- Plymouth
- Omagh
- Scunthorpe
- Stamford
- Stockwell
- Tonbridge
- Warrington
- Watford
- Worthing



our insight and outreach

As well as our work with government departments and parliamentary committees, we also meet a number of MPs who take a particular interest in what we do. This is generally either because one of their constituents has asked them to step into a complaint, or because they are a member of a relevant parliamentary group – for example, the all-party parliamentary groups on ageing and older people or on debt and personal finance.

During the year we:

- Responded to more than 500 written enquiries from MPs – ranging from questions about how we are funded to questions asked on behalf of their constituents.
- Answered 654 questions from government ministers.
- Ran and co-hosted local events for MPs and their caseworkers – from our own practical workshops to constituency “drop-in” surgeries, some held at local supermarkets and food banks.
- Supported the work of other organisations in Parliament – for example, we attended an event with Alzheimer’s Society, Mind and the UK Payments Council to discuss disability and financial services.

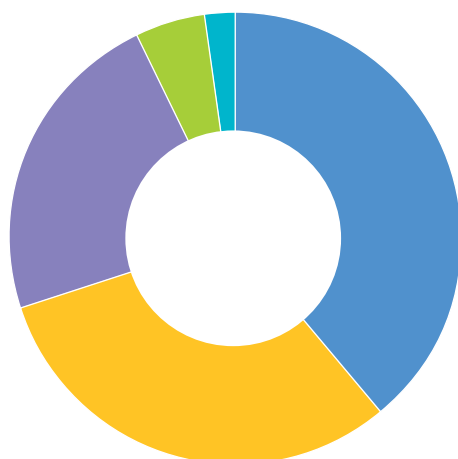
which of our support services businesses valued most

Each year we ask businesses what they think about the way we work with them – and which of our support services they value the most.



our advice desk	25%
ombudsman news	23%
our website (including our online technical resource)	19%
other publications	17%
events and seminars	16%

queries businesses raised with our advice desk



our approach to insurance complaints	39%
our casework procedures	31%
our approach to banking and credit complaints	23%
our approach to investment complaints	5%
our approach to PPI	2%

our advice desk

Our consumer helpline helps consumers trying to resolve their own complaints. On the other hand, our technical advice desk helps people whose job involves sorting out consumers' problems. These include complaints handlers in financial businesses, professional consumer representatives, and local community advice workers.

The informal steer we give at this stage isn't binding – because we can't make a fair decision without hearing from *both* sides. But by giving a first, early view on a situation, we can often help avoid an "official" complaint reaching us later on.

Over the year our advice desk gave more than 21,000 answers – from practical tips to detailed technical information. In the most recent of our regular feedback surveys, 95% of callers said that we'd given them the answer they needed to move the situation forward – and nearly everyone said that they would call again.

Although we received slightly fewer individual enquiries this year, the enquiries we did receive were generally more complex. We hope this means that businesses and consumer representatives are learning from our previous answers – and only need our help with situations that are very complicated or that they haven't come across before.

The work of our advice desk informs and supports our wider outreach work. By monitoring the types of questions we're being asked at the front-line, we can spot wider issues and concerns early on – and take steps to address them through tailored workshops or higher-level conversations.

up in smoke

An insurer phoned our advice desk about a customer whose chimney had been infested with bees. On the advice of a pest control expert, the customer had lit a fire in his fireplace to smoke them out – but hadn't realised that his chimney was blocked.

The smoke from the fire had come back into the house, damaging the furniture in his living room. The insurer had told the customer that they wouldn't pay out – because he wasn't covered for damage caused by pests. The customer wasn't happy about this.

We explained to the insurer that the ombudsman would consider why the exclusion had been put there in the first place. We pointed out that the damage hadn't been caused by pests – it had been caused by the smoke. The customer may well have lit a fire in his chimney anyway, and the same damage would have happened.

The insurer agreed that the exclusion probably shouldn't apply in this case – and said they'd reconsider their decision.

one size fits all

We noticed that we'd received several, similar calls from complaints handlers working for a particular bank. These related to complaints where the bank didn't necessarily agree with what their customer was saying. But where the bank hadn't had any evidence readily available to back up their side of the story, they had simply been paying each of these customers £40.

We told the bank that this "tick box" approach to compensation didn't sound right at all. They needed to make sure they were investigating each individual complaint thoroughly and thoughtfully. Unless they really considered the impact of what had happened in each *individual* customer's case, it was unlikely that their compensation would be – or feel – fair.

We also reminded the bank that we make our decisions on the balance of probabilities – so we could take a view on a situation even where there wasn't much evidence.

The bank later fed back to us that they were improving the way they considered complaints – to make sure they kept all the records they might need, and to ensure they put things right in a way that was appropriate in each individual complaint.

gold standard

A pawnbroker phoned for our help with an unhappy customer. She explained that this was the first complaint she'd received. While she was establishing what she'd need to do, she'd remembered a conversation she'd had at her trade body's conference with someone from the ombudsman's outreach team – about the support we could offer smaller businesses.

The pawnbroker explained that a customer had borrowed money against some bespoke gold jewellery – but hadn't paid the money back when the agreed time was up. According to the terms of the agreement, the pawnbroker could sell the jewellery two weeks after she'd sent the customer a "notice of sale" letter.

After two weeks, the pawnbroker had sold the jewellery. But it turned out that she hadn't actually sent her customer a letter – and the customer had made a complaint.

The pawnbroker told us that this had been a genuine mistake – and that she'd already apologised. Thinking about how to put things right, she'd looked at how much money the customer had originally received – and how much they would have had to pay back with interest. She said she was considering letting the customer keep the original money, as well as waiving the interest completely. And she was also considering paying the customer the current cost of replacing the items.

We told the pawnbroker that this seemed like a reasonable offer. It put the customer in the position they'd be in if the mistake hadn't happened. And waiving the interest showed that the pawnbroker recognised the upset of losing the bespoke items.

A week later, the pawnbroker phoned back. She said that after talking to us, she'd phoned the customer to explain how she wanted to put things right – before sending a "final response" letter. The customer had accepted the offer. The pawnbroker thanked us for being so reassuring – and said that she'd changed her business's system so that "notice of sale" letters were sent automatically. And if a letter hadn't been sent, the system wouldn't allow the item to be sold during the two-week period.



understanding lives and livelihoods

31 March 2015

... in our latest *ombudsman news* – covering ISAs, powers of attorney and farming & insurance

our plans and budget ...

25 March 2015

... are finalised and approved for 2015/2016

money matters in Belfast

23 March 2015

we're in Belfast this week – hearing about local problems at the Northern Ireland discussion forum and talking to advisers on Consumerline about faulty goods bought on credit

on the buses in Birmingham

23 March 2015

the ombudsman's in the Midlands to remind people to get in touch if they're having money problems

opening our front door

18 March 2015

700 people joined us on Saturday for our first open day – to find out more about life and work at the ombudsman

stumped by insurance issues?

12 March 2015

we're at the home of Hampshire Cricket in Southampton, talking to the Chartered Insurance Institute about how we can help make things better for consumers

still smiling

11 March 2015

Sally Young from the ombudsman takes part in the SmileLondon workshop on employee communication – sharing how we keep our colleagues informed and engaged

Leeds-ing the way

11 March 2015

we're in Leeds answering advice workers' questions and hearing about local problems – from PPI to payday loans

everything e-money

11 March 2015

we're meeting the Electronic Money Association to talk through payment problems and how to create a positive complaints experience

PPI – what's happening

9 March 2015

Caroline Wayman, chief ombudsman, chats to Adrian Chiles on BBC Radio 5 Live about what's happening with PPI

helping out in Hertfordshire

3 March 2015

following a sold-out session last year, we're back in Hatfield – meeting local businesses and sharing how we can help them get things right for their customers from the start

cars, credit and complaints – part two

3 March 2015

because of high demand, we're running our workshop again for car finance providers, manufacturers and trade bodies

inclusion week

2 March 2015

the ombudsman hosts a range of events this week to show how recognising difference can help improve customer service

cars, credit and complaints

26 February 2015

we're hosting a workshop for finance providers, manufacturers and trade bodies – discussing complaints where consumers are unhappy with the quality of vehicles they've bought using credit agreements

gathering in Glasgow

25 February 2015

the ombudsman's in Glasgow for The Gathering – a community event for people working in voluntary groups across Scotland

medical matters

24 February 2015

we're hosting a forum for insurers to meet the ombudsman and find out more about our approach to private medical insurance complaints

linking-up in Lincoln

24 February 2015

we're at the annual Lincoln Poverty Conference, sharing ideas with other organisations about managing debt and financial hardship

ombudsman publishes latest complaints data on individual financial businesses

24 February 2015

speaking up on mortgage problems

19 February 2015

David Cresswell from the ombudsman chats to BBC Radio Wiltshire about facing up to mortgage problems before they get out of hand

love is in the air

14 February 2015

the ombudsman's Caroline Wells joins Share Radio's Valentine's Day special, to talk romance, finance and complaints

shiny new gadgets

11 February 2015

the ombudsman chats to BBC Radio 4's *You & Yours* about the rise in the number of gadget insurance complaints

the local Derby

10 February 2015

we're chatting with community advisers in Derby about local issues and the problems they're seeing, from financial hardship to payday loans

Ulster calling

7 February 2015

David Cresswell from the ombudsman chats to BBC Radio Ulster's *On Your Behalf* about our new tips on power of attorney

helping people with power of attorney problems

4 February 2015

the ombudsman publishes tips to help banks and consumers avoid problems, when supporting people who are losing the capacity to manage their finances

sharing is caring

28 January 2015

chief ombudsman, Caroline Wayman, joins Sarah Pennells at Share Radio for a chat about travel insurance

pretty in pink

28 January 2015

the ombudsman features in *Pink News*, Europe's largest gay news service, after we highlight a case where a bank mistook transgender for fraud

don't let hitting the slopes hit your insurance

27 January 2015

issue 123 of *ombudsman news* features case studies on winter sports cover – as well as a statistical snapshot of our work from the last quarter

on your behalf

24 January 2015

the ombudsman goes to Belfast to talk to BBC Radio Ulster's *On Your Behalf* about packaged bank account complaints and payday loan problems

meet us backstage

22 January 2015

we welcome a group of consumers with PPI complaints to our office – to meet the ombudsman and see how we're dealing with PPI cases

doing our fair share

17 January 2015

the ombudsman talks to Share Radio about what to watch out for to avoid being scammed

heaven is a place on earth

17 January 2015

the ombudsman checks in at the Gay Star Travel Expo in London's Heaven – with tips on avoiding travel insurance problems

know the score

17 January 2015

Caroline Wells from the ombudsman talks about credit ratings with Savvy Woman

broadcasting in Bradford

15 January 2015

the ombudsman chats to BCB 106.6FM, Bradford's community radio station, about ways to avoid being scammed

financing your fitness

14 January 2015

with 2015 well underway, the ombudsman shares our top tips with *Pride* magazine on getting your finances into shape

cutting complaints

12 January 2015

the ombudsman crops up in *Hairdressers Journal* – highlighting how we can help small businesses with financial problems

into the West (Midlands)

7 January 2015

we chat to BBC Radio West Midlands about the complaints we're seeing from Birmingham and what we can do to help

ombudsman consults on plans and budget for the year ahead

6 January 2015

new year, new start

5 January 2015

we're tweeting a top tip every hour to help get people's finances into shape this January

go gadget go

22 December 2014

Martyn James from the ombudsman talks to BBC1's *Breakfast* about the range of gadget insurance complaints we sort out

payday groans

18 December 2014

Caroline Wayman, chief ombudsman, chats to BBC Radio 4's *You & Yours* about the payday loan complaints we see

getting down to business in Dumbarton

17 December 2014

following our event for local advice workers, the *Dumbarton Reporter* reveals the extent of payday lending problems in the Strathclyde area

at the foodbank

12 December 2014

we're at the Newham foodbank in East London with Stephen Timms MP – talking about financial hardship and payday loans

working together in Watford

10 December 2014

we're meeting frontline consumer advisers in Watford – hearing about the local issues they're seeing

the most wonderful time of the year?

9 December 2014

from boiler breakdowns to Christmas debt – we share some festive-themed winter complaints in our latest issue of *ombudsman news*

payday loan middlemen

8 December 2014

David Cresswell from the ombudsman chats to Radio Ulster's *On Your Behalf* about problems with payday loan websites

dealing with debt in Dumbarton

3 December 2014

we run a training day with Trading Standards in Dumbarton on payday lending complaints and debt issues

the only way is Epping

3 December 2014

We meet smaller businesses in Epping to talk about the work of the ombudsman

stopping the scammers

2 December 2014

the ombudsman's on air with Adrian Chiles on BBC Radio 5 Live – sharing tips on how to avoid getting caught out by phone scams

stuck in the middle

2 December 2014

David Cresswell from the ombudsman reminds Radio 5 Live listeners to stay wary of the payday loan middlemen

mad about Manchester

2 December 2014

we're in Manchester listening out for the issues on local advisers' radars – and letting them know what kind of problems we can help with

season's tweetings

1 December 2014

we launch the ombudsman's advent countdown of daily money tips on Twitter

talking finance by the Forth

26 November 2014

we're at the Edinburgh debt advice forum, talking about how we can help people facing financial difficulties

battling through debt problems in Bristol

25 November 2014

we're meeting local advisers in Bristol, helping with problems involving payday loans

money matters

25 November 2014

we're at the money advice liaison group in Birmingham – with local debt advisers, financial businesses and debt managers

meeting advisers in Milton Keynes

20 November 2014

we're meeting community advisers in Milton Keynes, to find out about the money problems in their area

getting together in Glasgow

20 November 2014

we're at the Trading Standards annual conference, joining the debate about payday lending

sharing our approach in Sheffield

19 November 2014

we're meeting financial businesses in Sheffield, to share our approach to getting problems sorted

farming knowledge

19 November 2014

we're at the Farming Communities Network conference, meeting farmers from across the country and talking about insurance and financial difficulties

the cost of complaining

18 November 2014

according to the FCA, making a complaint shouldn't push up your phone bill – so you can contact the ombudsman for free – and we'll even call you back

on the money

18 November 2014

Martyn James from the ombudsman takes part in BBC Radio 4's *Money Box Live* – helping listeners get their money problems sorted live on air

hassle free finance in the Midlands

13 November 2014

Caroline Wells from the ombudsman chats to *Free Radio* Birmingham about how we're helping consumers in the Midlands

talking with trade associations

12 November 2014

we're meeting with representatives from over 20 financial trade associations – to talk about how we can help their members sort out complaints

working with Shelter

12 November 2014

we're working with Shelter on problems involving homelessness and financial difficulty

networking in Nottingham

12 November 2014

we're meeting advisers from Nottingham's Citizens Advice, to share how we can help people with money worries

money worries in the Midlands

11 November 2014

we're talking to community advisers in Birmingham about payday lending and financial difficulties

learning in Leeds

11 November 2014

we're at the Institute of Financial Services in Leeds, talking about the work of the ombudsman

speaking about insurance in Scotland

6 November 2014

Caroline Wayman, chief ombudsman, speaks at the British Insurance Brokers Association conference in Scotland – on the challenges facing the insurance sector in the coming year

20% of people who contacted us last year lived in the Midlands ...

6 November 2014

... so we're in Derby to learn more about the issues local businesses are facing

we're in Worcestershire ...

5 November 2014

... meeting local businesses in Bromsgrove to see how we can help them get things right for their customers

advice in Guildford

4 November 2014

we're meeting financial advisers in Guildford, to talk about the issues we see around investments and how we help get things sorted

beware the payday middle men

3 November 2014

David Cresswell from the ombudsman chats to BBC Radio 4's *Money Box* about confusing payday loan websites

only half of people under 25 have heard of the ombudsman ...

3 November 2014

... so we're at Surrey University's "money week", to spread the news about how we can help students with bank account and credit card problems

sharing in Shrewsbury

31 October 2014

we're at the community money advice annual conference in Shrewsbury – meeting local advisers and talking about how we can help their clients

discussing disability in parliament

30 October 2014

we're at the House of Commons with Alzheimer's Society and Mind – talking with MPs about some of the challenges people with a disability can face when using financial services

35% of the people who get in touch with us are over 55 ...

30 October 2014

... so we're meeting Age UK on the South Coast, to share how we can help with PPI and pensions problems

hearing from businesses in Hampshire

28 October 2014

we're in Fareham – meeting local businesses to hear about the challenges they're facing and to share our approach to getting things sorted

answering questions in Altrincham

28 October 2014

we're answering claims managers' questions in Altrincham – and sharing our approach to resolving PPI complaints

shoppers in Sheffield

25 October 2014

we're in Sheffield with Paul Blomfield MP – talking to shoppers and residents about money worries and how we can help

talking things through in Tooting

24 October 2014

we're joining Sadiq Khan MP at a community open day in Tooting, London – to chat with people about their money worries

helping out in Hull

22 October 2014

Hull was one of the top 20 places people called us from last year – so we're popping by to meet advisers from the local Citizens Advice and hear more about the issues they're seeing

talking insurance in Cornwall

22 October 2014

we're meeting the Chartered Insurance Institute in Cornwall to share our approach to common insurance issues

airing our views

21 October 2014

the ombudsman chats to BBC Radio Scotland about the money-related complaints we're seeing

under insured?

21 October 2014

the latest issue of *ombudsman news* looks at what can go wrong if you underestimate the value of your possessions

popping-up to sort out money worries

20 October 2014

the ombudsman's with the BBC *Rip-Off Britain* team – at the pop-up studio outside Broadcasting House in London – helping consumers sort out their money worries

“people in rural areas have very different worries to city dwellers ...”

20 October 2014

... just one of the conversations we had yesterday with Northern Irish parliamentarians at our event at Stormont

ploughing through debt issues

17 October 2014

we're at the ploughing championships in Ulster with the Northern Ireland Consumer Council – meeting farming folk and helping people kept awake by debt worries

leading the way on mortgage complaints

16 October 2014

the ombudsman's Martyn James chats to BBC Radio Leeds about complaints involving mortgage brokers

clear about the PPI approach

15 October 2014

Claims managers referred almost 300,000 PPI complaints to us last year – so we're meeting with them to make sure they understand and follow our long-established approach

treating people with money problems fairly

15 October 2014

chief ombudsman, Caroline Wayman, gives evidence to the House of Commons Treasury Committee on how consumers are treated by financial services providers

nattering in Newry

14 October 2014

we're in Newry, chatting to local small businesses about our approach to sorting out money-related problems

considering complaints in Coventry

14 October 2014

we're at the regional meeting of the Association of Professional Financial Advisers (APFA) in Coventry, to talk about the work of the ombudsman

payday loans – what's happening?

10 October 2014

we've produced an ombudsman infographic showing all the essential facts and figures about the payday loan complaints we see

chatting with caseworkers in Ulster

10 October 2014

we're chatting with caseworkers from local MP and MLA offices in Belfast about how we can help

staying smart about scams

9 October 2014

as the Financial Conduct Authority launches a campaign to help older people avoid investment scams, we highlight the tricks that fraudsters use to separate you from your money

Advice UK annual conference

9 October 2014

we're meeting consumer advisers from across the country at Advice UK's annual conference in Birmingham

strolling by the Strule

9 October 2014

we meet local advisers in Omagh by the river Strule – to chat about issues they're seeing and how we can help

over 10,000 people in Northern Ireland referred complaints to us last year

8 October 2014

... so we're visiting local advisers across Ulster, to hear about the issues they're seeing – from payday lending to PPI

the gift of complaints

7 October 2014

senior ombudsman, Juliana Francis, meets with credit businesses to talk about what we can learn from complaints – and how businesses can use this to improve the service they offer

talking advice by the Clyde

7 October 2014

we're with local financial advisers at the regional meeting of the Association of Professional Financial Advisers (APFA) in Glasgow – to talk about the work of the ombudsman

real-life stories at the Legion

6 October 2014

we're with the Royal British Legion, hearing about ex-service people struggling with payday loans and debt

it's National Customer Service Week

7 October 2014

as part of National Customer Service Week we're tweeting from our consumer helpline and technical advice desk

only 10% of doorstep crimes are reported ...

6 October 2014

... just one of the worrying facts we heard at the conference hosted by Trading Standards today on the scams and frauds faced by consumers

learning in London

3 October 2014

we're meeting frontline consumer advisers from across London – to see how we can help with problems involving payday loans and debt

talking debt with PayPlan

3 October 2014

we're visiting PayPlan to hear more about the people turning to them with debt problems

health insurance forum

2 October 2014

we're at the Cover Protection and Health Forum – talking with insurers about the health insurance complaints we see

help in the forum

1 October 2014

we're offering our help to people with payday loan problems on the Money Saving Expert forum – the online message board where millions of people go with their money questions

talking by the Tay

1 October 2014

we're in Perth talking with smaller businesses about our work

payday loans in Perth

1 October 2014

we're meeting consumer advisers from Perth's Citizens Advice, to find out about the problems they're seeing with payday loans

warning! scam phone calls

30 September 2014

on the buses in Belfast

30 September 2014

the ombudsman takes to the road in Northern Ireland – letting people know we're here and can help if money worries are keeping you awake

letting it rip ... talking travel insurance

26 September 2014

Martyn James from the ombudsman chats to BBC *Rip Off Britain* about what we can do to help people who've had hassle with their travel insurance

holidays and alcohol on Radio 2

23 September 2014

the ombudsman's a guest on BBC Radio 2's Simon Mayo show – chatting about the rising number of travel insurance claims rejected because of alcohol

checking out our insight

23 September 2014

we're sharing our insight with members of the British Cheque Cashers Association (BCCA) at their annual conference in Birmingham

taking care of businesses in Chester

23 September 2014

we're at the regional seminar of the Association of Professional Financial Advisers (APFA) in Chester – sharing what we're learning from the complaints we see

nattering in the north-east

23 September

we're meeting frontline consumer advisers in Newcastle, speaking at the Financial Capability forum in Stockton-on-Tees and chatting to the welfare rights service in Sunderland

drink and drive

23 September 2014

insurers applying exclusions – in travel insurance and motor policies – feature in the latest *ombudsman news*

Mummy Money Matters

19 September 2014

we've been helping out readers of *Mummy Money Matters* with payday loan problems

on the buses in the North East

18 September 2014

the ombudsman's on the road in Newcastle and Hull this month, asking what's keeping people awake at night

meeting businesses in Beverley

17 September 2014

we're talking to local businesses in Beverley about our work and how we can help

battling in Hastings

17 September 2014

we're fighting financial problems with frontline money advisers in Hastings – sorting out complaints involving debt and payday loans

getting things sorted in Darlington

16 September 2014

we're meeting local businesses in Darlington to hear about the issues they're seeing

ripping off problems

15 September 2014

Caroline Wells from the ombudsman features on BBC's *Rip Off Britain* – helping out with viewers' money problems

sparking complaints in Sunderland

12 September 2014

the ombudsman talks to Sunderland's community radio station, *Spark FM*, about the debt worries keeping local people awake at night

shining a light on financial problems

9 September 2014

Samantha Hargreaves from the ombudsman chats to *Sun FM* about the money problems faced by people in the North East

helping advisers in Hull

9 September 2014

we're sharing how we can help consumer advisers get things sorted for their clients

hold the phone

8 September 2014

David Cresswell chats to BBC Radio 4's *Money Box* about how the ombudsman can help people with problems with their mobile phone insurance

sent to Coventry

8 September 2014

we're at the Citizens Advice annual conference in Coventry, chatting with advisers about the problems they're seeing – from payday loans to PPI

celebrating Cornwall's Citizens Advice

4 September 2014

we're at the Eden Project, helping Cornwall's Citizens Advice celebrate their 75th anniversary

ombudsman publishes latest complaints data on individual financial businesses

2 September 2014

back to school

1 September 2014

as the new school year starts, we talk to *Pride* magazine about being top of the class with your personal finances

#whatkeepsyouawake

29 August 2014

our payday loan complaints team get people talking on Twitter about their debt worries at #whatkeepsyouawake

payday mayday

22 August 2014

StepChange and the Money Advice Service join us on Twitter to help people having payday loan problems

ombudsman pops up in Plymouth

21 August 2014

Oliver Colvile MP joins us at our pop-up event in Plymouth, to meet local consumers and find out what their money worries are

private medical insurance

20 August 2014

our online technical resource now covers our approach to private medical insurance complaints

ombudsman news now available

19 August 2014

in our latest *ombudsman news*, chief ombudsman, Caroline Wayman, reflects on interesting times for payday lenders

ombudsman warns consumers about payday loan middlemen

19 August 2014

look north

12 August 2014

Martyn James from the ombudsman chats about travel insurance and pre-existing medical complaints on BBC Yorkshire's *Look North*

guiding graduates

5 August 2014

we share our top money tips with *The Graduate Guide* – to help smooth the way from student to graduate

money worries aired

31 July 2014

Samantha Hargreaves from the ombudsman chats to Isle of Wight Radio about how the ombudsman's helping islanders get their money worries sorted

supporting smaller businesses in Reading

28 July 2014

we're meeting smaller businesses in Reading – to talk about how we can help them prevent problems that become complaints

out and about in Ashford

24 July 2014

we're meeting Age UK to find out more about the money problems that older consumers in Kent are facing

Caroline Wayman appointed as chief ombudsman

23 July 2014

lending a hand in Leeds

23 July 2014

we're chatting with community advice workers in Leeds about issues like payday lending – and explaining how we can help

the ins and outs of critical illness cover

22 July 2014

we've just updated our online technical resource with information on our approach to cases involving critical illness cover

ombudsman news now available

22 July 2014

issue 118 of *ombudsman news* includes PPI case studies – covering issues such as “set off” and comparative (alternative) redress

technical data on redress for mis-sold pensions

18 July 2014

our technical note has been updated with new assumptions (as from July 2014) for calculating redress for mis-sold pensions

answers in Altrincham

16 July 2014

it's all things PPI in our latest workshop for smaller businesses

navigating the north-west

15 July 2014

we're meeting smaller businesses in Preston to let them know what support's available – to help them get things sorted without the need for us to get involved

on the road to Wigan

10 July 2014

we're meeting with Citizens Advice in Wigan and Otley to talk about the types of financial complaints we see

on the retirement panel

10 July 2014

we're answering questions from the audience at the 50+ show in London – from problems with annuities to insurance for cruises

problems on the promenade

9 July 2014

we're chatting to community workers in Blackpool about complaints from consumers facing financial difficulties

face your finance fears

8 July 2014

The ombudsman urges people to confront their fears and speak up about payday loan worries

listening in Lancashire

8 July 2014

we're meeting frontline consumer advisers in Burnley to hear about the problems they're seeing

Bolton Wanderers

3 July 2014

the ombudsman chats to Bolton FM about what we're doing to help people from the area get problems sorted

go west

3 July 2014

we're meeting community advisers in Weston-super-Mare and Bristol – hearing about the frontline debt and money problems they see

trading places

2 July 2014

we're with Trading Standards in Harrogate at their national conference – reminding delegates about how the ombudsman can help

fraud ... and fairness

2 July 2014

we're running an event for banks and building societies on complaints involving disputed transactions

summer made easy

2 July 2014

we share our summer money tips in *Wellbeing* magazine on avoiding getting burnt financially

Oldham stories

30 June 2014

Samantha Hargreaves from the ombudsman chats to Dave at Oldham Community Radio about the issues people are facing locally

meeting smaller businesses in Wales

26 June 2014

we're meeting smaller businesses in Mold – and sharing our experience of what good complaints handling looks like

ombudsman news gets healthy

24 June 2014

our latest issue of *ombudsman news* shares case studies on health and medical insurance

chatting in Cheshire

24 June 2014

we're meeting consumer advisers in Crewe and Warrington – and talking about the trouble and upset where a business makes a mistake

technical data on income protection

24 June 2014

we share our approach on income protection insurance in this latest addition to our online technical resource

working with Aspire

23 June 2014

we hear from Birmingham-based charity, Aspire, how people's financial circumstances can change after an injury – leading to money problems and debt

Viking invasion

20 June 2014

in less than a month 10,000 people have already watched Hakon the Viking explaining the old Norse word *ombudsman* on YouTube

imagine all the people

19 June 2014

the ombudsman chats to *Imagine FM* – Cheshire's number one music station – about how the ombudsman can help people from the area get things sorted

talking things through in Taunton

19 June 2014

we're meeting smaller businesses in Somerset to talk about preventing the problems that can lead to complaints

insuring fairness

19 June 2014

we're in Manchester to host the second of our motor and property insurance conferences – sharing our experience and looking at some of the issues we see with insurance

problem solving with "ADR"

18 June 2014

we respond to government consultation on the role of "alternative dispute resolution" (ADR) – getting problems sorted without the courts

all dried up

13 June 2014

the ombudsman chats to BBC Radio Somerset about consumers affected by the January floods who are still having trouble with an insurance claim

dealing with debt

13 June 2014

we're meeting frontline advisers from National Debtline in Birmingham, to hear about the issues people are calling them about

spreading the word

13 June 2014

we're working with Tessa Jowell MP and Caroline Noakes MP in their constituencies – meeting consumers and answering their questions about the ombudsman

trouble and upset

12 June 2014

ombudsman Caroline Mitchell talks to insurers about compensating people for the impact a complaint has had on them – and how the ombudsman can help businesses do the right thing

insuring fairness

12 June 2014

we're meeting over 65 motor and property insurance claims-handlers to talk about some of the typical complaints brought to us

beside the seaside

5 June 2014

we're in Bournemouth meeting consumer advisers – to find out about the issues they're seeing

getting things sorted in St Austell

4 June 2014

we're chatting to Cornish businesses about what it means for them when they get a complaint from a customer

talking money in Lewisham

4 June 2014

we're on hand at the Lewisham pensioners' financial fair – answering questions about money problems and how the ombudsman can help

problems in Perth

4 June 2014

we're in Perth meeting money advisers – and hearing about the frontline consumer problems they're seeing

talking problems in Plymouth

3 June 2014

30 local consumer advisers tell us about the problems they're seeing locally with payday lending and financial hardship

making connections in Colchester

29 May 2014

we're meeting with local businesses in Colchester to answer their questions about how the ombudsman resolves complaints – and to work through some typical cases

175 pages reduced to two minutes

20 May 2014

our *annual review* at a glance on YouTube

record numbers of disputes – as people look for honest answers

20 May 2014

we publish our *annual review* for 2013/2014

confab in Conwy

19 May 2014

we're meeting the Money Advice Liaison Group in North Wales – listening to the problems they're seeing and chatting about how we can help with issues like unaffordable lending and debt collecting

calling all credit providers

19 May 2014

we're hosting a seminar for 60 short-term credit providers and debt management businesses – setting out our approach to complaints where consumers have sought help because they're in financial difficulty

looking to the future

15 May 2014

the Future Foundation publishes a range of detailed reports as part of its research into the future world of complaints – and the impact this may have on the ombudsman

on the money

15 May 2014

Martyn James is live in studio with BBC Radio 4's *Money Box Live* – helping out listeners with their money worries

out and about in Glasgow

15 May 2014

we're heading out with local MPs Anas Sarwar and Ann McKeichin – to meet people in Glasgow and tell them about the ombudsman

mortgage complaints increasing ...

14 May 2014

... with too many people letting the situation get out of hand before seeking the help they need

farms, food, fowl and finances in Northern Ireland

14 May 2014

we're meeting local people at the Balmoral agricultural show in Belfast, to share how we can help sort out financial problems

home truths at breakfast

14 May 2014

the ombudsman's Caroline Wayman talks on BBC's breakfast show about the mortgage problems we're seeing – and the help available if people are struggling

ring any bells?

14 May 2014

the ombudsman turns Northern Ireland's phone boxes bright yellow – as part of our work to raise awareness where people know less about us

mixing at the Institute

13 May 2014

we mix with money advisers from across the UK at the Institute of Money Advisers annual conference

answer me this

13 May 2014

@WhichUK and @financialombuds join for a Twitter question and answer session on tackling money problems

all in a day's work

12 May 2014

the ombudsman's in the studio with *All FM* – the Manchester community radio station – for a chat about all things ombudsman

talking in Tonbridge

9 May 2014

we're talking at the South East Consumer Empowerment Partnership – about the complaints we see and how we help get them sorted

join the Kew in Richmond

7 May 2014

we're sharing ways that smaller businesses across south west London can prevent the problems that might lead to complaints

southern comfort

7 May 2014

we're live on BBC Radio Devon's breakfast show – for a chat about how the ombudsman is helping people from the region get things sorted out

sorting things out in Stockwell

7 May 2014

we're sharing how we can help sort out consumers' financial complaints with community advisers in South London

a match made in Devon

6 May 2014

we chat to Torquay's radio station, *Palm FM*, about the increase we've seen in financial complaints from the area over the last year

all in a Twitter

1 May 2014

we're tweeting live updates all day from our PPI complaints-handling teams

chatting about complaints in Cambridge

1 May 2014

we're taking to Cambridge Citizens Advice about our approach to complaints involving financial hardship

independent living

29 April 2014

we're taking part in the Naidex show at Birmingham NEC – meeting disabled consumers and their carers and talking about the work of the ombudsman

settling complaints in St Albans

29 April 2014

we're meeting local businesses to let them know how we look at complaints – and how we can help get problems sorted early on

express yourself

23 April 2014

the ombudsman chats to local radio station *Express FM* – about the complaints we're seeing from Hampshire

don't get done – again

17 April 2014

David Cresswell from the ombudsman chats about all things insurance with Dominic Littlewood on BBC's *Don't Get Done, Get Dom*

fire away

16 April 2014

the ombudsman's on *Fire FM* – the local radio station in Bournemouth – for a chat about the burning local issues

on the Maidstone trail

16 April 2014

we're meeting local businesses in Kent to let them know how we can help them if they have an unhappy customer

networking in Nottingham

15 April 2014

we host a workshop for frontline consumer advisers across the East Midlands – to hear about the issues they're seeing and how we can help

getting to the bottom of things in Glasgow

9 April 2014

we're meeting with financial businesses in Glasgow to share our approach to getting complaints sorted

all disquiet on the western front

9 April 2014

we chat to *Isles FM* – the local radio station based in Stornoway on the Western Isles – about why people from the area get in touch with us

on the Ayr in Scotland

8 April 2014

Ayrshire-based radio station, *West FM*, talks to us about the problems local people are getting in touch with us about

happy new tax year

6 April 2014

we share top tips with *Wellbeing* magazine on staying savvy with financial planning

don't get done

4 April 2014

the ombudsman's Caroline Wayman chats to BBC's *Don't get Done, Get Dom* about what you can do if you've got a problem with a loan

supermarket sweep

4 April 2014

we're in Tesco in Airdrie with Pamela Nash MP – and in Alloa's Asda with Gordon Banks MP – answering questions about all types of financial problems from PPI to payday lending

nae bother

3 April 2014

the ombudsman's David Cresswell chats to BBC Radio Scotland about money complaints from north of the border

working with MPs in Glasgow

3 April 2014

we're hosting a training session for the caseworkers of Scottish MPs – the first port of call for many local people with money problems

from the Somerset levels

2 April 2014

eight weeks after the West Country flooding, the ombudsman talks to BBC Radio Somerset about sorting out insurance problems

talking debt in Dundee

2 April 2014

we're in Dundee meeting local community advisers – to share our approach to complaints from consumers in financial difficulty

tricks of the trade

1 April 2014

it may be April Fool's Day, but scammers are busy all year round – so here are our tips to help beat the tricksters

on the front-line in Glasgow

1 April 2014

we're visiting frontline consumer advisers in Glasgow – to hear first-hand about payday loan problems and spiralling debt



Our board members are “non-executive” – they have no involvement in individual complaints. Their job as “public interest” directors is to ensure that the ombudsman service is properly resourced and is able to carry out its work effectively and independently



our board

Sir Nicholas Montagu KCB chairman

- chairman of Queen Mary and Westfield Foundation

formerly

- chairman of the board of Inland Revenue
- a senior civil servant working on issues ranging from pensions to public service reform
- chairman of the Aviva UK Life With-Profits Committee
- a director of the Pension Corporation
- a director of Xafinity

Gwyn Burr

- a non-executive board member of Sainsbury's Bank
- non-executive board member of Just-Eat plc
- non-executive board member of DFS Trading Limited
- non-executive board member of Metro AG
- a non-executive board member of Wembley National Stadium
- a non-executive board member of Hammerson plc

formerly

- customer service and colleague director at J Sainsbury plc
- retail managing director at ASDA/WalMart
- European marketing manager at Nestle Rowntree

Gerard Connell

- a non-executive and senior independent director, Pennon Group Plc
- a non-executive director and chair of audit committee of the Defence Science & Technology Laboratory
- a non-executive director of the Land Registry
- a non-executive director of the Nuclear Decommissioning Fund Company Ltd
- a member of the Science & Technology Facilities Council

formerly

- group finance director at Wincanton
- a regional director at Hill Samuel
- a managing director at Bankers Trust

as at 31 March 2015

Alan Jenkins

- a non-executive board member of the Pension Protection Fund
- a non-executive board member of the Crown Prosecution Service
- a non-executive board member of UK Trade & Investment
- chairman of the board of trustees of Latitude Global Volunteering
- a trustee of the London Middle East Institute at the School of Oriental and African Studies
- a non-executive director of Gross Hill Properties Ltd, and Sydney and London Properties Ltd and Northcourt Ltd

formerly

- vice chairman of the International Institute for Environment & Development
- chairman of the board of trustees of Mencap Trust Company Limited
- independent non-executive at PKF UK LLP
- partner & chairman of global markets at Eversheds LLP
- chairman of the board of Eversheds LLP
- managing partner of Frere Cholmeley Bischoff

Baroness Maeve Sherlock OBE

- a member of the House of Lords
- currently doing research for a doctorate at Durham University
- chair of Chapel St (charitable social enterprises)

formerly

- a commissioner at the Equality and Human Rights Commission (EHRC)
- a non-executive director of the Child Maintenance and Enforcement Commission
- chief executive of the Refugee Council
- chief executive of the charity One Parent Families
- a member of the Council of Economic Advisers in the Treasury
- chair of the National Student Forum

Pat Stafford

- vice chair of Guide Dogs
- partner of Stafford Partnership

formerly

- group marketing director at BUPA
- brand director at British Airways
- managing director of Corporate Positioning Services
- a non-executive director at HMRC
- a non-executive director at the National College for Teaching and Leadership



as at 31 March 2015

our executive team

Caroline Wayman

chief ombudsman and
chief executive

Julia Cavanagh

chief financial officer

David Cresswell

director of insight and
engagement

Chris McDermott

chief operating officer

Annette Lovell

director of policy, knowledge
and stakeholder relations

Richard Thompson

principal ombudsman and
quality director

Jacque Wiggett

director of human resources
(HR) and organisational
development

Garry Wilkinson

principal ombudsman and
director of new services



as at 31 March 2015

our panel of ombudsmen

there are more details about our ombudsmen on our website

Caroline Wayman

chief ombudsman and
chief executive

Richard Thompson

principal ombudsman and
quality director

Garry Wilkinson

principal ombudsman and
director of new services

lead and managing ombudsmen

Carole Auchterlonie

Yvette Bannister

Nathan Horner

David Millington

Caroline Mitchell

Clare Mortimer

Charlie Sweeney

Richard West

Paul Whiteing

Susan Wrigley

ombudsmen

A

Esther Absalom-Gough

Tope Adeyemi

Susan Alegre

Emma Ali-Noor

Sally Allbeury

Janine Allen

Claire Allison

Jane Archer

David Ashley

Nicolas Atkinson

B

Charles Bacon

Timothy Bailey

Hilary Bainbridge

Clair Bantin

Louise Bardell

Gregor Barham

Lisa Barham

Rosalind Barnett

Miranda Bates

Audrey Baxter

Phillip Berechree

Collette Bewley

James Biles

David Bird

Carolyn Bonnell

Graham Booth

Emma Boothroyd

Michelle Boundy

Cathy Bovan

Alexandra Bowen

Nicola Bowes

Michael Boyall

Roxelana Boyce-Bown

Kalpesh Brahmhatt

Nigel Bremner

Sarah Brooks

Colin Brown

Joanna Brown

June Brown

C

Edward Callaghan

Michael Campbell

Sarah Carter

Nigel Cates

Julia Chapman

Joanne Chilvers

Julia Chittenden

Tom Church

Carole Clark

Graeme Clarke

Heather Clayton

Melissa Collett

Juliet Collins

Robert Collinson

Laura Colman

Rebecca Connelley

Terence Connor

Peter Cook

Stephen Cooper

Zoe Copley

Ross Crawley

Michael Crewe

Alison Cribbs

Julian Cridge

D

Suzanne Daldry

Paul Daniel

Kim Davenport

Andrew Davies

Caroline Davies

as at 31 March 2015

continued ►

our panel of ombudsmen

there are more details about our ombudsmen on our website

Elizabeth Dawes
Robert Deadman
Karen Dennis-Barry
Simon Dibble
Katie Doran
Carol Douglas
Rona Doyle

E

Rachel Ellis
Rebecca Ellis
Susan Ewins

F

Paul Featherstone
Elena Feeney
Janet Ferrari
Reidy Flynn
Elizabeth Forbes
Laura Forster
Michael Foster
Juliana Francis
Andrew Fraser
Christine Fraser
Linda Freestone
Simon Furse
Geoffrey Futer

G

Jane Gallacher
Christopher Gilbert
Roderic Glyn-Thomas
Michael Goldberg
Cara Goodbody
Joyce Gordon
Lorna Goulding
Hamilton Graham
Elizabeth Grant
Nicolas Gray
Sandra Greene

Jocelyn Griffith
Dawn Griffiths

H

Nigel Hamilton
Sean Hamilton
Ross Hammond
Karen Hanlon
Jonathan Hanton

James Harris
Alan Harris
Anthony Harrison

Carolyn Harwood
Jarrod Hastings
Catrin Hennessey

Douglas Hill

Richard Hill

Clare Hockney

Charlotte Holland

Mark Hollands

Claire Hopkins

Adrian Hudson

Chantelle Hurn

Lale Hussein-Doru

Mark Hutchings

Katrina Hyde

I

Michael Ingram

J

Claire Jackson

Ben Jennings

David Johnson

Cerys Jones

K

Colin Keegan

Peter Kemp

Rachael Kemp

James Kennard

Sharon Kerrison

Ayshea Khan

James Kimmitt

Belinda Knight

L

Mark Lancod

Christopher Langford

Raymond Lawley

Dianne Lawson

Laura Layfield

Simon Leach

Marie Lewiecki

Ruth Lewis

Stephen Lilley

Daniel Little

Rosemary Lloyd

Lauren Long

Daniel Lucas

M

Alexander MacDonald

Andrew Macnamara

Bridget Makins

Naseem Malik

Amrit Mangra

Douglas Mansell

Claire Marsh

Daniel Martin

Kristina Mathews

Roy Mawford

Amanda Maycock

Eimear McAllister

Siobhan McBride

Harriet McCarthy

Melanie McDonald

Helen McKenna

Una Mckevitt

Michael McMahon

Patrick McManus

Robyn McNamee

Helen McNeeney

Andrew McQueen

John Miles

Philip Miller

Alison Miller-Varey

Janet Millington

Roy Milne

Guy Mitchell

Gideon Moore

Ashley More

Helen Moye

David Mulholland

N

Jeshen Narayanan

Raymond Neighbour

Geraldine Newbold

John Norton

O

Claire O'Connor

Geraldine O'Donnell

Jan O'Leary

Avril O'Meara

Amy Osborne

Annabel O'Sullivan

P

Helene Pantelli

Charles Park

Sharon Parr

Jeffrey Parrington

Donna Parsons

Kim Parsons

Sarah Partridge-Smith

Nimish Patel

Jonathan Pattinson

Athena Pavlou

Emma Peters
Michelle Peters
Susan Peters
David Poley
Nigel Pope
Louise Povey
Simon Pugh

Q

John Quinlan
Sandra Quinn

R

Michael Ranaghan
Simon Rawle
Roslyn Rawson
Christopher Reeves
Paul Reilly
Tonya Richards-Clarke
Mark Richardson
Stefan Riedel
Philip Roberts
Fiona Robinson
Malcolm Rogers
Kenneth Rose

S

Douglas Sayers
Mark Sceeny
Rosslyn Scott
Claire Sharp
Navneet Sher
Daniel Sheridan
Nicole Shinnick
Robert Short
Ayesha Siddiqi
David Singh
Nicola Sisk
Kirsten Smart
Sophia Smith

Robin Somerville
Anthony Stafford
Lesley Stead
Jonathan Stevenson
Ruth Stevenson
Caroline Stirling
Joanne Storey
Suzannah Stuart
Michael Stubbs
Helen Sutcliffe
John Swain
Charles Sweet

T

Keith Taylor
Niall Taylor
Sarita Taylor
Carolyn Tetlow
David Thomas
Stephen Thomas
John Thornton
Christopher Tilson
Jagdeep Tiwana
William Towers
Stephen Townsley
Sarah Tozzi
Venetia Trayhurn
Jane Treharne
Rebecca Tym

V

Govindarajan Varadarajan
Kyley Vernon

W

Nina Walter
Susan Webb
Sandra Webber
Julian Weinberg
Katherine Wells

Karen Wharton
Claire White
Peter Whiteley
Barbara Wight
John Wightman
Amanda Williams
Kevin Williamson
Anna Wilshaw
Charlotte Wilson
Lucy Wilson
Hannah Wise
John Withington
Lindsey Woloski
Christian Wood
Elspeth Wood
Jennifer Wood
Nicola Wood
Rebecca Wood
Chloe Wooles
Nicola Woolf
Claire Woollerson
Kevin Wright
Lisa Wright

Y

Roger Yeomans
Matthew Young

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sharing our insight to make money matters fairer

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Fairness isn't only about making sure our answers and decisions are technically right. It's also about wanting to make what we do feel right. And we do this by listening, thinking and explaining.

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keep fairness at our heart – *being fair and feeling fair*

be trusted and respected

be recognised as well run and efficient

provide insight to encourage fairness

make sure we reach and help those who need us

© Financial Ombudsman Service Limited, May 2015
Produced by the communications team at the Financial Ombudsman Service (844/19.05.15).

Photography by Margie Hetherington at the Financial Ombudsman Service.

This *annual review* is printed on Claro Silk, a paper comprising fibres sourced from well-managed sustainable forests. The paper's manufacturing process is chlorine-free.



how to contact us

phone us

0300 123 9 123

switchboard 020 7964 1000

write to us

Financial Ombudsman Service
Exchange Tower
London E14 9SR

email us

complaint.info@financial-ombudsman.org.uk

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