

what consumers complained about to the ombudsman service in July, August and September 2014

	... so far this year April - Sept 2014				... in Q2 July - Sept 2014				... in Q1 April - June 2014				... in the whole of 2013/2014			
	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of cases upheld
payment protection insurance (PPI)	147,179	113,557	11,699	55%	70,512	57,094	6,488	49%	76,667	56,869	5,211	61%	533,908	399,939	14,904	65%
current accounts	15,771	6,921	858	36%	7,849	3,622	446	38%	7,922	3,552	412	35%	33,411	13,676	2,255	33%
car and motorcycle insurance	12,750	3,783	831	34%	6,401	1,958	444	35%	6,349	1,844	387	32%	27,425	7,190	1,136	38%
credit broking	11,405	497	111	64%	6,159	313	61	63%	5,246	170	50	68%	6,376	649	256	56%
house mortgages	10,064	6,335	1,417	32%	4,803	3,333	802	33%	5,261	3,007	615	32%	22,125	12,598	2,795	29%
packaged bank accounts	8,652	7,115	110	46%	4,175	4,137	80	42%	4,477	2,853	30	51%	7,403	5,668	94	77%
credit card accounts	7,874	4,220	627	33%	3,726	2,026	296	33%	4,148	2,166	331	33%	20,446	10,120	1,622	30%
overdrafts and loans	5,560	3,006	637	39%	2,662	1,513	308	37%	2,898	1,486	329	40%	13,381	6,306	1,661	35%
buildings insurance	4,819	2,463	448	37%	2,232	1,280	258	35%	2,587	1,211	190	38%	10,340	4,095	901	44%
mortgage endowments	2,774	1,387	256	25%	1,331	670	158	26%	1,443	705	98	23%	7,531	3,573	861	28%
hire purchase	2,356	869	203	38%	1,201	473	105	37%	1,155	450	98	39%	4,260	1,511	368	42%
travel insurance	2,174	1,106	209	45%	1,198	604	97	49%	976	498	112	41%	4,574	2,247	563	53%
payday loans	2,053	388	111	64%	932	201	41	66%	1,121	189	70	62%	5,378	794	128	63%
“point of sale” loans	1,869	777	167	39%	960	401	88	36%	909	352	79	41%	3,658	1,418	295	38%
term assurance	1,757	1,419	247	20%	804	677	140	23%	953	679	107	18%	4,836	3,426	767	19%
deposit and savings accounts	1,744	959	180	38%	819	471	91	39%	925	440	89	37%	4,714	2,515	737	41%
debt collecting	1,742	484	45	31%	911	304	21	29%	831	234	24	34%	3,088	557	68	39%
personal pensions	1,655	651	174	24%	784	329	86	25%	881	339	88	24%	3,432	1,320	471	31%
card protection insurance	1,628	839	13	88%	851	446	7	92%	777	381	6	80%	2,180	1,118	38	77%
contents insurance	1,590	732	134	35%	831	402	88	40%	759	322	46	29%	3,968	1,771	392	39%
whole-of-life policies	1,424	855	171	23%	688	461	102	23%	736	431	69	23%	3,135	1,808	453	21%
debit and cash cards	1,211	523	76	42%	604	259	34	43%	607	225	42	39%	2,719	1,177	221	41%
inter-bank transfers	1,144	581	81	45%	609	303	41	43%	535	263	40	46%	2,113	952	199	36%
warranties	1,110	375	42	43%	567	186	27	46%	543	197	15	41%	2,368	754	93	48%
catalogue shopping	1,101	457	38	55%	557	264	22	53%	544	184	16	5%	2,411	792	114	56%
electronic money	1,020	257	26	44%	533	134	15	42%	487	125	11	45%	1,899	435	43	32%
secured loans	947	546	112	38%	438	278	52	37%	509	241	60	39%	1,874	1,053	248	32%
home emergency cover	890	641	100	38%	410	277	65	43%	480	358	35	31%	2,637	1,387	163	49%
income protection	845	578	118	36%	394	297	64	38%	451	299	54	34%	2,175	1,421	385	30%
debt adjusting	813	250	66	64%	365	125	37	69%	448	114	29	61%	1,458	530	185	74%
commercial vehicle insurance	811	256	56	35%	405	115	32	35%	406	127	24	35%	1,799	561	112	41%
portfolio management	803	611	269	49%	376	303	127	45%	427	330	142	56%	1,653	1,166	457	61%
mobile phone insurance	790	259	31	50%	437	131	20	47%	353	125	11	52%	1,681	551	92	69%
pet and livestock insurance	757	372	73	32%	396	206	28	27%	361	163	45	36%	1,537	720	123	31%
investment ISAs	725	449	118	44%	386	254	68	44%	339	207	50	44%	1,385	929	243	43%
cash ISA - Individual Savings Account	725	400	38	44%	303	203	21	44%	422	196	17	44%	1,448	842	94	45%
share dealings	652	350	107	31%	322	184	58	38%	330	168	49	24%	1,449	694	203	36%
critical illness insurance	647	393	80	24%	343	227	39	25%	304	182	41	24%	1,470	906	301	26%
self-invested personal pensions (SIPPs)	646	467	250	56%	293	210	144	59%	353	241	106	53%	1,480	969	255	63%
roadside assistance	608	307	59	41%	333	173	25	43%	275	131	34	39%	1,288	668	97	43%
direct debits and standing orders	578	279	44	46%	309	164	22	47%	269	115	22	46%	1,285	534	104	41%
private medical and dental insurance	557	390	117	37%	278	188	46	32%	279	197	71	42%	1,629	988	294	40%
cheques and drafts	557	293	55	47%	278	138	27	47%	279	144	28	47%	1,242	569	131	45%
annuities	552	408	69	20%	204	210	37	21%	348	189	32	19%	912	601	157	32%
legal expenses insurance	537	353	119	33%	278	186	52	32%	259	162	67	34%	1,218	691	229	42%
store cards	519	215	35	32%	275	91	19	37%	244	122	16	28%	1,105	466	79	45%
commercial property insurance	506	342	96	38%	228	157	46	36%	278	162	50	40%	1,173	740	215	43%
specialist insurance	492	228	25	51%	243	119	13	51%	249	124	12	52%	1,456	406	55	59%
hiring / leasing / renting	433	165	35	31%	209	97	16	38%	224	85	19	25%	907	291	51	35%
merchant acquiring	416	170	40	19%	195	85	21	21%	221	79	19	19%	912	352	72	19%
credit reference agency	375	71	10	39%	174	**	10	**	201	**	**	**	629	131	26	39%
endowment savings plans	364	270	61	19%	147	117	49	23%	217	144	12	14%	962	655	179	19%
unit-linked investment bonds	326	266	156	48%	152	116	94	47%	174	136	62	50%	1,005	791	327	46%
personal accident insurance	309	205	59	27%	157	115	29	22%	152	88	30	31%	760	477	136	31%
debt counselling	302	61	8	45%	148	**	6	**	154	**	2	**	395	95	15	54%
occupational pension transfers and opt**outs	277	208	106	50%	127	105	35	54%	150	98	71	47%	627	428	162	44%
business protection insurance	269	112	31	35%	137	60	12	35%	132	56	19	36%	597	274	57	38%
state earnings-related pension (SERPs)	248	224	10	1%	100	94	2	1%	148	132	8	2%	621	527	33	2%
“with-profits” bonds	237	130	33	34%	132	84	24	29%	105	64	9	38%	493	304	86	30%
guaranteed asset protection (“gap” insurance)	227	124	17	25%	111	61	10	31%	116	62	7	16%	540	247	28	25%
guaranteed bonds	225	152	24	13%	112	79	15	12%	113	75	9	14%	579	419	82	22%
building warranties	206	146	88	73%	89	70	55	82%	117	74	33	39%	516	384	87	64%
interest rate hedge	186	101	60	75%	97	51	19	67%	89	49	41	82%	297	135	121	80%
caravan insurance	164	55	13	34%	84	**	6	**	80	**	7	**	256	81	18	34%
money remittance	149	90	5	53%	64	35	2	44%	85	**	3	**	308	117	15	46%
(non-regulated) guaranteed bonds	143	85	21	34%	74	46	12	36%	69	43	9	42%	270	122	30	34%
conditional sale	142	122	41	42%	48	48	25	38%	94	39	16	46%	317	225	69	44%
home credit	120	61	15	37%	66	**	9	**	54	**	6	**	270	138	29	33%
FSAVC's	108	86	33	35%	47	44	19	36%	61	44	14	35%	303	172	38	38%
income drawdowns	94	108	54	38%	46	55	27	39%	48	52	27	35%	224	169	103	49%
premium bonds	89	37	8	32%	45	**	3	**	44	**	5	**	124	55	13	36%
OEICs (open-ended investment companies)	85	69	58	39%	34	**	21	**	51	44	37	42%	256	219	72	32%
spread betting	79	43	24	13%	27	**	9	**	52	**	15	**	183	126	71	49%
derivatives	77	75	30	23%	19	**	21	**	58	43	9	27%	134	81	33	25%
film partnerships	77	66	117	10%	40	**	59	**	37	35	58	13%	224	201	34	18%
foreign currency	73	**	6	**	42	**	3	**	31	**	3	**	191	94	20	31%
unit trusts	72	35	19	39%	38	**	10	**	34	**	9	**	139	109	40	34%
pensions mortgages	65	44	18	45%	35	**	4	**	30	**	14	**	155	95	29	54%
safe custody	57	44	20	54%	33	**	6	**	24	**	14	**	165	105	36	57%
sub total	273,377	172,368	22,279	50%	132,822	87,459	12,073	46%	140,565	84,711	10,206	55%	783,792	511,420	38,083	58%
other products and services	41,669	471	111	35%	24,497	579	52	33%	17,162	473	59	41%	78,474	747	314	24%
total	315,046	172,839	22,390	50%	157,319	88,038	12,125	46%	157,727	85,184	10,265	55%	863,266	512,167	38,397	58%

**This table shows all financial products and services where we received (and settled) at least 30 cases.

This is consistent with the approach we take on publishing complaints data relating to named individual businesses.

Where financial products are shown with a double asterisk, we received fewer than 30 cases during the relevant period.