

	in Q1 April – June 2015				in the whole of 2014/2015 April 2014 – March 2015				in the whole of 2013/2014 April 2013 – March 2014			
	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of case upheld	enquiries received	new cases	ombudsman	% of case upheld
payment protection insurance	62,105	49,377	3,152	74%	274,517	204,943	23,771	62%	533,908	399,939	14,904	65%
packaged bank accounts	13,768	12,119	606	10%	32,018	21,348	562	33%	7,403	5,668	94	77%
current accounts	6,944	3,667	570	36%	31,483	13,455	1,780	37%	33,411	13,676	2,255	33%
car and motorcycle insurance	6,263	2,037	358	32%	25,140	7,361	1,512	35%	27,425	7,190	1,136	38%
house mortgages	4,136	3,338	710	32%	19,970	12,286	3,012	33%	22,125	12,598	2,795	29%
credit card accounts	3,425	2,017	401	32%	15,770	8,115	1,342	33%	20,446	10,120	1,622	30%
overdrafts and loans	2,614	1,696	373	35%	11,971	6,255	1,346	38%	13,381	6,306	1,661	35%
buildings insurance	1,800	1,142	235	34%	9,087	4,510	925	37%	10,340	4,095	901	44%
hire purchase	1,570	660	129	37%	4,949	1,784	377	40%	4,260	1,511	368	42%
payday loans	1,278	452	152	68%	5,111	1,157	222	64%	5,378	794	128	63%
personal pensions	1,206	294	74	23%	3,067	1,161	334	27%	3,432	1,320	471	31%
mortgage endowments	1,082	608	104	20%	5,353	2,573	438	24%	7,531	3,573	861	28%
credit broking	1,005	235	78	69%	19,266	1,213	326	64%	6,376	649	256	56%
travel insurance	996	614	213	49%	4,371	2,307	426	46%	4,574	2,247	563	53%
“point of sale” loans	938	567	114	43%	3,841	1,582	345	39%	3,658	1,418	295	38%
debt collecting	824	278	35	36%	3,434	843	100	33%	3,088	557	68	39%
inter-bank transfers	820	470	60	38%	2,844	1,323	179	45%	2,113	952	199	36%
deposit and savings accounts	742	506	106	36%	3,582	1,971	400	39%	4,714	2,515	737	41%
term assurance	717	603	138	28%	3,592	2,644	483	21%	4,836	3,426	767	19%
home emergency cover	700	506	74	50%	2,397	1,298	218	43%	2,637	1,387	163	49%
contents insurance	629	379	77	32%	3,134	1,436	273	34%	3,968	1,771	392	39%
derivatives	604	120	20	38%	361	197	60	31%	134	81	33	25%
whole-of-life policies	603	412	9	18%	2,674	1,587	331	23%	3,135	1,808	453	21%
warranties	574	222	35	29%	2,341	777	89	39%	2,368	754	93	48%
electronic money	524	146	24	31%	2,173	491	61	42%	1,899	435	43	32%
catalogue shopping	485	217	38	53%	2,314	882	107	55%	2,411	792	114	56%
debit and cash cards	461	244	52	41%	2,432	1,043	160	43%	2,719	1,177	221	41%
pet and livestock insurance	456	265	53	23%	1,645	790	153	28%	1,537	720	123	31%
secured loans	442	311	56	24%	1,931	1,070	222	36%	1,874	1,053	248	32%
investment ISAs	438	409	51	35%	1,619	1,006	216	42%	1,385	929	243	43%
portfolio management	416	368	147	48%	1,763	1,236	494	51%	1,653	1,166	457	61%
cash ISA – Individual Savings Account	403	228	31	40%	1,290	746	88	45%	1,448	842	94	45%
self-invested personal pensions (SIPPs)	390	261	89	51%	1,467	951	497	60%	1,480	969	255	63%
commercial vehicle insurance	380	156	35	34%	1,653	514	122	36%	1,799	561	112	41%
share dealings	361	197	59	34%	1,366	689	172	36%	1,449	694	203	36%
mobile phone insurance	359	148	18	46%	1,575	536	45	51%	1,681	551	92	69%
card protection insurance	358	211	7	68%	2,886	1,401	33	85%	2,180	1,118	38	77%
income protection	346	250	56	26%	1,676	1,146	239	35%	2,175	1,421	385	30%
roadside assistance	301	195	29	44%	1,389	733	107	37%	1,288	668	97	43%
private medical and dental insurance	285	212	40	39%	1,194	786	201	36%	1,629	988	294	40%
critical illness insurance	277	205	51	24%	1,268	791	169	24%	1,470	906	301	26%
specialist insurance	269	141	13	69%	1,009	350	51	53%	1,456	406	55	59%
annuities	265	245	49	20%	1,149	776	148	20%	912	601	157	32%
legal expenses insurance	260	187	48	26%	1,131	672	354	34%	1,218	691	229	42%
credit reference agency	221	72	13	48%	792	189	38	36%	629	131	26	39%
debt adjusting	214	125	45	61%	1,441	508	112	62%	1,458	530	185	74%
merchant acquiring	213	115	19	29%	908	367	84	23%	912	352	72	19%
direct debits and standing orders	212	132	18	37%	1,210	541	86	41%	1,285	534	104	41%
cheques and drafts	208	138	31	46%	1,055	563	100	51%	1,242	569	131	45%
commercial property insurance	208	180	53	37%	1,079	645	181	38%	1,173	740	215	43%
store cards	191	127	23	52%	1,140	450	63	37%	1,105	466	79	45%
guaranteed bonds	158	195	34	19%	870	555	55	13%	579	419	82	22%
personal accident insurance	154	148	25	28%	681	422	96	31%	760	477	136	31%
unit-linked investment bonds	154	161	45	39%	739	560	261	47%	1,005	791	327	46%
occupational pension transfers and opt-outs	141	128	34	43%	661	457	186	49%	627	428	162	44%
hiring/leasing/renting	138	138	18	35%	921	333	72	35%	907	291	51	35%
state earnings-related pension (SERPs)	134	106	3	2%	525	436	17	2%	621	527	33	2%
business protection insurance	121	74	20	26%	540	253	59	35%	597	274	57	38%
“with-profits” bonds	116	79	9	23%	454	260	54	32%	493	304	86	30%
endowment savings plans	109	87	25	22%	707	509	119	19%	962	655	179	19%
interest rate hedge	104	122	32	47%	498	287	100	65%	297	135	121	80%
guaranteed asset protection (“gap” insurance)	98	55	10	11%	423	206	35	26%	540	247	28	25%
building warranties	82	64	16	49%	422	299	130	58%	516	384	87	64%
debt counselling	77	60	12	34%	621	140	27	46%	395	95	15	54%
conditional sale	70	75	45	46%	385	290	90	41%	317	225	69	44%
home credit	67	50	13	38%	287	136	35	36%	270	138	29	33%
income drawdowns	43	42	16	47%	184	180	92	42%	224	169	103	49%
(non-regulated) guaranteed bonds	–	–	–	–	272	149	28	33%	270	122	30	34%
caravan insurance	–	–	–	–	280	98	26	39%	256	81	18	34%
children’s savings plans	–	–	–	–	72	50	3	34%	–	–	–	–
film partnerships	–	–	–	–	216	174	195	6%	224	201	34	18%
foreign currency	–	–	–	–	166	74	14	30%	191	94	20	31%
FSAVC – free standing additional voluntary contributions	–	–	–	–	191	142	59	48%	303	172	38	38%
investment trusts	–	–	–	–	154	71	22	30%	–	–	–	–
money remittance	–	–	–	–	262	109	9	52%	308	117	15	46%
OEICs (open-ended investment companies)	–	–	–	–	154	118	83	48%	256	219	72	32%
pensions mortgages	–	–	–	–	125	94	35	46%	155	95	29	54%
PEP – personal equity plans	–	–	–	–	96	63	14	22%	–	–	–	–
premium bonds	–	–	–	–	187	72	15	29%	124	55	13	36%
safe custody	–	–	–	–	119	81	28	48%	165	105	36	57%
savings certificates/bonds	–	–	–	–	157	51	11	33%	–	–	–	–
SCARPs – structured capital at risk products	–	–	–	–	59	37	31	33%	–	–	–	–
spread betting	–	–	–	–	196	98	45	19%	183	126	71	49%
unit trusts	–	–	–	–	174	93	30	49%	139	109	40	34%
sub total	126,052	89,388	9,328	51%	542,626	328,895	45,230	55%	783,792	511,420	74,690	58%
other products and services	14,783	547	259	32%	60,769	614	151	38%	78,474	747	314	24%
total	140,835	89,935	9,587	50%	603,395	329509	45,381	55%	863,266	512,167	38,397	58%