

## third quarter 2017/2018

	... in Q3 October - December 2017				... in Q2 July - September 2017				... so far this year April 2017 - December 2017				... in the whole of 2016/17 April 2016 - March 2017			
	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	67,197	43,394	3,595	35%	69,103	50,639	1,863	39%	197,162	135,364	7,136	*38%	213,418	168,769	16,443	52%
current accounts	7,475	4,976	636	26%	7,260	4,497	705	27%	23,292	14,631	2,026	26%	31,128	17,434	2,188	27%
payday loans	6,332	3,972	448	56%	5,565	3,593	562	60%	16,495	10,402	1,561	61%	15,007	10,529	2,225	59%
car and motorcycle insurance	5,557	2,867	412	27%	6,345	2,971	496	30%	18,723	8,925	1,440	29%	29,154	11,844	1,871	30%
credit card accounts	3,748	2,781	396	28%	3,738	2,276	401	28%	11,809	7,707	1,184	28%	15,253	9,104	1,371	29%
packaged bank accounts	5,207	2,410	268	12%	5,442	3,082	216	10%	16,235	8,553	702	12%	29,310	20,284	1,641	19%
house mortgages	3,003	2,261	453	22%	2,998	1,901	505	25%	9,503	6,475	1,545	24%	14,830	10,411	1,935	31%
overdrafts and loans	2,692	1,802	247	27%	2,512	1,523	265	28%	7,845	4,921	783	29%	10,015	6,425	1,085	26%
hire purchase	2,068	1,494	278	33%	2,124	1,335	296	34%	6,328	4,146	831	34%	9,035	5,029	911	34%
buildings insurance	1,609	1,176	245	36%	1,739	1,049	305	34%	5,332	3,480	847	34%	7,831	4,815	1,134	35%
“point of sale” loans	1,356	1,010	68	33%	940	682	81	35%	3,812	2,721	246	33%	4,706	2,556	441	32%
travel insurance	1,239	896	149	37%	1,305	731	183	37%	3,757	2,392	482	38%	5,047	3,191	656	38%
self-invested personal pensions (SIPPs)	546	546	97	54%	767	498	193	49%	2,138	1,575	472	51%	1,959	1,493	495	56%
term assurance	542	514	73	9%	599	414	85	15%	1,972	1,458	256	14%	3,028	2,295	341	18%
catalogue shopping	817	499	49	43%	796	465	44	44%	2,658	1,516	155	47%	3,432	1,640	180	45%
hiring / leasing / renting	634	466	66	35%	608	379	56	26%	1,857	1,154	166	30%	1,819	920	131	32%
contents insurance	623	457	97	27%	668	426	99	25%	1,994	1,326	283	26%	2,440	1,555	353	26%
home emergency cover	713	457	75	43%	549	319	102	44%	2,040	1,345	292	45%	3,163	2,117	396	47%
debit and cash cards	657	436	74	23%	710	445	103	26%	2,210	1,401	248	25%	2,442	1,435	196	30%
deposit and savings accounts	569	426	61	29%	605	382	95	29%	1,955	1,270	224	30%	2,644	1,740	306	29%
pet and livestock insurance	540	422	63	26%	615	347	93	30%	1,820	1,182	238	27%	2,487	1,508	289	30%
personal pensions	673	408	75	27%	885	337	110	29%	2,362	1,174	312	27%	3,393	1,881	416	30%
whole-of-life policies	497	366	55	14%	481	270	61	15%	1,504	982	201	17%	2,374	1,580	326	20%
mortgage endowments	514	325	51	15%	459	220	50	18%	1,541	804	152	16%	2,973	1,511	236	15%
ISA - Individual Savings Accounts (Not Cash)	378	316	46	32%	305	199	67	31%	1,046	779	178	32%	1,634	1,261	253	31%
debt collecting	753	305	42	28%	760	231	60	31%	2,317	771	140	29%	3,057	1,027	113	32%
electronic money	823	296	25	36%	772	253	54	28%	2,621	838	118	32%	3,909	1,183	163	30%
private medical and dental insurance	338	280	49	26%	334	247	81	25%	1,095	818	195	25%	1,596	1,147	283	31%
credit reference agency	478	279	23	32%	485	219	23	34%	1,459	706	60	33%	1,461	579	82	35%
inter-bank transfers	450	270	39	28%	495	300	54	27%	1,496	898	140	27%	2,820	1,645	231	26%
warranties	437	252	29	46%	456	196	55	44%	1,391	707	140	45%	2,716	1,327	215	39%
portfolio management	230	243	64	42%	198	172	113	34%	787	650	269	39%	1,702	1,216	348	41%
critical illness insurance	297	236	37	15%	290	202	50	24%	892	628	138	20%	1,185	849	150	18%
share dealings	325	234	40	34%	321	189	46	27%	986	568	147	31%	1,324	746	178	34%
mobile phone insurance	387	227	29	37%	477	241	23	40%	1,353	741	83	38%	1,952	904	97	35%
specialist insurance	335	224	36	29%	365	227	56	36%	1,181	841	129	32%	1,493	729	93	39%
income protection	260	220	38	22%	262	186	52	24%	875	627	137	21%	1,413	1,075	258	26%
home credit	230	219	14	34%	203	105	25	37%	633	429	55	32%	490	328	94	30%
roadside assistance	290	215	31	34%	246	160	29	31%	829	542	89	33%	1,346	795	130	37%
occupational pension transfers and opt**outs	152	181	52	37%	165	114	67	25%	559	418	182	29%	673	496	143	27%
annuities	172	179	42	17%	214	181	47	15%	714	588	135	15%	993	743	111	19%
secured loans	216	178	28	24%	208	155	50	30%	820	582	134	25%	1,694	1,147	190	24%
legal expenses insurance	212	175	58	28%	196	142	55	27%	678	497	179	29%	1,005	692	289	26%
instalment Loans	167	146	91	63%	206	197	125	54%	816	680	289	56%	978	883	246	39%
cash ISA - Individual Savings Account	166	134	19	36%	152	99	21	33%	554	362	59	30%	1,007	716	107	36%
store cards	209	130	14	42%	185	112	12	34%	604	352	47	37%	847	440	53	34%
merchant acquiring	206	124	13	40%	162	106	20	36%	613	350	49	33%	979	515	82	35%
commercial vehicle insurance	198	123	18	33%	208	115	31	33%	674	363	79	31%	1,447	620	127	32%
direct debits and standing orders	270	118	17	27%	269	111	14	37%	796	355	60	33%	937	581	84	30%
personal accident insurance	146	115	18	17%	154	98	21	39%	489	318	51	25%	729	579	131	23%
conditional sale	122	104	20	39%	127	113	38	37%	470	362	90	36%	587	550	208	36%
cheques and drafts	142	98	19	35%	174	123	32	35%	532	346	65	36%	813	491	70	37%
card protection insurance	157	93	3	29%	184	79	7	14%	555	268	17	26%	978	493	38	20%
money remittance	135	80	12	32%	148	66	15	26%	466	236	35	28%	608	255	26	38%
commercial property insurance	80	75	24	27%	82	59	26	31%	281	213	85	31%	676	473	154	35%
endowment savings plans	77	74	12	28%	87	60	24	27%	274	202	58	25%	525	411	95	18%
unit-linked investment bonds	59	71	22	24%	61	53	28	28%	240	207	83	34%	587	484	148	39%
building warranties	95	66	29	33%	100	59	17	35%	336	219	75	34%	598	487	200	30%
Guarantor Loans	81	65	11	30%	77	39	11	18%	240	140	33	24%	290	172	34	21%
Investment Trusts	83	60	13	30%	66	46	18	53%	278	163	37	42%	231	130	34	28%
business protection insurance	70	57	14	32%	58	31	13	15%	224	149	39	23%	489	241	60	26%
“with-profits” bonds	41	52	17	19%	48	36	19	24%	187	143	57	20%	379	256	61	29%
guaranteed asset protection (“gap” insurance)	75	50	7	24%	92	44	9	11%	283	155	22	18%	438	210	31	27%
unit trusts	42	46	4	24%	-	-	-	-	129	103	28	33%	189	139	34	33%
foreign currency	65	45	7	18%	86	35	6	17%	226	102	15	21%	252	118	26	36%
caravan insurance	61	37	8	20%	-	-	-	-	171	90	23	28%	249	125	27	27%
credit broking	80	36	6	19%	90	47	11	21%	294	139	31	25%	665	228	81	32%
spread betting	43	36	11	28%	42	32	21	26%	168	121	72	22%	320	202	87	21%
derivatives	39	33	9	18%	37	35	30	18%	155	121	78	21%	379	268	114	21%
income drawdowns	-	-	-	-	37	38	15	30%	136	126	39	34%	200	172	59	37%
debt adjusting	-	-	-	-	73	33	7	41%	239	109	19	29%	886	560	248	23%
capital protected structured products	-	-	-	-	-	-	-	-	107	105	38	27%	150	140	25	36%
FSAVC – free standing additional voluntary contributions	-	-	-	-	-	-	-	-	109	90	23	24%	187	127	40	27%
premium bonds	-	-	-	-	-	-	-	-	153	84	7	23%	159	82	15	24%
OEICs (open-ended investment companies)	-	-	-	-	-	-	-	-	96	83	34	33%	221	243	42	32%
safe custody	-	-	-	-	-	-	-	-	94	75	14	41%	89	66	17	39%
Logbook Loans	-	-	-	-	-	-	-	-	118	69	23	44%	172	103	16	32%
Savings Certificates/Bonds	-	-	-	-	-	-	-	-	140	69	12	19%	115	67	7	16%
debt counselling	-	-	-	-	-	-	-	-	134	67	13	22%	512	342	121	16%
state earnings-related pension (SERPs)	-	-	-	-	-	-	-	-	99	66	8	6%	163	112	18	9%
Banker's Reference	-	-	-	-	-	-	-	-	83	41	6	30%	-	-	-	-
interest rate hedge	-	-	-	-	-	-	-	-	35	32	38	19%	273	250	147	35%
PEP - Personal Equity Plans	-	-	-	-	-	-	-	-	-	-	-	-	97	85	22	37%
Non-Structured Periodically Guaranteed Fund	-	-	-	-	-	-	-	-	-	-	-	-	70	73	29	42%
Crowdfunding (loan-based)	-	-	-	-	-	-	-	-	-	-	-	-	69	46	8	30%
Children's Savings Plans	-	-	-	-	-	-	-	-	-	-	-	-	58	45	1	18%
Pawnbroking	-	-	-	-	-	-	-	-	-	-	-	-	97	44	12	30%
EPP - Executive Pension Plans	-	-	-	-	-	-	-	-	-	-	-	-	39	39	13	42%
Structured Deposits	-	-	-	-	-	-	-	-	-	-	-	-	47	33	6	41%
<b>sub total</b>	<b>124,480</b>	<b>80,958</b>	<b>9,191</b>	<b>33%</b>	<b>126,570</b>	<b>84,366</b>	<b>8,567</b>	<b>35</b>								