

the financial products involved in complaints to the ombudsman service in April, May and June 2014

	number of new cases				% resolved in favour of consumer			
	Q1				Q1			
	(Apr to Jun) 2014/15	full year 2013/14	full year 2012/13	full year 2011/12	(Apr to Jun) 2014/15	full year 2013/14	full year 2012/13	full year 2011/12
PPI	56,869	399,939	378,699	157,716	61%	65%	65%	82%
current accounts	3,552	13,676	18,868	14,057	35%	33%	33%	31%
house mortgages	3,007	12,598	11,915	9,530	32%	29%	26%	28%
packaged bank accounts	2,853	5,668	1,629	*	51%	77%	*	*
credit card accounts	2,166	10,120	19,399	18,977	33%	30%	33%	54%
car and motorcycle insurance	1,844	7,190	7,785	7,264	32%	38%	46%	49%
overdrafts and loans	1,486	6,306	7,791	6,239	40%	35%	34%	37%
buildings insurance	1,211	4,095	4,611	4,556	38%	44%	48%	50%
mortgage endowments	705	3,573	4,657	3,267	23%	28%	25%	28%
term assurance	679	3,426	3,572	1,432	18%	19%	12%	23%
travel insurance	498	2,247	2,715	2,400	41%	53%	49%	52%
hire purchase	450	1,511	1,621	1,545	39%	42%	43%	43%
deposit and savings accounts	440	2,515	4,512	3,734	37%	41%	42%	44%
whole-of-life policies	431	1,808	2,239	1,828	23%	21%	23%	31%
card protection insurance	381	1,118	*	*	80%	77%	*	*
home emergency cover	358	1,387	1,284	1,473	31%	49%	61%	69%
“point of sale” loans	352	1,418	1,939	2,247	41%	38%	43%	45%
personal pensions	339	1,320	1,808	1,496	24%	31%	32%	35%
portfolio management	330	1,166	1,449	1,152	56%	61%	54%	63%
contents insurance	322	1,771	2,027	2,089	29%	39%	40%	51%
income protection	299	1,421	1,461	950	34%	30%	30%	41%
inter-bank transfers	263	952	1,036	688	46%	36%	41%	42%
secured loans	241	1,053	925	*	39%	32%	21%	*
self-invested personal pensions (SIPPs)	241	969	620	498	53%	63%	61%	61%
debt collecting	234	557	817	576	34%	39%	44%	38%
debit and cash cards	225	1,177	1,285	836	39%	41%	45%	40%
investment ISAs	207	929	1,528	904	44%	43%	30%	51%
private medical and dental insurance	197	988	949	513	42%	40%	38%	46%
warranties	197	754	903	881	41%	48%	62%	63%
cash ISA – individual savings account	196	842	*	*	44%	45%	*	*
payday loans	189	794	542	296	62%	63%	71%	81%
annuities	189	601	624	511	19%	32%	29%	35%
catalogue shopping	184	792	950	695	57%	56%	58%	60%
critical illness insurance	182	906	1,370	817	24%	26%	21%	31%
credit broking	170	649	711	627	68%	56%	64%	67%
share dealings	168	694	609	549	24%	36%	42%	50%
pet and livestock insurance	163	720	830	554	36%	31%	52%	40%
legal expenses insurance	162	691	882	779	34%	42%	37%	26%
commercial property insurance	162	740	720	629	40%	43%	41%	34%
endowment savings plans	144	655	973	875	14%	19%	21%	33%
cheques and drafts	144	569	686	670	47%	45%	45%	46%
unit-linked investment bonds	136	791	1,030	856	50%	46%	46%	64%
state earnings-related pension (SERPs)	132	527	476	294	2%	2%	2%	2%
roadside assistance	131	668	490	364	39%	43%	42%	48%
commercial vehicle insurance	127	561	599	436	35%	41%	43%	38%
electronic money	125	435	400	403	45%	32%	29%	33%
mobile phone insurance	125	551	615	599	52%	69%	71%	63%
specialist insurance	124	406	825	791	52%	59%	66%	53%
store cards	122	466	650	476	28%	45%	51%	67%
direct debits and standing orders	115	534	651	538	46%	41%	45%	47%
debt adjusting	114	530	484	462	61%	74%	69%	63%
occupational pension transfers and opt-outs	98	428	399	331	47%	44%	51%	43%
personal accident insurance	88	477	495	322	31%	31%	39%	47%
hiring/leasing/renting	85	291	304	240	25%	35%	38%	46%
merchant acquiring	79	352	235	206	19%	19%	23%	21%
guaranteed bonds	75	419	580	352	14%	22%	28%	35%
building warranties	74	384	206	129	39%	64%	39%	38%
“with-profits” bonds	64	304	675	542	38%	30%	20%	26%
guaranteed asset protection (“gap” insurance)	62	247	309	213	16%	25%	28%	44%
business protection insurance	56	274	261	160	36%	38%	44%	27%
income drawdowns	52	169	189	94	35%	49%	49%	63%
OEICs (open-ended investment companies)	44	219	370	141	42%	32%	47%	47%
FSAVC – free standing additional voluntary contributions	44	172	95	76	35%	38%	48%	36%
(non-regulated) guaranteed bonds	43	122	336	484	42%	34%	40%	46%
derivatives	43	81	57	72	27%	25%	23%	39%
conditional sale	39	225	86	*	46%	44%	43%	*
film partnerships	35	201	84	**	13%	18%	**	**
home credit	**	138	98	41	**	33%	31%	47%
credit reference agency	**	131	109	69	**	39%	41%	37%
spread betting	**	126	148	165	**	49%	40%	23%
unit trusts	**	109	165	138	**	34%	40%	52%
safe custody	**	105	120	70	**	57%	50%	52%
debt counselling	**	95	126	124	**	54%	56%	57%
foreign currency	**	94	113	74	**	31%	32%	25%
sub total	84,711	510,603	508,721	263,112	55%	58%	49%	64%
other products and services	473	1,564	1,789	1,262	41%	41%	48%	48%
total	85,184	512,167	508,881	264,374	55%	58%	49%	64%

* Complaints involving packaged bank accounts, card protection insurance, secured loans, cash ISAs and conditional sale were not shown as separate products in previous years

** 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 (and settled) fewer than 30 cases during the relevant period.