

	so far this year April – December 2014				in the third quarter October – December 2014				in the whole of 2013/14			
	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 (PPI)	209,702	161,266	16,602	59%	61,611	48,516	4,903	64%	533,908	399,939	14,904	65%
current accounts	22,739	9,615	1,269	36%	6,620	2,891	411	36%	33,411	13,676	2,255	33%
car and motorcycle insurance	18,226	5,306	1,163	34%	5,356	1,532	332	35%	27,425	7,190	1,136	38%
packaged bank accounts	16,705	11,444	244	42%	6,895	4,186	134	39%	7,403	5,668	94	77%
credit broking	16,358	816	163	64%	4,839	303	51	65%	6,376	649	256	56%
house mortgages	14,305	8,873	2,209	33%	3,791	2,529	792	33%	22,125	12,598	2,795	29%
credit card accounts	11,276	5,884	951	32%	3,009	1,630	323	31%	20,446	10,120	1,622	30%
overdrafts and loans	8,298	4,369	955	38%	2,442	1,315	318	37%	13,381	6,306	1,661	35%
buildings insurance	6,698	3,339	703	37%	1,844	855	256	36%	10,340	4,095	901	44%
mortgage endowments	3,915	1,886	358	24%	993	480	102	24%	7,531	3,573	861	28%
hire purchase	3,454	1,271	291	39%	1,090	444	88	41%	4,260	1,511	368	42%
payday loans	3,333	635	151	66%	1,229	245	40	69%	5,378	794	128	63%
travel insurance	3,139	1,598	304	45%	925	499	94	43%	4,574	2,247	563	53%
“point of sale” loans	2,729	1,076	252	38%	830	323	86	36%	3,658	1,418	295	38%
deposit and savings accounts	2,580	1,411	268	38%	717	429	88	37%	4,714	2,515	737	41%
term assurance	2,531	2,006	375	21%	601	543	129	24%	4,836	3,426	767	19%
debt collecting	2,508	639	71	32%	795	268	29	34%	3,088	557	68	39%
personal pensions	2,288	888	261	27%	624	248	88	33%	3,432	1,320	471	31%
contents insurance	2,287	1,034	206	34%	690	312	72	33%	3,968	1,771	392	39%
card protection insurance	2,224	1,094	27	87%	507	265	14	85%	2,180	1,118	38	77%
whole-of-life policies	1,963	1,168	253	24%	550	357	81	25%	3,135	1,808	453	21%
inter-bank transfers	1,839	889	125	46%	626	299	43	47%	2,113	952	199	36%
debit and cash cards	1,744	738	119	42%	488	203	43	44%	2,719	1,177	221	41%
catalogue shopping	1,616	644	65	57%	463	173	27	59%	2,411	792	114	56%
warranties	1,615	536	60	40%	511	170	18	34%	2,368	754	93	48%
electronic money	1,549	364	42	43%	486	106	16	40%	1,899	435	43	32%
secured loans	1,354	768	161	36%	361	212	49	31%	1,874	1,053	248	32%
home emergency cover	1,337	830	158	39%	408	182	57	42%	2,637	1,387	163	49%
income protection	1,218	817	185	36%	334	237	66	34%	2,175	1,421	385	30%
portfolio management	1,212	862	407	50%	369	266	138	51%	1,653	1,166	457	61%
commercial vehicle insurance	1,164	353	86	37%	333	88	30	42%	1,799	561	112	41%
mobile phone insurance	1,131	386	37	50%	352	127	6	50%	1,681	551	92	69%
pet and livestock insurance	1,123	529	85	29%	359	155	12	26%	1,537	720	123	31%
debt adjusting	1,117	364	82	65%	282	106	17	66%	1,458	530	185	74%
investment ISAs	1,091	692	171	43%	331	250	53	41%	1,385	929	243	43%
cash ISA – individual savings account	998	564	60	46%	236	160	22	48%	1,448	842	94	45%
self-invested personal pensions (SIPPs)	968	634	403	57%	247	157	154	59%	1,480	969	255	63%
roadside assistance	957	510	74	38%	310	198	15	31%	1,288	668	97	43%
critical illness insurance	947	590	115	23%	278	210	35	20%	1,470	906	301	26%
share dealings	900	466	143	35%	246	123	36	46%	1,449	694	203	36%
direct debits and standing orders	882	387	62	44%	279	108	18	39%	1,285	534	104	41%
store cards	810	313	47	33%	250	90	11	38%	1,105	466	79	45%
private medical and dental insurance	808	541	153	36%	231	146	38	34%	1,629	988	294	40%
legal expenses insurance	784	489	291	33%	219	128	172	33%	1,218	691	229	42%
cheques and drafts	777	419	74	50%	199	129	19	57%	1,242	569	131	45%
annuities	767	553	109	21%	174	150	40	25%	912	601	157	32%
specialist insurance	751	319	32	51%	237	91	7	48%	1,456	406	55	59%
commercial property insurance	735	477	141	37%	190	121	45	32%	1,173	740	215	43%
hiring/leasing/renting	621	223	47	33%	195	71	12	38%	907	291	51	35%
merchant acquiring	621	256	61	20%	182	81	21	21%	912	352	72	19%
credit reference agency	559	127	20	33%	174	57	10	26%	629	131	26	39%
endowment savings plans	512	387	93	18%	113	102	31	17%	962	655	179	19%
guaranteed bonds	454	287	37	15%	197	129	14	18%	579	419	82	22%
personal accident insurance	442	301	81	30%	102	77	22	33%	760	477	136	31%
occupational pension transfers and opt outs	411	306	146	51%	89	101	40	53%	627	428	162	44%
business protection insurance	402	180	44	35%	119	65	13	35%	597	274	57	38%
“with-profits” bonds	358	195	41	32%	126	80	8	28%	493	304	86	30%
state earnings-related pension (SERPs)	352	303	15	2%	84	78	5	3%	621	527	33	2%
interest rate hedge	320	185	69	69%	111	82	9	51%	297	135	121	80%
building warranties	318	241	104	61%	102	87	16	34%	516	384	87	64%
guaranteed asset protection (“gap” insurance)	310	164	28	23%	73	39	11	21%	540	247	28	25%
conditional sale	237	186	62	43%	49	34	21	46%	317	225	69	44%
(non-regulated) guaranteed bonds	227	121	25	33%	77	40	4	31%	270	122	30	34%
caravan insurance	219	77	18	35%	57	**	5	**	256	81	18	34%
money remittance	206	103	8	50%	61	**	3	**	308	117	15	46%
home credit	188	96	18	33%	56	**	3	**	270	138	29	33%
derivatives	149	131	45	24%	47	**	15	**	134	81	33	25%
free standing additional voluntary contributions (FSAVC)	142	110	43	44%	29	**	10	**	303	172	38	38%
film partnerships	134	107	161	7%	51	39	44	3%	224	201	34	18%
income drawdowns	130	141	67	41%	21	**	13	**	224	169	103	49%
investment trusts	123	61	15	27%	45	**	4	**	–	**	–	**
open-ended investment companies (OEICs)	118	91	71	46%	25	**	13	**	256	219	72	32%
premium bonds	114	46	11	31%	25	**	3	**	124	55	13	36%
spread betting	113	61	34	19%	27	**	10	**	183	126	71	49%
unit trusts	108	52	28	49%	36	**	7	**	139	109	40	34%
foreign currency	108	46	8	38%	37	**	2	**	191	94	20	31%
pensions mortgages	96	69	31	41%	26	**	13	**	155	95	29	54%
safe custody	85	64	24	51%	21	**	4	**	165	105	36	57%
savings certificates/bonds	81	35	8	37%	21	**	1	**	–	**	–	**
personal equity plans (PEP)	75	46	10	14%	20	**	3	**	–	**	–	**
structured capital at risk products (SCARPs)	55	40	21	26%	19	**	3	**	–	**	–	**
children’s savings plans	53	37	1	37%	11	**	**	**	–	**	–	**
sub total	396,849	246,002	32,287	53%	117,468	73,856	10,047	57%	783,792	511,420	38,083	58%
other products and services	58,209	402	115	40%	22,544	501	76	41%	78,474	747	314	24%
total	455,058	246,404	32,402	53%	140,012	74,357	10,123	57%	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.