

	so far this year April – September 2015				... in Q2 July – September 2015				... in Q1 April – June 2015				in the whole of 2014/2015 April 2014 – March 2015			
	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of case upheld	enquiries received	new cases	ombudsman	% of case upheld	enquiries received	new cases	ombudsman	% of case upheld
payment protection insurance	124,590	98,460	5,591	73%	61,315	49,672	2,437	72%	62,105	49,377	3,152	74%	274,517	204,943	23,771	62%
packaged bank accounts	29,030	22,264	1,433	11%	15,078	10,163	832	11%	13,768	12,119	606	10%	32,018	21,348	562	33%
current accounts	14,153	6,934	1,218	34%	6,993	3,355	648	32%	6,944	3,667	570	36%	31,483	13,455	1,780	37%
car and motorcycle insurance	13,604	4,095	669	33%	7,113	2,081	309	34%	6,263	2,037	358	32%	25,140	7,361	1,512	35%
house mortgages	8,316	5,948	1,337	31%	3,881	2,609	626	30%	4,136	3,338	710	32%	19,970	12,286	3,012	33%
credit card accounts	7,047	3,955	844	31%	3,327	1,894	442	31%	3,425	2,017	401	32%	15,770	8,115	1,342	33%
overdrafts and loans	5,288	3,270	790	34%	2,457	1,520	418	33%	2,614	1,696	373	35%	11,971	6,255	1,346	38%
buildings insurance	3,720	2,143	526	37%	1,844	1,017	291	39%	1,800	1,142	235	34%	9,087	4,510	925	37%
hire purchase	3,329	1,384	296	40%	1,748	761	168	43%	1,570	660	129	37%	4,949	1,784	377	40%
payday loans	2,486	930	264	69%	1,185	499	113	70%	1,278	452	152	68%	5,111	1,157	222	64%
personal pensions	2,338	751	149	26%	1,105	458	74	27%	1,206	294	74	23%	3,067	1,161	334	27%
mortgage endowments	2,101	1,075	214	20%	966	459	111	20%	1,082	608	104	20%	5,353	2,573	438	24%
credit broking	1,599	377	159	66%	551	127	81	63%	1,005	235	78	69%	19,266	1,213	326	64%
travel insurance	2,183	1,158	400	49%	1,138	552	187	48%	996	614	213	49%	4,371	2,307	426	46%
“point of sale” loans	1,922	1,053	229	43%	914	499	115	42%	938	567	114	43%	3,841	1,582	345	39%
debt collecting	1,481	419	66	38%	700	218	32	39%	824	278	35	36%	3,434	843	100	33%
inter-bank transfers	1,779	955	139	36%	858	475	77	34%	820	470	60	38%	2,844	1,323	179	45%
deposit and savings accounts	1,542	966	235	35%	736	433	128	34%	742	506	106	36%	3,582	1,971	400	39%
term assurance	1,546	1,162	295	27%	710	524	154	26%	717	603	138	28%	3,592	2,644	483	21%
home emergency cover	1,253	880	202	46%	515	367	129	43%	700	506	74	50%	2,397	1,298	218	43%
contents insurance	1,259	746	164	33%	581	359	87	34%	629	379	77	32%	3,134	1,436	273	34%
derivatives	722	173	58	31%	95	59	38	25%	604	120	20	38%	361	197	60	31%
whole-of-life policies	1,244	806	214	20%	618	401	125	21%	603	412	9	18%	2,674	1,587	331	23%
warranties	1,163	478	70	29%	570	252	35	29%	574	222	35	29%	2,341	777	89	39%
electronic money	1,146	320	52	29%	587	172	29	27%	524	146	24	31%	2,173	491	61	42%
catalogue shopping	1,027	445	73	50%	502	225	35	47%	485	217	38	53%	2,314	882	107	55%
debit and cash cards	967	491	102	37%	476	238	50	34%	461	244	52	41%	2,432	1,043	160	43%
pet and livestock insurance	975	529	126	21%	497	267	73	18%	456	265	53	23%	1,645	790	153	28%
secured loans	873	604	107	28%	410	290	50	31%	442	311	56	24%	1,931	1,070	222	36%
investment ISAs	853	728	136	36%	385	327	86	37%	438	409	51	35%	1,619	1,006	216	42%
portfolio management	820	636	279	46%	397	290	133	44%	416	368	147	48%	1,763	1,236	494	51%
cash ISA – individual savings account	741	466	76	40%	312	234	45	41%	403	228	31	40%	1,290	746	88	45%
self-invested personal pensions (SIPPs)	868	545	207	49%	426	281	120	47%	390	261	89	51%	1,467	951	497	60%
commercial vehicle insurance	838	306	58	34%	421	139	23	34%	380	156	35	34%	1,653	514	122	36%
share dealings	755	416	106	39%	367	217	46	44%	361	197	59	34%	1,366	689	172	36%
mobile phone insurance	752	272	32	49%	378	125	14	51%	359	148	18	46%	1,575	536	45	51%
card protection insurance	772	371	23	57%	362	173	15	47%	358	211	7	68%	2,886	1,401	33	85%
income protection	701	503	130	30%	330	256	74	34%	346	250	56	26%	1,676	1,146	239	35%
roadside assistance	663	393	52	42%	337	191	23	39%	301	195	29	44%	1,389	733	107	37%
private medical and dental insurance	596	430	113	35%	288	213	73	31%	285	212	40	39%	1,194	786	201	36%
critical illness insurance	560	392	116	20%	283	198	66	16%	277	205	51	24%	1,268	791	169	24%
specialist insurance	588	280	29	62%	318	139	15	52%	269	141	13	69%	1,009	350	51	53%
annuities	554	458	110	19%	250	207	61	18%	265	245	49	20%	1,149	776	148	20%
legal expenses insurance	515	350	145	28%	243	160	97	30%	260	187	48	26%	1,131	672	354	34%
credit reference agency	511	158	26	40%	277	83	13	35%	221	72	13	48%	792	189	38	36%
debt adjusting	467	264	96	59%	230	131	51	58%	214	125	45	61%	1,441	508	112	62%
merchant acquiring	437	224	48	29%	204	103	29	26%	213	115	19	29%	908	367	84	23%
direct debits and standing orders	507	267	38	34%	285	133	20	32%	212	132	18	37%	1,210	541	86	41%
cheques and drafts	444	260	55	44%	218	128	24	41%	208	138	31	46%	1,055	563	100	51%
commercial property insurance	449	354	99	37%	202	164	46	37%	208	180	53	37%	1,079	645	181	38%
store cards	430	254	45	47%	216	124	22	39%	191	127	23	52%	1,140	450	63	37%
guaranteed bonds	299	297	101	20%	117	97	67	22%	158	195	34	19%	870	555	55	13%
personal accident insurance	384	297	49	31%	204	144	25	34%	154	148	25	28%	681	422	96	31%
unit-linked investment bonds	328	312	115	38%	148	133	70	37%	154	161	45	39%	739	560	261	47%
occupational pension transfers and opt**outs	326	230	79	32%	166	99	46	24%	141	128	34	43%	661	457	186	49%
hiring/leasing/renting	527	243	53	39%	272	122	35	41%	138	138	18	35%	921	333	72	35%
state earnings-related pension (SERPs)	194	159	10	3%	59	53	7	5%	134	106	3	2%	525	436	17	2%
business protection insurance	250	149	38	28%	123	71	18	29%	121	74	20	26%	540	253	59	35%
“with-profits” bonds	196	110	33	19%	93	49	24	17%	116	79	9	23%	454	260	54	32%
endowment savings plans	265	202	54	26%	122	104	29	29%	109	87	25	22%	707	509	119	19%
interest rate hedge	254	241	48	48%	131	119	16	49%	104	122	32	47%	498	287	100	65%
guaranteed asset protection (“gap” insurance)	207	107	13	19%	103	54	3	26%	98	55	10	11%	423	206	35	26%
building warranties	188	144	95	27%	97	75	79	20%	82	64	16	49%	422	299	130	58%
debt counselling	196	123	24	36%	120	67	11	43%	77	60	12	34%	621	140	27	46%
conditional sale	222	220	89	42%	90	109	42	38%	70	75	45	46%	385	290	90	41%
home credit	148	102	31	43%	59	36	17	48%	67	50	13	38%	287	136	35	36%
income drawdowns	112	72	35	39%	–	–	–	–	43	42	16	47%	184	180	92	42%
(non-regulated) guaranteed bonds	70	34	10	29%	–	–	–	–	–	–	–	–	272	149	28	33%
caravan insurance	120	49	18	37%	–	–	–	–	–	–	–	–	280	98	26	39%
children's savings plans	–	–	–	–	–	–	–	–	–	–	–	–	72	50	3	34%
film partnerships	–	–	–	–	–	–	–	–	–	–	–	–	216	174	195	6%
foreign currency	119	48	6	33%	–	–	–	–	–	–	–	–	166	74	14	30%
FSAVC – free standing additional voluntary contributions	133	74	28	48%	57	39	14	41%	–	–	–	–	191	142	59	48%
investment trusts	–	–	–	–	–	–	–	–	–	–	–	–	154	71	22	30%
money remittance	–	–	–	–	–	–	–	–	–	–	–	–	262	109	9	52%
OEICs (open-ended investment companies)	109	91	16	42%	49	45	12	43%	–	–	–	–	154	118	83	48%
pensions mortgages	–	–	–	–	–	–	–	–	–	–	–	–	125	94	35	46%
PEP – personal equity plans	49	47	6	42%	–	–	–	–	–	–	–	–	96	63	14	22%
premium bonds	91	36	5	34%	–	–	–	–	–	–	–	–	187	72	15	29%
safe custody	50	40	10	46%	–	–	–	–	–	–	–	–	119	81	28	48%
savings certificates/bonds	78	53	6	40%	–	–	–	–	–	–	–	–	157	51	11	33%
SCARPs – structured capital at risk products	–	–	–	–	–	–	–	–	–	–	–	–	59	37	31	33%
spread betting	200	98	13	5%	79	49	6	4%	–	–	–	–	196	98	45	19%
unit trusts	101	69	21	44%	–	–	–	–	–	–	–	–	174	93	30	49%
sub total	257,720	174,745	19,047	51%	126,288	85,427	9,511	51%	126,052	89,388	9,328	51%	542,626	328895	45,230	55%
other products and services	24,737	474	255	30%	15,334	469	204	35%	14,783	547	259	32%	60,769	614	151	38%
<b>total</b>	<b>282,457</b>	<b>175,219</b>	<b>19,302</b>	<b>51%</b>	<b>141,622</b>	<b>85,896</b>	<b>9,715</b>	<b>51%</b>	<b>140,835</b>	<b>89,935</b>	<b>9,587</b>	<b>50%</b>	<b>603,395</b>	<b>329509</b>	<b>45,381</b>	<b>55%</b>