

	... so far this year April – December 2016				... in Q3 October – December 2016				... in the whole of 2015/2016 April 2015 – March 2016			
	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	151786	121557	14248	54%	46183	36065	3534	44%	241,098	186,994	13,561	66%
packaged bank accounts	23311	16413	1364	20%	5872	3785	274	16%	58,379	44,260	2,959	14%
current accounts	22353	11775	1532	27%	6793	4014	524	26%	29,189	13,939	2,400	31%
car and motorcycle insurance	21676	8203	1328	30%	6478	2831	441	32%	27,855	8,573	1,669	33%
payday loans	11211	7810	1680	56%	3535	2529	552	59%	7,485	3,168	608	66%
house mortgages	11071	7641	1348	33%	3323	2478	368	27%	16,614	11,282	2,500	38%
credit card accounts	10926	6281	954	29%	3439	2117	332	32%	14,653	7,792	1,603	30%
overdrafts and loans	7174	4452	771	25%	2245	1440	254	24%	10,520	6,173	1,510	31%
hire purchase	6598	3444	629	33%	2085	1231	232	34%	7,111	3,029	650	40%
buildings insurance	5864	3450	799	36%	1713	1070	254	39%	7,774	4,094	1,092	38%
“point of sale” loans	3512	1805	359	32%	1063	626	165	32%	3,944	2,058	450	42%
travel insurance	3704	2207	446	38%	1170	856	172	39%	4,323	2,256	654	48%
personal pensions	2620	1431	264	30%	700	439	92	35%	4,092	1,522	317	27%
electronic money	2978	816	102	31%	938	305	40	31%	2,699	679	100	32%
mortgage endowments	2310	1114	179	15%	527	344	64	16%	3,988	1,941	387	22%
debt collecting	2327	733	83	32%	631	253	36	32%	2,790	689	124	39%
term assurance	2220	1675	264	17%	593	481	79	16%	3,521	2,499	471	24%
inter-bank transfers	2236	1239	167	26%	708	414	43	23%	3,509	1,886	290	32%
catalogue shopping	2447	1119	128	46%	850	421	43	45%	2,487	940	137	49%
warranties	2119	955	154	40%	664	375	58	43%	2,482	928	170	34%
home emergency cover	2121	1393	284	46%	769	461	79	48%	2,880	1,776	394	47%
deposit and savings accounts	1905	1222	224	29%	522	374	69	28%	3,164	1,800	436	35%
whole-of-life policies	1809	1170	251	22%	533	386	85	17%	2,505	1,476	351	19%
contents insurance	1731	1089	236	27%	548	369	81	25%	2,510	1,392	344	33%
pet and livestock insurance	1802	1049	213	30%	560	372	76	31%	2,034	1,090	270	24%
portfolio management	1339	926	278	42%	408	329	74	41%	1,686	1,197	598	48%
debit and cash cards	1678	945	143	30%	516	347	40	31%	2,010	952	174	36%
secured loans	1274	840	143	24%	343	251	59	24%	1,892	1,137	215	29%
self-invested personal pensions (SIPPs)	1385	1042	347	56%	408	380	140	47%	1,765	1,097	500	54%
private medical and dental insurance	1186	829	209	32%	368	284	67	31%	1,311	876	245	34%
investment ISAs	1236	926	185	31%	367	312	63	26%	1,683	1,283	269	37%
hiring / leasing / renting	1243	564	79	31%	431	225	23	24%	1,104	492	103	42%
mobile phone insurance	1352	573	72	35%	438	205	28	33%	1,506	587	79	46%
income protection	1028	798	189	26%	289	258	63	24%	1,496	1,012	278	29%
commercial vehicle insurance	1127	440	101	32%	338	128	29	31%	1,723	611	135	35%
cash ISA - Individual Savings Account	815	557	85	37%	185	159	34	37%	1,237	767	151	40%
roadside assistance	1010	566	95	37%	304	189	25	36%	1,446	808	133	42%
share dealings	987	514	121	34%	290	176	38	35%	1,341	741	206	37%
card protection insurance	752	402	28	21%	170	101	11	16%	1,746	666	51	37%
debt adjusting	789	500	212	22%	183	163	99	15%	924	466	146	52%
credit reference agency	1035	365	58	36%	315	139	12	31%	1,069	353	72	35%
specialist insurance	919	476	53	39%	265	147	21	33%	1,210	531	64	55%
critical illness insurance	866	596	110	18%	249	187	37	17%	1,141	752	204	21%
legal expenses insurance	762	510	205	26%	208	157	64	25%	1,103	704	308	29%
direct debits and standing orders	670	407	58	30%	207	134	14	24%	1,022	512	91	33%
merchant acquiring	730	374	69	38%	240	142	23	37%	980	438	74	34%
store cards	594	303	42	35%	174	79	10	43%	902	465	77	43%
cheques and drafts	595	348	43	39%	181	113	19	43%	892	502	99	41%
personal accident insurance	508	440	101	23%	136	112	30	22%	1,046	723	114	33%
instalment loans	685	629	197	38%	133	117	57	42%	437	259	51	48%
credit broking	537	165	69	32%	136	45	21	29%	2,339	576	221	60%
commercial property insurance	515	368	109	35%	143	122	37	30%	868	606	200	37%
business protection insurance	377	193	48	28%	105	60	17	17%	530	270	70	31%
annuities	599	406	73	24%	249	170	14	31%	992	766	186	20%
endowment savings plans	385	302	72	16%	89	86	22	16%	589	432	97	23%
“with-profits” bonds	317	192	41	27%	92	66	26	25%	333	197	53	24%
occupational pension transfers and opt**outs	470	355	92	25%	134	116	23	16%	698	453	144	40%
unit-linked investment bonds	449	368	110	40%	126	109	42	36%	659	550	228	40%
building warranties	415	331	122	31%	113	115	63	30%	405	289	166	30%
guaranteed asset protection (“gap” insurance)	331	150	24	25%	95	44	10	19%	420	205	21	24%
home credit	354	232	74	32%	91	77	25	31%	400	238	50	38%
interest rate hedge	237	210	110	33%	60	56	20	28%	526	424	135	43%
derivatives	295	208	90	23%	96	66	26	25%	949	283	140	32%
conditional sale	399	401	158	37%	99	113	51	34%	621	554	184	43%
spread betting	226	127	61	23%	85	57	13	27%	394	210	65	18%
OEICs (open-ended investment companies)	161	136	30	36%	36	54	12	32%	196	171	41	39%
income drawdowns	138	120	42	39%	41	36	12	32%	247	161	73	41%
children’s saving plans	48	36	-	19%	-	-	-	-	66	50	11	28%
money remittance	394	150	19	36%	125	58	13	33%	268	65	9	26%
caravan insurance	201	89	17	32%	-	-	-	-	234	99	36	34%
debt counselling	439	309	107	14%	112	102	43	13%	421	209	41	25%
enterprise investment schemes	-	-	-	-	-	-	-	-	47	35	23	24%
EPP - executive pension plans	-	-	-	-	-	-	-	-	54	30	15	47%
executorships/trusteeships	-	-	-	-	-	-	-	-	50	40	11	37%
film partnerships	-	-	-	-	-	-	-	-	155	98	180	10%
foreign currency	196	82	13	36%	-	-	-	-	200	90	16	29%
FSAVC - free standing additional voluntary contributions	143	95	27	28%	-	-	-	-	253	148	54	54%
guarantor loans	195	115	25	21%	-	-	-	-	137	64	8	20%
investment trusts	137	79	27	31%	-	-	-	-	149	76	11	27%
logbook loans	114	68	13	35%	-	-	-	-	129	60	14	38%
non-structured periodically guaranteed fund	-	-	-	-	-	-	-	-	517	460	126	24%
pawnbroking	79	38	10	30%	-	-	-	-	122	47	13	31%
pension mortgages	-	-	-	-	-	-	-	-	101	39	20	55%
PEP - personal equity plans	69	61	13	44%	-	-	-	-	106	78	13	42%
premium bonds	111	51	10	21%	-	-	-	-	166	74	9	37%
safe custody	60	47	13	41%	-	-	-	-	108	75	20	51%
savings certificates/bonds	79	45	5	13%	-	-	-	-	131	81	15	32%
SERPS - state earnings related pensions schemes	123	89	13	12%	-	-	-	-	300	218	16	5%
SSAS - small self administered schemes	-	-	-	-	-	-	-	-	58	46	20	44%
structured deposits	-	-	-	-	-	-	-	-	120	40	18	33%
unit trusts	130	101	25	33%	-	-	-	-	188	127	30	37%
Capital Protected Structured Products	115	107	19	33%								
Non-Structured Periodically Guaranteed Fund	57	61	26	42%								
sub total	341,271	230,800	32,937	44%	101,615	70,422	9,517	37%	515,524	338901	40,687	51%
other products and services	57,860	480	117	37%	20,669	486	125	29%	47,271	441	94	34%
total	399,131	231,280	33,054	44%	122,284	70,908	9,642	37%	562,795	339342	40,781	51%