

## second quarter statistics

	... in Q2 July - September 2017				... in Q1 April - June 2017				... so far this year April 2017 - September 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	69,103	50,639	1,863	39%	57,186	42,401	1,675	40%	128,586	92,563	3,538	40%	213,418	168,769	16,443	52%
current accounts	7,260	4,497	705	27%	7,772	5,229	684	27%	15,229	9,683	1,390	27%	31,128	17,434	2,188	27%
payday loans	5,565	3,593	562	60%	4,384	3,126	564	68%	9,945	6,501	1,112	64%	15,007	10,529	2,225	59%
packaged bank accounts	5,442	3,082	216	10%	5,269	3,097	219	13%	10,914	6,167	435	11%	29,310	20,284	1,641	19%
car and motorcycle insurance	6,345	2,971	496	30%	6,435	3,137	537	29%	12,940	6,088	1,032	29%	29,154	11,844	1,871	30%
credit card accounts	3,738	2,276	401	28%	3,712	2,640	384	30%	7,620	4,919	784	29%	15,253	9,104	1,371	29%
house mortgages	2,998	1,901	505	25%	3,118	2,309	586	24%	6,243	4,212	1,091	25%	14,830	10,411	1,935	31%
overdrafts and loans	2,512	1,523	265	28%	2,385	1,589	268	31%	4,985	3,125	532	30%	10,015	6,425	1,085	26%
hire purchase	2,124	1,335	296	34%	1,944	1,334	255	36%	4,130	2,655	553	35%	9,035	5,029	911	34%
buildings insurance	1,739	1,049	305	34%	1,832	1,261	297	32%	3,615	2,304	601	33%	7,831	4,815	1,134	35%
travel insurance	1,305	731	183	37%	1,082	763	148	39%	2,429	1,493	332	38%	5,047	3,191	656	38%
"point of sale" loans	940	682	81	35%	1,250	1,009	96	32%	2,279	1,699	178	33%	4,706	2,556	441	32%
self-invested personal pensions (SIPPs)	767	498	193	49%	678	521	181	50%	1,500	1,025	374	50%	1,959	1,493	495	56%
catalogue shopping	796	465	44	44%	882	556	62	51%	1,715	1,021	106	48%	3,432	1,640	180	45%
debit and cash cards	710	445	103	26%	708	456	70	26%	1,478	936	176	26%	2,442	1,435	196	30%
contents insurance	668	426	99	25%	650	439	89	27%	1,338	867	189	26%	2,440	1,555	353	26%
term assurance	599	414	85	15%	591	483	101	16%	1,271	925	186	16%	3,028	2,295	341	18%
deposit and savings accounts	605	382	95	29%	667	460	67	30%	1,309	843	160	30%	2,644	1,740	306	29%
hiring / leasing / renting	608	379	56	26%	548	328	47	30%	1,180	701	100	28%	1,819	920	131	32%
pet and livestock insurance	615	347	93	30%	616	408	82	25%	1,253	760	175	28%	2,487	1,508	289	30%
personal pensions	885	337	110	29%	839	438	127	26%	1,732	767	237	27%	3,393	1,881	416	30%
home emergency cover	549	319	102	44%	722	568	113	45%	1,291	888	215	45%	3,163	2,117	396	47%
inter-bank transfers	495	300	54	27%	473	322	47	27%	1,004	628	101	27%	2,820	1,645	231	26%
whole-of-life policies	481	270	61	15%	457	349	81	20%	972	613	144	18%	2,374	1,580	326	20%
electronic money	772	253	54	28%	861	290	41	32%	1,664	541	93	30%	3,909	1,183	163	30%
private medical and dental insurance	334	247	81	25%	341	282	63	24%	698	528	144	25%	1,596	1,147	283	31%
mobile phone insurance	477	241	23	40%	454	279	32	37%	944	517	54	38%	1,952	904	97	35%
debt collecting	760	231	60	31%	752	263	39	28%	1,533	483	101	29%	3,057	1,027	113	32%
specialist insurance	365	227	56	36%	460	419	45	31%	834	640	99	34%	1,493	729	93	39%
mortgage endowments	459	220	50	18%	476	258	49	15%	971	480	99	16%	2,973	1,511	236	15%
credit reference agency	485	219	23	34%	449	217	15	33%	952	431	38	34%	1,461	579	82	35%
critical illness insurance	290	202	50	24%	266	204	49	20%	568	398	99	22%	1,185	849	150	18%
ISA - Individual Savings Accounts (Not Cash)	305	199	67	31%	316	266	66	33%	632	463	131	32%	1,634	1,261	253	31%
Instalment Loans	206	197	125	54%	221	172	68	50%	593	521	203	52%	978	883	246	39%
warranties	456	196	55	44%	431	260	56	44%	912	453	111	44%	2,716	1,327	215	39%
share dealings	321	189	46	27%	267	148	64	30%	609	338	108	29%	1,324	746	178	34%
income protection	262	186	52	24%	268	205	48	18%	559	395	99	21%	1,413	1,075	258	26%
annuities	214	181	47	15%	264	227	46	14%	498	409	93	15%	993	743	111	19%
portfolio management	198	172	113	34%	265	227	87	40%	488	401	202	38%	1,702	1,216	348	41%
roadside assistance	246	160	29	31%	235	162	28	34%	493	321	57	33%	1,346	795	130	37%
secured loans	208	155	50	30%	317	236	56	21%	553	402	106	26%	1,694	1,147	190	24%
legal expenses insurance	196	142	55	27%	215	172	65	31%	430	320	120	29%	1,005	692	289	26%
cheques and drafts	174	123	32	35%	189	122	14	36%	376	246	46	36%	813	491	70	37%
commercial vehicle insurance	208	115	31	33%	212	109	27	27%	439	228	58	30%	1,447	620	127	32%
occupational pension transfers and opt**outs	165	114	67	25%	160	124	63	29%	344	237	131	25%	673	496	143	27%
conditional sale	127	113	38	37%	144	111	31	34%	303	241	71	36%	587	550	208	36%
store cards	185	112	12	34%	184	114	21	35%	374	224	33	35%	847	440	53	34%
direct debits and standing orders	269	111	14	37%	268	135	29	33%	535	239	43	35%	937	581	84	30%
merchant acquiring	162	106	20	36%	189	115	16	23%	366	226	36	30%	979	515	82	35%
home credit	203	105	25	37%	82	68	15	20%	331	199	40	30%	490	328	94	30%
cash ISA - Individual Savings Account	152	99	21	33%	203	133	21	24%	359	227	42	28%	1,007	716	107	36%
personal accident insurance	154	98	21	39%	173	105	13	17%	330	203	34	29%	729	579	131	23%
card protection insurance	184	79	7	14%	178	94	7	34%	374	173	14	24%	978	493	38	20%
money remittance	148	66	15	26%	170	101	8	27%	320	165	23	26%	608	255	26	38%
endowment savings plans	87	60	24	27%	86	62	21	30%	182	125	45	24%	525	411	95	18%
building warranties	100	59	17	35%	119	89	28	29%	227	152	46	31%	598	487	200	30%
commercial property insurance	82	59	26	31%	86	71	33	35%	179	136	60	33%	676	473	154	35%
unit-linked investment bonds	61	53	28	28%	86	73	32	39%	163	134	60	35%	587	484	148	39%
credit broking	90	47	11	21%	86	50	14	33%	188	101	25	28%	665	228	81	32%
Investment Trusts	66	46	18	53%	113	61	8	44%	185	105	26	49%	231	130	34	28%
guaranteed asset protection ("gap" insurance)	92	44	9	11%	92	61	7	22%	193	104	16	16%	438	210	31	27%
guarantor loans	77	39	11	18%	63	34	11	20%	142	73	22	20%	290	172	34	21%
income drawdowns	37	38	15	30%	46	45	15	35%	87	84	30	33%	200	172	59	37%
"with-profits" bonds	48	36	19	24%	73	52	19	19%	126	90	40	21%	379	256	61	29%
foreign currency	86	35	6	17%	-	-	-	-	147	57	9	23%	252	118	26	36%
derivatives	37	35	30	18%	50	49	39	28%	99	87	68	22%	379	268	114	21%
debt adjusting	73	33	7	41%	89	44	9	26%	167	77	16	34%	886	560	248	23%
spread betting	42	32	21	26%	66	50	37	15%	109	83	61	20%	320	202	87	21%
business protection insurance	58	31	13	15%	71	54	12	23%	135	89	25	19%	489	241	60	26%
capital protected structured products	-	-	-	-	22	30	14	19%	65	67	26	25%	150	140	25	36%
unit trusts	-	-	-	-	-	-	-	-	69	57	24	40%	189	139	34	33%
FSAVC – free standing additional voluntary contributions	-	-	-	-	-	-	-	-	64	57	15	31%	187	127	40	27%
OEICs (open-ended investment companies)	-	-	-	-	-	-	-	-	67	55	27	31%	221	243	42	32%
caravan insurance	-	-	-	-	-	-	-	-	111	53	15	32%	249	125	27	27%
savings certificates/bonds	-	-	-	-	-	-	-	-	98	50	11	24%	115	67	7	16%
premium bonds	-	-	-	-	-	-	-	-	99	48	3	21%	159	82	15	24%
debt counselling	-	-	-	-	-	-	-	-	95	46	8	19%	512	342	121	16%
safe custody	-	-	-	-	-	-	-	-	59	46	10	36%	89	66	17	39%
state earnings-related pension (SERPs)	-	-	-	-	-	-	-	-	67	45	3	6%	163	112	18	9%
Logbook Loans	-	-	-	-	-	-	-	-	74	42	19	44%	172	103	16	32%
interest rate hedge	-	-	-	-	-	-	-	-	-	-	-	-	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%
sub total	126,570	84,366	8,567	35%	114,358	79,666	8,261	35%	246,537	164,095	16,979	35%	469,132	320,651	42,191	43%
other products and services	24542	479	157	29%	21,421	568	153	30%	40,354	474	157	30%	74,32			