

how the ombudsman's complaint product-codes map to the five FCA product groups

the 6 FCA product groups

	1. banking & credit	2. mortgages & home finance	3. general insurance / pure protection	4. payment protection insurance PPI	5. decumulation life & pensions	6. Investments
ombudsman's complaint product-codes	<ul style="list-style-type: none"> ▪ Administering credit for a lender ▪ Banker's Reference ▪ Cash ISA - Individual Savings Account ▪ Catalogue Shopping ▪ Cheques/Drafts ▪ Conditional Sale ▪ Credit Broking ▪ Credit Card Accounts ▪ Credit Reference Agency ▪ Crowdfunding (investment-based) ▪ Crowdfunding (loan-based) ▪ Current Accounts ▪ Debit/Cash Cards ▪ Debt Adjusting ▪ Debt Collecting ▪ Debt Counselling ▪ Demutualisation ▪ Deposit/Savings Accounts ▪ Direct Debits/Standing Orders ▪ Electronic Money ▪ Executorships/Trusteeships ▪ Foreign Currency ▪ Guarantor Loans ▪ Hire Purchase ▪ Hiring/Leasing/Renting ▪ Home Credit ▪ Instalment Loans ▪ Interbank Transfers ▪ Logbook Loans ▪ Merchant Acquiring ▪ Money Remittance ▪ Overdrafts and Loans ▪ Packaged Bank Accounts ▪ Pawnbroking ▪ Payday Loans ▪ Point of Sale Loans ▪ Premium Bonds ▪ Provision of Credit Information Services (Credit Repair) ▪ Safe Custody 	<ul style="list-style-type: none"> ▪ Home Income Plans ▪ Home Purchase Plans ▪ House Mortgages ▪ Sale and Rent back 	<ul style="list-style-type: none"> ▪ Buildings Insurance ▪ Building Warranties ▪ Business Protection Insurance ▪ Caravan Insurance ▪ Card Protection Insurance ▪ Car/Motorcycle Insurance ▪ Commercial Legal Expenses Insurance ▪ Commercial Property Insurance ▪ Commercial Vehicle Insurance ▪ Connected Travel Insurance ▪ Contents Insurance ▪ Critical Illness Insurance ▪ GAP Insurance - Guaranteed Asset Protection ▪ Home Emergency Cover ▪ Income Protection/Permanent Health Insurance ▪ Legal Expenses Insurance ▪ Long Term Care Insurance ▪ Marine/Small Craft Insurance ▪ Mobile Phone Insurance ▪ Motor Warranties ▪ Personal Accident Insurance ▪ Pets and Livestock Insurance ▪ Private Medical/Dental Insurance ▪ Roadside Assistance Insurance ▪ Special Event Insurance ▪ Specialist Insurance ▪ Term Assurance ▪ Travel Insurance ▪ Warranties 	<ul style="list-style-type: none"> ▪ Payment Protection Insurance 	<ul style="list-style-type: none"> ▪ Annuities ▪ Back to Back Annuities ▪ EPP - Executive Pension Plans ▪ FSAVC - Free Standing Additional Voluntary Contributions ▪ Income Drawdowns ▪ Occupational Pension Transfers/Opt Out ▪ Pension Mortgages ▪ Personal Pensions ▪ SERPS - State Earnings Related Pensions Schemes ▪ SIPP - Self Invested Personal Pensions ▪ SSAS - Small Self Administered Schemes ▪ Whole-of-Life 	<ul style="list-style-type: none"> ▪ Back to Back Bonds/Endowments ▪ Capital Protected Structured Products ▪ Children's Savings Plans ▪ Corporate Bonds ▪ Demutualisation ▪ Derivatives ▪ Endowment Savings Plans (Not Child) ▪ Enterprise Investment Schemes ▪ Film Partnerships ▪ Interest Rate Hedge ▪ Investment Trusts ▪ ISA - Individual Savings Accounts (Not Cash) ▪ Mortgage Endowments ▪ Long Term Care Bonds ▪ Non-Structured Periodically Guaranteed Fund ▪ OEIC - Open Ended Investment Companies ▪ PEP - Personal Equity Plans ▪ Portfolio Management ▪ SCARPs - Structured Capital at Risk Products ▪ Share Dealings ▪ Split Capital ▪ Spread Betting ▪ Traded Endowments ▪ Unit-Linked Investment Bonds ▪ Unit Trusts ▪ With-Profits Bonds ▪ Zero Dividend Preference Shares

<ul style="list-style-type: none">▪ Savings Certificates/Bonds▪ Secured Loans▪ Store Card Accounts▪ Structured Deposits▪ TV Repayment Meter					
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