

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

		FSA product groups				
		banking & credit	mortgages & home finance	general insurance / pure protection	decumulation life & pensions	investments
ombudsman's complaint product-codes	▪ bankers reference		▪ home income plans	▪ building warranties	▪ annuities	▪ back to back bonds
	▪ catalogue shopping		▪ home purchase plans	▪ buildings insurance	▪ back to back annuities	▪ endowments
	▪ cheques/drafts		▪ house mortgages	▪ business protection insurance	▪ endowment savings plans (not child savings plan)	▪ children's savings plans
	▪ credit broking		▪ sale & rent back	▪ car/motorcycle insurance	▪ executive pension plans	▪ corporate bonds
	▪ credit card accounts			▪ caravan insurance	▪ FSAVCs	▪ derivatives
	▪ credit-reference agency			▪ commercial legal expenses insurance	▪ income draw-downs	▪ enterprise investment schemes
	▪ current accounts			▪ commercial property insurance	▪ mortgage endowments	▪ film partnerships
	▪ debit/cash cards			▪ commercial vehicle insurance	▪ occupational pension transfers/opt out	▪ guaranteed bonds
	▪ debt adjusting			▪ connected travel insurance	▪ pension mortgages	▪ investment trusts
	▪ debt collecting			▪ contents insurance	▪ personal pensions	▪ ISAs
	▪ debt counselling			▪ critical illness insurance	▪ self-invested pension plans	▪ long-term care bonds
	▪ demutualisation			▪ "gap" insurance	▪ SERPs	▪ OEICs
	▪ deposit/savings accounts			▪ income protection/PHI	▪ small self-administered schemes	▪ PEPs
	▪ direct debits/standing orders			▪ legal expenses insurance	▪ traded endowments	▪ portfolio management
	▪ electronic money			▪ long-term care insurance	▪ whole of life	▪ SCARPs
	▪ executorships/trusteeships			▪ marine/small craft insurance		▪ share dealings
	▪ foreign currency			▪ payment protection insurance (PPI)		▪ split capital
	▪ hire purchase			▪ personal accident insurance		▪ spread betting
	▪ hiring/leasing/renting			▪ pets & livestock insurance		▪ unit-linked investment bonds
	▪ home credit			▪ private medical/dental insurance		▪ unit trusts
▪ interbank transfers			▪ roadside assistance insurance		▪ with-profit bonds	
▪ merchant acquiring			▪ special events insurance		▪ zero dividend preference shares	
▪ money remittance			▪ specialist insurance			
▪ non-regulated guaranteed bonds			▪ term assurance			
▪ overdrafts & loans			▪ travel insurance			
▪ pawnbroking			▪ warranties			
▪ payday loans						
▪ point of sale loans						
▪ premium bonds						
▪ safe custody						
▪ savings certificates/bonds						
▪ store-card accounts						
▪ TV repayment meter						

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(continued)

		FSA product groups				
		banking & credit	mortgages & home finance	general insurance / pure protection	decumulation life & pensions	investments
current FSA complaints return		<ul style="list-style-type: none"> ▪ cash deposit ISA ▪ credit card ▪ current account ▪ deposit/savings ▪ other loans 	<ul style="list-style-type: none"> ▪ flexible mortgage ▪ impaired credit mortgage ▪ lifetime mortgage ▪ other regulated mortgages ▪ other unregulated loan secured on land ▪ self-cert mortgage 	<ul style="list-style-type: none"> ▪ critical illness ▪ income protection ▪ motor ▪ other general insurance/ pure protection ▪ permanent health ▪ private medical insurance ▪ property ▪ term assurance 	<ul style="list-style-type: none"> ▪ FSAVC ▪ income withdrawal product ▪ investment based annuity ▪ investment bond ▪ long term care ▪ mortgage endowment ▪ other endowment ▪ personal pension ▪ stakeholder pension ▪ standard annuity ▪ whole of life 	<ul style="list-style-type: none"> ▪ investment trust ▪ other regulated investment ▪ PEP/ISA ▪ share/derivative ▪ unit trust/OEIC

		FSA product groups				
		banking & credit	mortgages & home finance	general insurance / pure protection	decumulation life & pensions	investments
new FSA complaints return		<ul style="list-style-type: none"> ▪ current accounts ▪ credit cards unregulated loans ▪ savings (including cash ISA) and other banking 	<ul style="list-style-type: none"> ▪ equity release products ▪ impaired credit mortgages ▪ other regulated home finance products ▪ other unregulated home finance products 	<ul style="list-style-type: none"> ▪ payment protection insurance (PPI) ▪ other general insurance ▪ critical illness ▪ income protection ▪ other pure protection 	<ul style="list-style-type: none"> ▪ personal pensions and FSAVCs ▪ investment linked annuities ▪ income drawdown products ▪ endowments ▪ other decumulation, life and pensions 	<ul style="list-style-type: none"> ▪ investment bonds ▪ PEPs/ISAs (excluding cash ISAs) ▪ investment trusts ▪ unit trusts/OEICs ▪ structured products ▪ other investment products/funds ▪ investment management/ services (including platforms)