



# Data in more depth

## 2018/2019

# Contents

Table	Page Number	
<b>About this year's enquiries</b>		
1	Volume of contacts	3
2	Volume of new enquiries	3
3	What people's enquiries were about	4
<b>About this year's new complaints</b>		
4	What the new complaints were about	5
5	What the new complaints were about, excluding PPI	5
6	What the new insurance complaints were about	6
7	What the new banking and credit complaints were about	7
8	What the new investments and pensions complaints were about	7
9	Volumes of new complaints – by product	8
10	What issues the new complaints involved	11
11	How complaints were spread across the businesses we cover	12
<b>About this year's resolved complaints</b>		
12	Total complaints we resolved	12
13	What our ombudsmen's final decisions were about	12
14	Proportion of complaints in each area resolved by an ombudsman's final decision	13
15	Complaints where we awarded compensation for non-financial loss (e.g. inconvenience or upset)	13
16	How many complaints we upheld – by product	13
<b>Complaints about independent financial advisers (IFAs)</b>		
17	New complaints against IFAs	14
18	Uphold rate for top five most complained about products in complaints against IFAs	15
19	Uphold rate for different complaint types against IFAs	15
20	Resolved complaints where the event being complained about happened over 15 years ago	15
<b>About our service</b>		
21	How quickly we resolved complaints	16
22	Proportion of complaints resolved within three months – by product	16
23	PPI complaints waiting to be resolved at 31 March 2019	16
24	How people who complained to us rated our service	17
25	How complaints handlers at financial businesses rated our service	17
26	How managers at financial businesses rated our service	18
<b>About people who used our service</b>		
27	How people brought complaints to us	18
28	Complaints we received from micro-enterprises	19
29	How people said they'd heard about us	19
30	Where people who complained to us live	19
31	The gender of people who complained to us	20
32	The ethnic backgrounds of people who complained to us	20
33	The ages of people who complained to us	20
34	What people of different ages complained about	20
35	The socio-economic background of people who complained to us this year	21
36	What people from different socio-economic backgrounds complained about this year	21
37	The occupational status of people who complained to us	21
38	The occupational background of people who complained to us	22
39	Awareness of the ombudsman service	22
40	Awareness of the ombudsman service among different groups of people	22

# Data in more depth

## About this year's enquiries

1. Volume of contact			
	Phone contact	Written contact (including by email)	Total
2018/2019	633,261	1,047,133	<b>1,680,394</b>
2017/2018	624,769	831,627	<b>1,456,396</b>
2016/2017	604,278	790,101	<b>1,394,379</b>
2015/2016	806,171	825,784	<b>1,631,955</b>
2014/2015	927,737	859,236	<b>1,786,973</b>

2. Volume of new enquiries						
	Banking and credit	Investments and pensions	Insurance (excluding PPI)	PPI	Other problems and concerns that people didn't know where else to take (for example, debt-related worries and confusion about how to sort out a problem)	Total new enquiries
2018/2019	34% (235,016)	4% (26,421)	10% (68,042)	39% (265,690)	14% (93,941)	<b>689,110</b>
2017/2018	28% (169,265)	4% (21,512)	11% (64,649)	45% (278,520)	13% (78,921)	<b>612,867</b>

<b>3. What people's enquiries were about</b> (including enquiries that didn't progress to become a complaint)		
Product or issue	2017/2018 %	2018/2019 %
PPI	45	39
Loans and credit	11	18
Current accounts (including packaged bank accounts)	9	9
Car and motorbike insurance	4	4
Credit cards	3	3
Warranties, mobile phone cover, home emergency cover and other types of general insurance	3	3
Mortgages	2	2
Interbank transfers, electronic money and other banking services	2	2
Household insurance	2	2
Pension products	1	1
Other products	5	3
Other problems and concerns that people didn't know where else to take (for example, debt related worries and confusion about how to sort out a problem)	13	14

# About this year's new complaints

4. What the new complaints were about					
	Banking and credit	Investments and pensions	Insurance (excluding PPI)	PPI	Total new complaints
2018/2019	39% (149,933)	4% (15,606)	11% (42,346)	46% (180,507)	<b>388,392</b>
2017/2018	31% (104,214)	4% (12,632)	11% (36,703)	55% (186,418)	<b>339,967</b>
2016/2017	31% (99,888)	4% (14,471)	12% (38,155)	53% (168,769)	<b>321,283</b>
2015/2016	31% (106,327)	4% (14,576)	9% (31,284)	56% (188,712)	<b>340,899</b>
2014/2015	24.5% (79,763)	4.5% (14,723)	9% (30,080)	62% (204,943)	<b>329,509</b>

5. What the new complaints were about, excluding PPI		
Product	2017/2018 %	2018/2019 %
Consumer credit products and services (e.g. hire purchase, debt collecting and catalogue shopping)	24	33
Current accounts (including packaged bank accounts)	21	20
Credit cards	7	7
Motor insurance	8	6
Mortgages	6	5
Pensions	3	4
Unsecured loans	4	3
Buildings insurance	3	3
Travel insurance	2	2
Savings accounts	2	1
Term assurance	1	1
Whole-of-life policies and savings endowments	1	1
Contents insurance	1	1
Mortgage endowments	1	1
Other products	16	13

6. What the new insurance complaints were about		
Product	2017/2018 %	2018/2019 %
PPI	84	81
All other insurance-related complaints <i>of which:</i>	16	19
Motor insurance	32	31
Buildings insurance	13	16
Travel insurance	9	8
Home emergency cover	5	7
Term assurance	5	5
Contents insurance	5	4
Pet insurance	4	4
Private medical insurance	3	3
Commercial vehicle and property insurance	2	3
Mobile phone insurance	3	3
Income protection	2	2
Extended warranty insurance	3	2
Critical illness insurance	2	2
Roadside assistance	2	2
Legal expenses insurance	2	2
Specialist insurance	3	2
Personal accident insurance	1	1
Card protection insurance	1	1
Guaranteed asset protection (GAP) insurance	1	1
Other (including business protection, building warranty and caravan insurance)	2	2

7. What the new banking and credit complaints were about		
Product	2017/2018 %	2018/2019 %
Consumer credit products and services	35	46
Current accounts (including packaged bank accounts)	31	27
Credit cards	11	9
Mortgages	9	7
Unsecured loans	7	5
Savings accounts	2	2
Secured loans	1	<1
Other banking services	5	4

8. What the new investments and pensions complaints were about		
Product	2017/2018 %	2018/2019 %
Pensions	42	48
Packaged investment products	19	18
Whole-of-life policies and savings endowments	12	12
Stockbroking	7	7
Mortgage endowments	9	7
Portfolio and fund management	6	5
Derivatives	3	2
Other general investment	1	<1

9. Volumes of new complaints – by product			
Product	2017/2018	2018/2019	Year-on-year change
PPI	186,417	180,507	-3% ↓
Consumer credit products and services <i>Including complaints about:</i>	36,349	68,758	89% ↑
Payday loans	17,256	39,715	130% ↑
Hire purchase	5,805	8,943	54% ↑
Instalment loans	1,122	5,162	360% ↑
Point-of-sale loans	3,613	4,384	21% ↑
Catalogue shopping	2,191	2,318	6% ↑
Hiring, leasing and renting	1,587	2,246	42% ↑
Home credit	808	1,486	84% ↑
Debt collecting	998	1,054	5% ↑
Credit reference agencies	1,060	922	-13% ↓
Conditional sale	533	806	51% ↑
Guarantor loans	210	529	152% ↑
Store cards	508	514	1% ↑
Credit broking	202	199	-1% ↓
Logbook loans	113	163	44% ↑
Debt adjusting	135	111	-18% ↓
Debt counselling	88	92	5% ↑
Current accounts <i>Including complaints about:</i>	32,392	41,069	27% ↑
Packaged bank accounts	11,674	11,375	-3% ↓
All other current account complaints	20,718	29,694	43% ↑
Credit cards	11,073	13,940	26% ↑
Motor insurance	11,887	12,977	9% ↑
Mortgages	8,917	10,087	13% ↑
Pensions <i>Including complaints about:</i>	5,257	7,449	42% ↑
SIPPs	2,051	3,811	86% ↑
Personal pension plans	1,468	1,571	7% ↑
Occupational pension transfers/ opt out	553	798	44% ↑
Annuities	744	608	-18% ↓
Income draw-down	169	245	45% ↑

9. Volumes of new complaints – by product (continued)			
Product	2017/2018	2018/2019	Year-on-year change
Free-standing additional voluntary contribution (FSAVC) schemes	116	187	61% ↑
SERPS	92	110	20% ↑
SSAS – small self-administered schemes	27	76	181% ↑
Unsecured loans	6,909	6,806	-1% ↓
Buildings insurance	4,726	6,723	42% ↑
Other banking services <i>Including complaints about:</i>	5,368	5,871	9% ↑
Debit / cash cards	1,844	1,857	1% ↑
Electronic payment	1,155	1,493	29% ↑
Money transfer	1,222	1,299	6% ↑
Cheque clearing	447	545	22% ↑
Money remittance	305	276	-10% ↓
Foreign currency	132	127	-4% ↓
Banker's reference	47	94	100% ↑
Travel insurance	3,174	3,581	13% ↑
Investment-linked products <i>Including complaints about:</i>	2,611	2,832	8% ↑
Investment ISAs	1,059	1,541	46% ↑
Unit-linked bonds	306	324	6% ↑
Investment trusts	199	180	-10% ↓
With-profits bonds	188	180	-4% ↓
Unit trusts	121	153	26% ↑
Capital protected structured products	137	132	-4% ↓
Corporate bonds	312	126	-60% ↓
Crowdfunding (investment based)	26	78	200% ↑
PEPs	92	77	-16% ↓
Enterprise investment schemes	27	55	104% ↑
Home emergency cover	1,999	2,751	38% ↑
Savings accounts	2,387	2,649	11% ↑
Term assurance	1,977	2,034	3% ↑
Whole-of-life policies and savings endowments	1,573	1,843	17% ↑
Contents insurance	1,743	1,841	6% ↑

9. Volumes of new complaints – by product (continued)			
Product	2017/2018	2018/2019	Year-on-year change
Pet and livestock insurance	1,544	1,593	3% ↑
Private medical insurance	1,115	1,277	15% ↑
Commercial vehicles and property	792	1,166	47% ↑
Mobile phone insurance	977	1,097	12% ↑
Stockbroking	873	1,069	22% ↑
Mortgage endowments	1,078	1,067	-1% ↓
Income protection	880	1,016	15% ↑
Extended warranty insurance	919	980	7% ↑
Critical illness insurance	861	953	11% ↑
Roadside assistance	712	936	31% ↑
Specialist insurance (including marine and event)	1,129	900	-23% ↓
Portfolio management	815	848	4% ↑
Legal expenses insurance	699	835	19% ↑
Secured loans	781	655	-16% ↓
Building warranty	290	421	45% ↑
Personal accident insurance	410	377	-8% ↓
Derivatives <i>Including complaints about:</i>	402	376	-6% ↓
Spread-betting	179	155	-13% ↓
Interest-rate hedging products	40	24	-40% ↓
Card protection insurance	347	282	-19% ↓
Guaranteed asset protection (GAP insurance)	209	230	10% ↑
Business protection	189	206	9% ↑
Caravan insurance	119	165	39% ↑
<b>Total number of new complaints</b>	339,967	<b>388,392</b>	<b>14% ↑</b>

<b>10. What issues the new complaints involved</b>		
	2017/2018 %	2018/2019 %
<b>PPI total</b>	55	<b>46</b>
<i>of which:</i>		
Complaints about sales and advice	87	90
Other complaints (including claims)	13	10
<b>Banking and credit total</b>	31	<b>39</b>
<i>of which:</i>		
Complaints about administration	30	22
Complaints about sale and advice	27	28
Complaints about charges	9	6
Complaints about transactions	8	6
Other complaints (including online and telephone banking, financial difficulties, debt recovery, and section 75 complaints)	26	38
<b>Insurance (excluding PPI) total</b>	11	<b>11</b>
<i>of which:</i>		
Complaints about claims	58	60
Complaints about administration	24	21
Complaints about sales and advice	14	12
Other complaints	3	7
<b>Investments and pensions total</b>	4	<b>4</b>
<i>of which:</i>		
Complaints about administration	45	52
Complaints about sales and advice	43	36
Other complaints	12	13

### 11. How complaints were spread across the businesses we cover

Number of complaints	Number of businesses
1	1,990
2	528
3	239
4-10	593
11-20	213
21-50	219
51-100	109
101-250	104
251-500	46
More than 500	83

## About this year's resolved complaints

### 12. Total complaints we resolved

	2014/2015	2015/2016	2016/2017	2017/2018	2018/2019
Total resolved	448,387	438,802	336,381	400,658	376,352
Resolved by an ombudsman's final decision	43,185	39,872	38,619	32,780	36,954

### 13. What our ombudsmen's final decisions were about

Product	2017/2018 %	2018/2019 %
PPI	30	43
Insurance (excluding PPI)	24	17
Consumer credit	15	10
Banking	13	9
Mortgages	7	5
Investments	7	5
Pensions	4	3
Other	0	8

#### 14. Proportion of complaints in each area resolved by an ombudsman's final decision

	2017/2018 %	2018/2019 %
Investments	27	22
Mortgages	22	20
Pensions	21	27
General insurance (excluding PPI)	19	17
Consumer credit	17	9
Banking	16	14
PPI	3	7

#### 15. Complaints where we awarded compensation for non-financial loss (e.g. inconvenience or upset)

	2017/2018 %	2018/2019 %
	9	19

#### 16. How many complaints we upheld – by product

Product	Upheld 2017/2018 %	Upheld 2018/2019 %
<b>Overall uphold rate</b>	<b>34</b>	<b>28</b>
<b>Payment protection insurance (PPI)</b>	<b>36</b>	<b>21</b>
<b>General insurance</b>	<b>30</b>	<b>31</b>
Buildings insurance	34	35
Home emergency cover	46	45
Contents insurance	27	27
Critical illness insurance	19	16
Income protection	20	22
Legal expenses	29	26
Motor insurance	28	29
Other general insurance	35	37
Personal accident insurance	23	14
Private medical insurance	24	20
Term assurance	14	15
Travel insurance	36	34
Warranties	44	48

16. How many complaints we upheld – by product		
Product	Upheld 2017/2018 %	Upheld 2018/2019 %
<b>Banking and credit</b>	31	41
Consumer credit	47	50
Credit cards	28	37
Current accounts (including packaged bank accounts)	22	42
Mortgages	23	26
Other banking services	29	35
Savings accounts	28	33
Unsecured loans	28	26
<b>Investments and pensions</b>	28	33
Derivatives	21	18
Mortgage endowments	14	18
Other general investment	28	44
Packaged investment products	32	38
Pensions	31	36
Portfolio and fund management	37	43
Stockbroking	29	42
SIPPs	52	61
Occupational pension transfers	30	39
Personal pensions	28	27
Whole-of-life policies and savings endowments	18	17

## Complaints about IFAs

17. New complaints against IFAs		
	2017/2018	2018/2019
New complaints	1,678	1,915
As a proportion of all complaints	<1%	<1%
Complaints where the event being complained about happened over 15 years ago	271	307
As a proportion of all IFA complaints	16%	16%

### 18. Uphold rate for top five most complained about products in complaints against IFAs

Product	Complaints resolved	Upheld
SIPPs	232	62%
Portfolio management	97	54%
Occupational pension transfers	95	47%
House mortgages	94	26%
ISAs (not cash)	67	37%
<b>Total</b>	<b>1,125</b>	<b>39%</b>

### 19. Uphold rate for different complaint types against IFAs

Complaint type	Complaints resolved	Upheld
Sales and advice	678	41%
Administration	396	35%
Other	51	29%
<b>Total</b>	<b>1,125</b>	<b>39%</b>

### 20. Resolved complaints where the event being complained about happened over 15 years ago

	2017/2018		2018/2019	
	Volume	% Upheld	Volume	% Upheld
Cases resolved on merit	137	27	121	35
Cases we couldn't consider (for example, because of 6 + 3 time limit)	153	N/A	164	N/A
Withdrawn or abandoned by consumer	7	N/A	14	N/A
<b>Total resolved cases</b>	<b>297</b>	<b>N/A</b>	<b>299</b>	<b>N/A</b>

# About our service

## 21. How quickly we resolved complaints

	Resolved within 3 months %	Resolved within 6 months %	Resolved within 9 months %	Resolved within 12 months %
2018/2019 excluding PPI complaints	53	82	93	96
2018/2019 all cases	60	80	87	90
2017/2018 excluding PPI complaints	72	92	97	99
2017/2018 all cases	50	65	70	74
2016/2017 excluding PPI complaints	83	96	98	99
2016/2017 all cases	65	79	84	87

## 22. Proportion of complaints resolved within three months – by product

Product	2017/2018 %	2018/2019 %
Current accounts (including packaged bank accounts)	82	69
Credit cards	78	60
Motor insurance	73	67
Consumer credit	62	27
Mortgages	74	60
Investments and pensions	56	48
PPI	38	65

## 23. PPI complaints waiting to be resolved at 31 March – this includes complaints affected by the case of *Plevin*

How long waiting	2017/2018 %	2018/2019 %
Less than six months	47	50
Between six months and a year	14	11
Between a year and two years	16	18
Over two years	23	21

24. How people who complained to us rated our service						
	2017/2018			2018/2019		
	% who agreed	% who expressed no view	% who disagreed	% who agreed	% who expressed no view	% who disagreed
<b>Problems resolved at an early stage</b>						
You gave me clear and honest answers and let me know where I stood	69	21	10	64	26	11
You got to grips with things and used common sense	68	21	11	62	26	12
You listened to me and cared about what I had to say	72	18	10	70	20	10
<b>Complaints we looked into in more depth, including those where an ombudsman made a final decision</b>						
You gave me clear and honest answers and let me know where I stood	72	11	17	67	14	19
You got to grips with things and used common sense	64	13	24	58	15	27
You listened to me and cared about what I had to say	68	10	22	63	12	25

25. How complaints handlers at financial businesses rated our service						
	2017/2018			2018/2019		
	% who agreed	% who expressed no view	% who disagreed	% who agreed	% who expressed no view	% who disagreed
You gave me clear and honest answers and let me know where I stood	83	12	6	81	13	6
You got to grips with things and used common sense	78	10	12	79	11	10
You listened to me and cared about what I had to say	78	12	10	76	16	8

26. How managers at financial businesses rated our service						
	2017/2018			2018/2019		
	% who agreed	% who expressed no view	% who disagreed	% who agreed	% who expressed no view	% who disagreed
The financial services industry can have confidence in the ombudsman service	66	18	17	64	20	16
Our service is good value for businesses who pay the levy/ case fees that fund us	60	25	14	58	25	17
Our decisions on cases are fair and unbiased	60	21	19	59	22	19
Our decisions are consistent	53	23	24	54	21	25
We provide a good dispute resolution service for businesses	69	17	13	66	17	17

## About people who used our service

27. How people brought complaints to us				
	% PPI 2018/2019	Packaged bank accounts 2018/2019 %	Consumer credit (including STL) 2018/2019 %	All other products 2018/2019 %
Brought the complaint themselves	20	57	47	84
Asked friends and family to complain on their behalf	<1	<1	<1	<1
Asked free consumer advice agencies to complain	1	4	5	9
Asked a claims management company to complain on their behalf	76	33	38	4
Asked a professional like a lawyer or accountant to complain on their behalf	2	6	10	2

## 28. Complaints we received from micro-enterprises

In 2018/2019 we could only consider complaints from micro-enterprises – businesses with an annual turnover or balance sheet not exceeding 2 million euros, and with fewer than 10 employees.  
(From April 2019, our jurisdiction increased.)

Product	2017/2018 %	2018/2019 %
Banking	78	79
Insurance (excluding PPI)	17	17
Investments	2	2
PPI	3	2
Pensions	<1	<1
<b>Total complaints</b>	<b>4,302</b>	<b>5,345</b>

## 29. How people said they'd heard about us

	2017/2018 %	2018/2019 %
From a financial business	29	31
On the internet	22	22
From a friend, relative or colleague	14	14
In the media	11	9
From a consumer advice agency (e.g. Trading Standards or Citizens Advice)	8	8
From a claims management company	4	7
Other/unknown	12	8

## 30. Where people who complained to us live

Location	2017/2018	2018/2019
South East (Including Greater London)	26	26
Midlands	21	20
North West	12	12
Scotland	9	10
South West	9	10
North East	10	9
East Anglia	6	6
Wales	5	5
Northern Ireland	2	2

### 31. The gender of people who complained to us

Gender	2017/2018 %	2018/2019 %
Female	42	43
Male	57	57
Other	<1	<1

### 32. The ethnic backgrounds of people who complained to us

Background	2017/2018 %	2018/2019 %
White	88	92
Black or Black British	6	2
Asian or Asian British	4	3
Mixed	1	1
Other ethnic background	1	1

### 33. The ages of people who complained to us

Age	2017/2018 %	2018/2019 %
Under 25	2	2
25 to 34	10	11
35 to 44	22	21
45 to 54	30	29
55 to 65	22	23
Over 65	14	15

### 34. What people of different ages complained about

Age group	Most complained-about product %	2nd most complained-about product %	3rd most complained-about product %	Other products complained about %
Under 25	Current accounts 25	Payday loans 20	Car/motorbike insurance 17	38
25 to 34	Payday loans 37	Current accounts 11	PPI 8	44
35 to 44	PPI 44	Payday loans 16	Current accounts 7	33
45 to 54	PPI 62	Payday loans 6	Current accounts 5	27
55 to 64	PPI 63	Current accounts 5	Credit cards 3	29
Over 65	PPI 56	Current accounts 7	Credit cards 3	34

### 35. The socio-economic background of people who complained to us this year

	AB professional and managerial %	C1/C2 skilled and semi-skilled %	DE unskilled %
2018/2019	37	54	8
2017/2018	41	51	8
2016/2017	38	52	10
2015/2016	31	56	13
2014/2015	33	58	9

### 36. What people from different socio-economic backgrounds complained about this year

Product	AB professional and managerial %	C1/C2 skilled and semi-skilled %	DE unskilled %
PPI	51	61	72
Bank accounts	14	10	10
Loans	9	9	4
Consumer credit	5	5	4
Investments and pensions	5	4	2
Motor and household insurance	8	6	4
Other	8	6	4

### 37. The occupational status of people who complained to us

Status	2017/2018 %	2018/2019 %
Employed	46	51
Retired	36	33
Self-employed / running own business	13	13
Other (including studying and unemployed)	5	3

<b>38. The occupational background of employed people who complained to us</b>		
	2017/2018 %	2018/2019 %
Managers and officials	24	25
Skilled trades (for example, electricians, plumbers, mechanics)	23	25
Administrative and secretarial	15	18
Professionals	18	12
Personal services (for example, care assistants, dental nurses)	7	7
Process and plant work (for example, machinery operatives, assembly-line workers)	7	7
Sales and customer service	5	4
Elementary occupations (for example, hotel and bar staff, farm workers, postal workers)	1	2

<b>39. Awareness of the ombudsman service</b>		
Level of awareness	2017/2018 %	2018/2019 %
People who didn't recognise our name or know who we were	12	9
People who could name us without any prompting	20	20
People who did not specifically mention our name without prompting, but said they had meant us when prompted	-	14
People who said they definitely knew of us when they were told our name	49	43
People who said they may have heard of us when they were told our name	19	15
<b>Total awareness</b>	<b>88</b>	<b>91</b>

<b>40. Awareness of the ombudsman service among different groups of people</b>		
Group	2017/2018 %	2018/2019 %
Men	92	93
Women	84	89
18 to 24 year olds	64	68
25 to 44 year olds	87	89

40. Awareness of the ombudsman service among different groups of people		
Group	2017/2018 %	2018/2019 %
45 to 64 year olds	95	97
Asian/Asian British consumers	75	82
Black/black British consumers	79	85
White/white British consumers	89	92
Professional and managerial (AB) consumers	91	94
Skilled and semi-skilled (C1/C2) consumers	88	92
Unskilled (DE) consumers	84	91
People in Wales	86	91
People in Northern Ireland	91	93
People in Scotland	87	88
People in England	88	88

All the data in these tables relate to Financial Ombudsman Service management information for the year ended 31 March 2019 except for those detailed separately below. Percentage totals may not sum to 100% due to rounding.

- **24** consumer online survey [3,059 responses received from consumers whose problems were resolved at an early stage; 14,542 responses received from consumers whose problems we looked into in more depth]
- **25** business case-handler online survey [596 responses]
- **26** business online survey [702 responses]
- **29, 31, 32, 35-38** consumer postal survey [1,234 responses]
- **39, 40** online public awareness survey [8,147 responses]