

# **Charging professional representatives**

**A review of charging, one year on**

## Executive summary

For over 25 years, the Financial Ombudsman Service has been resolving disputes between consumers and financial firms quickly, informally, and to a high quality. While it has always been – and will remain – free for consumers to refer a case to us directly, we know that professional representatives can have a role to play for those who make an informed decision to use them.

However, previously, professional representatives could send in large volumes of cases which were poorly presented and evidenced or withdrawn or abandoned. This had a significant impact on our ability to serve all our customers, drove up our costs and generated additional case fees for respondent firms.

On 1 April 2025, we introduced charges for professional representatives to refer cases to our service – the biggest reform to our charging model since we started operating. The policy intent of charging, outlined in the [policy statement](#), had two main aims:

- **a fairer funding model**, to share our costs across those who use our scheme commercially for a fairer funding arrangement
- **effective and efficient dispute resolution**, to encourage professional representatives to submit better-evidenced complaints and to consider the merits of complaints more diligently before referring them to us. By doing so, this would assist the efficient operation of our scheme.

Before charging we had seen more cases brought by professional representatives, but fewer of these cases led to a better outcome for their clients. Previously, there was little commercial incentive for representatives to ensure the complaints they brought were well founded or had merit. As a not-for-profit service, we used our finite resources handling thousands of withdrawn or abandoned cases, which often led to longer waiting times for other customers.

The aim of the charges has therefore been to deliver a better balance to our fee model, helping us to resolve disputes quickly and ensuring a wider contribution towards our running costs.

Alongside this, we also introduced an online complaint form that ensures professional representatives provide the information we need up front, so cases are ready to be investigated. Professional representatives are entitled to refer ten free cases a year, and we estimated that 81% would therefore not incur a fee.

One year on, it is clear that charging has had an effect on professional representative activity. We have seen a sharp decline in withdrawn and abandoned cases from representatives, receiving almost 27,000 fewer in 2025/26 than the previous year. At the same time, the uphold rate for representative-led cases has increased, suggesting that they are submitting better-evidenced complaints to our service. The period under review coincided with the Financial Conduct Authority's (FCA) pause on motor finance commission complaint handling and later announcement on plans for a redress scheme. This was previously a casework area which saw a lot of professional representative activity, which means it is difficult to determine longer-term trends from this time.

We are committed to ensuring that our service remains accessible and easy to use for all, including vulnerable consumers. During this period, targeted communications activity has supported awareness-raising of our service. Trust in us, and knowledge that we are free to use, has grown over time. We have seen a 14% increase in the number of cases referred to us directly by consumers at the same time as an overall fall in the number of cases from professional representatives.

Throughout the year, and as part of this review, we have listened to feedback from professional representatives, financial firms, consumer groups and our customers. We have seen a broad consensus from industry that charging professional representatives is positively influencing behaviour for cases referred to our service, whereas professional representatives have expressed concerns about access to justice. Consumer groups have given more limited feedback on the impact of the policy but have also seen declines in the use of professional representatives following charging. The continued, and increased, use of our service by consumers indicates that access has been maintained, but we will continue to monitor the volume of complaints we receive.

Overall, our review has found that the charging model is working as intended and strikes the right balance between fairness, access and case quality. As we transform our service and the wider dispute resolution system, we will continue to work with stakeholders to deliver a strong, impartial service which supports public confidence in financial services.

## Background

For the period under review, professional representatives were charged £250 for every case they referred. They received £175 credit back if the complaint was upheld, meaning the charge to them was £75. If the complaint was not upheld, the respondent firm received a £175 reduction to their case fee. Professional representatives were entitled to refer ten cases to our service without charge. The service remained, and will remain, free for consumers to access directly.

Between 1 April 2025 and 31 March 2026, a total of 43 firms were charged. A further 443 professional representatives submitted complaints but were not charged because they didn't exceed their free-case allowance. This means that the analysis in our policy statement, suggesting 81% of professional representatives wouldn't be charged, was broadly in line with what happened, with a slightly larger percentage ultimately not paying a fee.

Figures in Appendix 2 (p.12) show that the uphold rate for cases brought by professional representatives in the first three quarters of 2025/26 has increased to 37% – up from 25% in the previous year 2024/25. At the same time, figures to date show a significant decline in abandoned cases – with only 1% of cases brought by professional representatives abandoned in 2025/26 compared to 19% in 2024/25 across all cases.

In total we collected £694,700 from professional representatives in 2025/26, a proportion of which we committed to spend on increasing awareness of our service among consumers. Following our Plans and Budget for 2026/27, from 1 April 2026 professional representatives no longer pay any fee upfront and only pay on closure, while the largest professional representative firms pay quarterly case fees in advance. At the same time, the ten free cases has instead become a £2,000 annual allowance.

The Financial Conduct Authority (FCA) recently [launched a review](#) into the claims management market, following concerns that consumers are being failed by some claims management companies and law firms. This is wholly separate to this review of our charging model.

## Research questions and information sources

Alongside the objectives of the charging policy outlined above, two of the key questions we sought to address through the data we evaluated are:

- One year after charging was introduced to claims management companies (CMCs) and other professional representatives, what has been the impact on awareness of the service and the cases submitted by professional representatives?
- What has the impact been among specific audiences, in particular, those who may be considered vulnerable, or those with protected characteristics?

It is worth noting that our customer data for this period is limited by the fact that many cases we received towards the end of the year had not been resolved at the time of reporting. We have also removed cases related to motor finance to avoid the volume of those cases distorting the overall picture.

We have therefore used a number of data sources and approaches to get a balanced view of the impact of charging over the last year. As a result, we are confident that we have been able to outline a good overall picture of how the policy has worked over that period. These include:

**1) YouGov Survey: nationally representative sample, including:**

- awareness, usage and perceptions of our service
- usage of CMCs and professional representatives
- profile of users of our service

**2) Customer data, including:**

- number of complaints brought through professional representatives versus those coming direct from customers
- resolution and uphold rates through each route

**3) Other information**

- We have gathered feedback from individual firms, industry and consumer groups through our annual Plans and Budget consultation.
- We have engaged with professional representatives directly through a targeted online roundtable and survey.
- We have reviewed data published by the FCA where it is available for the relevant period.

## YouGov survey findings

A series of surveys through YouGov have allowed us to conduct analysis to understand if there are any trends taking place following the introduction of charging. Some of the key measures the surveys looked at include Financial Ombudsman awareness, perceptions of our service and usage, allowing us to understand the demographic profile of Financial Ombudsman users.

Looking at this data over time allows us to understand if the change to charging has had any wider impact. Appendix 1 (p.9) details some of the key figures underpinning these findings.

### Key findings

- **Overall awareness and usage of the Financial Ombudsman have remained largely stable over time, with significant growth in spontaneous awareness.**

There is no evidence that implementing charging for professional representatives has negatively impacted awareness and use of the Financial Ombudsman Service.

- **Of those aware, knowledge that the Financial Ombudsman is a free service has grown over time.**

There is no evidence that the changes have had a negative impact on consumers'

understanding and knowledge that they can use the service free of charge.

- **The profile of those using the Financial Ombudsman has remained largely consistent over time, with an increase of people in the C2DE group and those who are not working accessing the service.**

While there is some variation in the profile of users over time, there are no indications that the changes have impacted who is able to access the service.

- **Trust in the Financial Ombudsman has increased over time, with confidence in understanding remaining stable.**

There is no evidence that the changes have had a negative impact on consumers' trust and understanding of the role the Financial Ombudsman plays.

- **Analysis of awareness, usage and understanding among key audience groups indicates consistent performance overall.**

While there is some variation over time, the general trend is stability or growth. We are not seeing any signs of reduced awareness or use, or reduced understanding of the Financial Ombudsman being free to use.

## What our customer data tells us

We have reviewed our customer data over the last year, since the start of charging, to understand the key measures that can tell us how it is impacting behaviour and the cases being brought to us. It is worth noting that with the 2025/26 year having just recently closed, some cases, particularly from the end of this period, remain open. Appendix 2 (p.12) details some of the key figures underpinning these findings.

### Key findings

- **There has been a significant reduction in cases brought by professional representatives since charging was introduced.**

The charges have had a significant impact on professional representatives' activity, with an overall reduction of around 78,000 cases in 2025/26 compared to 2024/25.

- **We've seen declines across all case outcomes, but the largest was for abandoned, followed by withdrawn cases**

In real terms, this has meant almost 27,000 fewer abandoned and withdrawn cases being brought by professional representatives. These cases would not have seen an outcome for the consumer but could have led to over £17 million in charges to respondent businesses.

- **The number of non-representative led cases increased slightly in 2025/26 when compared to 2024/25 (an increase of 14%).**

In the absence of a corresponding decline in non-representative cases, similar to that seen with representative-led cases, it is positive to see more consumers coming to us directly.

- **While a large number of cases currently remain open, levels of abandoned and withdrawn cases have not declined in the same way among non-professional representative cases.**

The absence of a corresponding drop in abandoned and withdrawn cases, as seen with those brought by professional representatives, suggests that charging is a key variable in the number of low-quality, poorly-evidenced cases being brought to our service by professional representatives.

- **The uphold rate of referrals brought by professional representatives has increased since charging was introduced, in cases that have been resolved to**

**date.**

This suggests that charging has led to professional representatives submitting better-evidenced complaints or considering their merits more carefully before referring them.

## **Feedback from industry and consumer groups**

Through our 2026 Plans and Budget consultation we received a range of feedback from firms and consumer groups on the impact of charging professional representatives.

Through that consultation and our broader engagement, there has been a strong call from both industry and consumer groups for us to monitor objective metrics, including uphold rates and withdrawn or abandoned cases, which we have sought to build into this review.

### **Financial firms and industry groups**

We have seen a broad consensus from industry that charging professional representatives is influencing behaviour positively, with many industry stakeholders reporting a reduction in speculative or low-merit complaints and improved case quality for cases referred to our service. However, they have not reported similar reductions in firm level complaints.

The evidence cited includes sharp declines in professional representative-led volumes to our service and fewer third-party driven escalations, which aligns with our own data, alongside fewer speculative or poorly evidenced claims. However, several respondents have noted that it is too early to judge the longer-term impacts and have asked for further reviews to be conducted in future. We have committed to continuing to monitor charging as part of our annual planning and budgeting process.

That said, most industry respondents supported a higher case fee, with some viewing the current fee as too low to deter poor behaviour. Many argued it should be increased to be equal to firm case fees (currently £680) and based on the fairness and 'polluter pays' principles, alongside greater accountability for high-volumes of claims and consistent inflation-linked increases to fees.

Charging is broadly seen by industry as improving the operational efficiency of our service and the quality of complaint submissions. It is also considered a better use of our organisation's resources for some of the cost of cases brought by professional representatives to be recovered.

### **Consumer groups**

We have had limited engagement on this area from consumer groups in our most recent plans and budget consultation. However, consumer groups that responded have confirmed they have also seen a reduced use of professional representation by consumers coming to our service. With some emphasising that we should be proactive in raising awareness of our service, particularly in light of the new areas entering our jurisdiction.

Many groups have previously agreed that consumers should be able to come to our service directly free of charge and be able to keep their full redress payments. This underlines the importance of maintaining consumer awareness of our service as professional representative activity declines.

### **In summary**

Overall, the evidence from firms supports what we are seeing in our cases – that charging is reducing the overall number of represented complaints to our service and the proportion of low-quality complaints within that. (See Appendix 2).

Where any groups have highlighted potential risks to vulnerable customers and access to our service, we are working to mitigate that through our outreach to consumers and our work on vulnerability outlined as part of this report. This includes identifying and supporting over 52,000 customers with vulnerabilities, an increase on the previous year of over 20,000.

## **Engaging professional representatives**

We have continued to engage with professional representatives over the course of the last year. As part of this review, we held an online roundtable discussion with a targeted group from the professional representative industry and gave them an opportunity to complete a short survey.

Through the survey and roundtable discussion, professional representatives highlighted several concerns. They recognised that there has been a reduction in cases they are bringing to us and highlighted the upfront fees as a key driver of that change.

For those that responded to the survey, views were mixed as to whether they have seen changes to the number of cases being resolved at firm level, with some seeing fewer cases being resolved at firm level, whilst others seeing minimal changes or an increase in cases being resolved.

At the roundtable, they reiterated concerns that these changes often have a greater impact in deterring low-value, high-volume complaints. And they believe some vulnerable users will not bring cases without the additional support provided by a professional representative.

Several professional representatives also raised issues that they have raised separately with the FCA and the Information Commissioner's Office (ICO), where they believe some financial firms have withheld key complaint details, making it difficult for representatives to build stronger cases, and leading to lower uphold rates and increased case attrition before reaching our service.

They highlighted that the upfront nature of the fee, with the refund for successful cases then coming at the end of the process, created new issues around cashflow that they have had to navigate. This, alongside the financial risk of losing both the fee and the case, meant they became more risk-averse, often dropping lower-value cases and focusing on those with a higher likelihood of success.

There were also more specific concerns about our billing and reconciliation systems, particularly when charging was first introduced. This included them raising concerns about incorrect invoicing and delayed refunds that some professional representatives said created additional administrative burdens.

Where any issues were raised with us, we have worked to resolve them. We are investing in new billing infrastructure to support further reforms to our service and have changed our billing system for this financial for greater predictability for all.

## **Raising awareness and understanding of what we do**

This year, we expanded our efforts to strengthen public awareness and understanding of the Financial Ombudsman, to help consumers recognise who we are, as well as when and how we can support them.

As a result of charging, we committed to ensuring we increase resource and activity on raising awareness of our service with customers, so they understand that they can come to us directly. We were therefore able to target £350,000 of spending on raising awareness of our service with key groups, in addition to the inhouse foundation of outreach and engagement activity.

We delivered targeted and coordinated activity across social media, online and print media, podcast and digital advertising, with a particular focus on younger and lower socioeconomic audiences who are typically less aware of our service.

At the same time, through our regular YouGov surveys (see Appendix 1), we have seen some evidence that there has been an increase in people in the C2DE grouping, and those

who are not working, accessing the service. However, we acknowledge this is an area to continue building on over the longer term.

To extend our reach even further, we leveraged relationships with trusted voices in the higher education and consumer sectors to cascade clear, memorable messages to audiences about our role. This activity focused on improving visibility of the service and increasing public understanding of our role.

Figures in Appendix 2 show there has been an overall increase in customers coming to us directly over the last 12 months. This is a trend we will continue to build on over the coming years as we evaluate and improve our outreach work.

## Identifying and supporting vulnerable customers

In the year leading up to charging we focused on better understanding our customers and their needs. We worked with the Money Advice Trust to produce and deliver training for over 2,000 colleagues to better identify and support vulnerable customers. Our figures for 2025/26 show we recorded 52,900 customers as vulnerable, compared to 32,000 in 2024/25.

We also offer additional specialist support to those who may be vulnerable or have access needs, including through our UK-based contact centre, where all customers can speak with colleagues who are fully trained to support customers in vulnerable circumstances.

All these activities are part of our new [vulnerability strategy and policy](#), which outlines our commitment to providing an easy-to-use and accessible service.

## Conclusion

The number of cases brought to our service by professional representatives has reduced following the introduction of charging. There is evidence, both from firms and from our own data, that shows the objective to increase case quality – and therefore the efficiency of our service – is being met. For cases that are already resolved, the uphold rate has increased and there has been a reduction in the percentage of withdrawn or abandoned cases. This suggests that the cases being brought to our service from professional representatives are now of higher quality overall.

Over the year, consumers, including vulnerable customers, have continued to use our service, supported by increased direct engagement and targeted awareness activity. We have also seen an increase in customers coming to us directly (see Figure 1, Appendix 2), and we have ensured that we can better identify and support customers with vulnerabilities.

Taken together, the evidence does not suggest a reduction in access to justice. Continued usage of our service, including among vulnerable groups, and an increased volume of consumers bringing cases directly to our service indicates that access has been maintained while case quality has improved.

From our conversations with professional representatives, we understand they still have concerns on how charging is impacting both their businesses and consumers who may want their support to seek redress. At the same time, we have heard from consumer groups that they are seeing complaints from professional representatives decline, with some highlighting the need for us to be proactive in promoting our service to ensure continued access to redress.

However, given the evidence to date we believe that charging has delivered a fairer funding model. It allows professional representatives to bring cases – including an initial allocation of ten free cases and, from April 2026, up to £2,000-worth of free cases – whilst ensuring that the cost incurred by those professional representatives who bring large numbers of cases is better reflected in the charges they pay. The fee of £260 for the year 2025/26 continues to be a fair and proportionate contribution to our costs, based on the key cost considerations that we set out during our consultation and policy statement, and provides a fair apportionment of

financial responsibility between CMCs and respondent firms. At the same time this creates the right incentives to bring higher-quality cases.

We will continue to monitor the impact of our changes as part of our annual consultation on our strategic Plans and Budget and through our engagement with industry. Our close liaison with HM Government, regulatory powers, consumer groups, charities and trade bodies will also ensure we stay well informed about the impact of our fee on respondent firms, professional representatives and complainants.

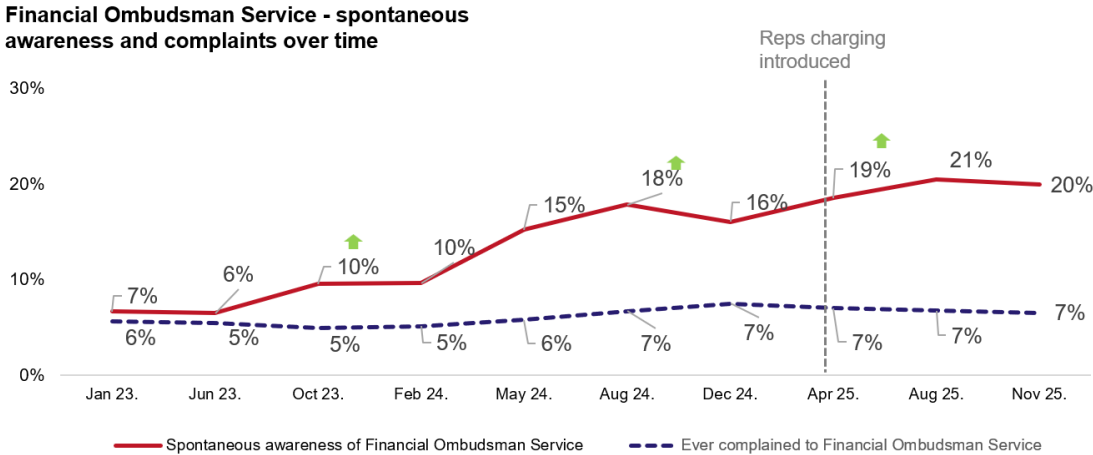
Overall, we are satisfied with how the charging policy is working and will ensure we work to mitigate any risks to consumers engaging with our service.

# Appendix 1: YouGov data

**Figure 1**

This shows growth in spontaneous awareness over time, with the number who have ever complained remaining largely stable.

Spontaneous awareness of our service has increased steadily since January 2023, suggesting activity to increase awareness has had some impact and that charging professional representatives has not impacted awareness during the period to November 2025.



**Figure 2**

This shows spontaneous awareness alongside prompted awareness, and the proportion of the sample who have ever complained to the Financial Ombudsman Service.

Prompted awareness has remained steady over the period.

|   | Jan 23 | Jun 23 | Oct 23 | Feb 24 | May 24 | Aug 24 | Dec 24 | Apr 25 | Aug 25 | Nov 25 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Spontaneous awareness of the Financial Ombudsman</b> | 7%     | 6%     | 10%    | 10%    | 15%    | 18%    | 16%    | 19%    | 21%    | 20%    |
| <b>Prompted awareness of the Financial Ombudsman</b>    | 53%    | 50%    | 54%    | 54%    | 53%    | 53%    | 50%    | 55%    | 53%    | 53%    |
| <b>Complained to the Financial Ombudsman</b>            | 6%     | 5%     | 5%     | 5%     | 6%     | 7%     | 7%     | 7%     | 7%     | 7%     |

\*For Figure 1 and 2, Q1: Before today, had you heard of any organisations that act on behalf of the public in the financial services sector? Q2: Which, if any, of the following organisations have you ever heard of? Q8: Which, if any, of the following have you made a complaint to?

Base: Total sample (nationally representative): Jan 23 (2029), June 23 (1978), Oct 23 (1969), Feb 24 (2082), May 24 (2243), Aug 24 (2161), Dec 24 (2162) Apr 25 (2147) Aug 25 (2211) Nov 25 (2220)

**Figure 3**

**This shows the profile of Financial Ombudsman users before and after charging was introduced with regard to age, gender, ethnicity and disability.**

These have seen minimal change before and after charging was introduced, with a small, but not significant, uptick in the percentage of women and ethnic minorities accessing our service. This suggests no significant impact to these groups from the introduction of charging.

| <b>Gender</b> |                                      |                                       | <b>Age</b>   |                                      |                                       |
|---------------|--------------------------------------|---------------------------------------|--------------|--------------------------------------|---------------------------------------|
|               | <b>Pre charging<br/>(May-Dec 24)</b> | <b>Post charging<br/>(Apr-Nov 25)</b> |              | <b>Pre charging<br/>(May-Dec 24)</b> | <b>Post charging<br/>(Apr-Nov 25)</b> |
| <b>Male</b>   | <b>58%</b>                           | <b>56%</b>                            | <b>18-29</b> | <b>14%</b>                           | <b>10%</b>                            |
|               |                                      |                                       | <b>30-39</b> | <b>14%</b>                           | <b>12%</b>                            |
| <b>Female</b> | <b>42%</b>                           | <b>44%</b>                            | <b>40-49</b> | <b>18%</b>                           | <b>23%</b>                            |
|               |                                      |                                       | <b>50-59</b> | <b>19%</b>                           | <b>18%</b>                            |
|               |                                      |                                       | <b>60-69</b> | <b>19%</b>                           | <b>19%</b>                            |
|               |                                      |                                       | <b>70+</b>   | <b>15%</b>                           | <b>18%</b>                            |

| <b>Ethnicity</b>         |                                      |                                       | <b>Disability</b>            |                                      |                                       |
|--------------------------|--------------------------------------|---------------------------------------|------------------------------|--------------------------------------|---------------------------------------|
|                          | <b>Pre charging<br/>(May-Dec 24)</b> | <b>Post charging<br/>(Apr-Nov 25)</b> |                              | <b>Pre charging<br/>(May-Dec 24)</b> | <b>Post charging<br/>(Apr-Nov 25)</b> |
| <b>Ethnic minorities</b> | <b>10%</b>                           | <b>13%</b>                            | <b>Yes, limited a lot</b>    | <b>15%</b>                           | <b>17%</b>                            |
| <b>White</b>             | <b>90%</b>                           | <b>87%</b>                            | <b>Yes, limited a little</b> | <b>23%</b>                           | <b>21%</b>                            |
|                          |                                      |                                       | <b>No</b>                    | <b>62%</b>                           | <b>62%</b>                            |

\*Profile of Financial Ombudsman users across key demographics. Bases: Pre-charging, three waves combined May to December 2024 (442), Post-charging, three waves combined April to November 2025 (454)

## Figure 4

This shows the profile of Financial Ombudsman users before and after charging was introduced with regard to working status, social grade, income and the index of multiple deprivation.

Overall, there has been minimal change in profile before and after charging was introduced, however there has been a significant increase in the percentage of those in the C2DE grouping and those not working who access our service. With a largely similar profile of users over time, we have not found evidence of a significant impact across demographic groups from the introduction of charging.

### Social grade

|      | Pre charging<br>(May-Dec 24) | Post charging<br>(Apr-Nov 25) |
|------|------------------------------|-------------------------------|
| ABC1 | 59%                          | 51%                           |
| C2DE | 41%                          | 49%                           |

### Working status

|                   | Pre charging<br>(May-Dec 24) | Post charging<br>(Apr-Nov 25) |
|-------------------|------------------------------|-------------------------------|
| Working (PT/FT)   | 61%                          | 54%                           |
| Retired           | 27%                          | 29%                           |
| Not working       | 7%                           | 12%                           |
| Full time student | 3%                           | 2%                            |
| Unemployed        | 2%                           | 4%                            |

### Income

|                   | Pre charging<br>(May-Dec 24) | Post charging<br>(Apr-Nov 25) |
|-------------------|------------------------------|-------------------------------|
| Up to £20,000     | 20%                          | 17%                           |
| £20,000 - £39,000 | 31%                          | 31%                           |
| £40,000 - £59,000 | 20%                          | 19%                           |
| £60,000 +         | 29%                          | 32%                           |

### Index of multiple deprivation

|         | Pre charging<br>(May-Dec 24) | Post charging<br>(Apr-Nov 25) |
|---------|------------------------------|-------------------------------|
| 1 to 3  | 22%                          | 22%                           |
| 4 to 7  | 41%                          | 43%                           |
| 8 to 10 | 36%                          | 35%                           |

\*Profile of Financial Ombudsman users across key demographics. Bases: Pre-charging, three waves combined May to December 2024 (442), Post-charging, three waves combined April to November 2025 (454)

## Appendix 2: Customer data

All figures in this appendix are based on cases referred to the Financial Ombudsman Service in the years shown.

### Figure 1

This shows there has been a significant reduction in the number of cases led by professional representatives coming to our service, with an uptick in customers coming to us directly.

This equates to an increase of almost 22,000 consumers coming to us directly, year on year.

|         | Cases brought by professional representatives | Non-representative cases |
|---------|---|--------------------------|
| 2024/25 | 85,230  | 156,533                  |
| 2025/26 | 7,117   | 178,215                  |

\*This data shows absolute numbers of customers. The data was pulled 13 May 2026 and includes non-motor finance commission cases only.

### Figure 2

This shows the uphold rate for cases, comparing the year 2024/25 to the first three quarters of 2025/26.

This shows a significant increase in the uphold rate for cases brought by professional representatives following the introduction of charging.

| Uphold rate      | Cases brought by professional representatives | Cases brought direct |
|------------------|---|----------------------|
| 2024/25          | 25%   | 35%                  |
| 2025/26 (Q1-Q3*) | 37%   | 30%                  |

\* This data shows referred cases resolved in the period (pulled 10 May 2026). Data includes non-motor finance commission cases only. The uphold rate for Quarter 4 2025/26 is not included, due to a high proportion of cases yet to be closed at the time of collecting the figures.

**Figure 3**

This shows case outcomes as a percentage of all cases in 2024/25 and 2025/26

| Result of case             | Professional representative led cases |                  | Cases brought direct |                  |
|----------------------------|---------------------------------------|------------------|----------------------|------------------|
|                            | 24/25<br>(Q1-Q4)                      | 25/26<br>(Q1-Q4) | 24/25<br>(Q1-Q4)     | 25/26<br>(Q1-Q4) |
| Resolved by view           | 55%                                   | 40%              | 66%                  | 50%              |
| Resolved by final decision | 8%                                    | 11%              | 16%                  | 9%               |
| Case has been abandoned    | 19%                                   | 1%               | 1%                   | 1%               |
| Case has been withdrawn    | 14%                                   | 9%               | 10%                  | 10%              |
| Still open                 | 2%                                    | 38%              | 1%                   | 26%              |
| Early closure              | 2%                                    | 2%               | 5%                   | 3%               |

\* Data pulled 13 May 2026; Note, cases resolved 'informally by Ombudsman' and 'unknown cases' removed due to small numbers (less than 350 per annum). Data includes non-motor finance commission cases only.

## Figure 4

This shows case outcomes as a percentage of all closed cases in 2024/25 and 2025/26, with all open cases removed from the analysis.

|                                   | Professional representative led cases |                  | Cases brought direct |                  |
|-----------------------------------|---------------------------------------|------------------|----------------------|------------------|
|                                   | 24/25<br>(Q1-Q4)                      | 25/26<br>(Q1-Q4) | 24/25<br>(Q1-Q4)     | 25/26<br>(Q1-Q4) |
| <b>Resolved by view</b>           | <b>56%</b>                            | <b>64%</b>       | <b>67%</b>           | <b>69%</b>       |
| <b>Resolved by final decision</b> | <b>8%</b>                             | <b>17%</b>       | <b>17%</b>           | <b>12%</b>       |
| <b>Case has been abandoned</b>    | <b>19%</b>                            | <b>1%</b>        | <b>1%</b>            | <b>2%</b>        |
| <b>Case has been withdrawn</b>    | <b>14%</b>                            | <b>14%</b>       | <b>10%</b>           | <b>13%</b>       |
| <b>Early closure</b>              | <b>2%</b>                             | <b>3%</b>        | <b>5%</b>            | <b>4%</b>        |

\* Data pulled 13 May 2026; Note, cases resolved 'informally by Ombudsman' and 'unknown cases' removed due to small numbers (less than 350 per annum). Data includes non-motor finance commission cases only.

Please note: Figures displayed in Appendix 2 are drawn from customer data but will differ from the annual data publication and some other data sources. This is because charging came into force for cases referred in 2025/26, and the referral date will precede the date on which an enquiry passed initial checks and became a complaint ready for assessment. Complaints that passed those checks are those that are included in our regular data publications.