

what consumers complained about to the ombudsman service in July, August and September 2014

| | ... so far this year April - Sept 2014 | | | | ... in Q2 July - Sept 2014 | | | | ... in Q1 April - June 2014 | | | | ... in the whole of 2013/2014 | | | |
|-----------------------------------------------|-------------------------------------------|----------------|---------------|-------------------|-------------------------------|---------------|---------------|-------------------|--------------------------------|---------------|---------------|-------------------|----------------------------------|----------------|---------------|-------------------|
| | 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 (PPI) | 147,179 | 113,557 | 11,699 | 55% | 70,512 | 57,094 | 6,488 | 49% | 76,667 | 56,869 | 5,211 | 61% | 533,908 | 399,939 | 14,904 | 65% |
| current accounts | 15,771 | 6,921 | 858 | 36% | 7,849 | 3,622 | 446 | 38% | 7,922 | 3,552 | 412 | 35% | 33,411 | 13,676 | 2,255 | 33% |
| car and motorcycle insurance | 12,750 | 3,783 | 831 | 34% | 6,401 | 1,958 | 444 | 35% | 6,349 | 1,844 | 387 | 32% | 27,425 | 7,190 | 1,136 | 38% |
| credit broking | 11,405 | 497 | 111 | 64% | 6,159 | 313 | 61 | 63% | 5,246 | 170 | 50 | 68% | 6,376 | 649 | 256 | 56% |
| house mortgages | 10,064 | 6,335 | 1,417 | 32% | 4,803 | 3,333 | 802 | 33% | 5,261 | 3,007 | 615 | 32% | 22,125 | 12,598 | 2,795 | 29% |
| packaged bank accounts | 8,652 | 7,115 | 110 | 46% | 4,175 | 4,137 | 80 | 42% | 4,477 | 2,853 | 30 | 51% | 7,403 | 5,668 | 94 | 77% |
| credit card accounts | 7,874 | 4,220 | 627 | 33% | 3,726 | 2,026 | 296 | 33% | 4,148 | 2,166 | 331 | 33% | 20,446 | 10,120 | 1,622 | 30% |
| overdrafts and loans | 5,560 | 3,006 | 637 | 39% | 2,662 | 1,513 | 308 | 37% | 2,898 | 1,486 | 329 | 40% | 13,381 | 6,306 | 1,661 | 35% |
| buildings insurance | 4,819 | 2,463 | 448 | 37% | 2,232 | 1,280 | 258 | 35% | 2,587 | 1,211 | 190 | 38% | 10,340 | 4,095 | 901 | 44% |
| mortgage endowments | 2,774 | 1,387 | 256 | 25% | 1,331 | 670 | 158 | 26% | 1,443 | 705 | 98 | 23% | 7,531 | 3,573 | 861 | 28% |
| hire purchase | 2,356 | 869 | 203 | 38% | 1,201 | 473 | 105 | 37% | 1,155 | 450 | 98 | 39% | 4,260 | 1,511 | 368 | 42% |
| travel insurance | 2,174 | 1,106 | 209 | 45% | 1,198 | 604 | 97 | 49% | 976 | 498 | 112 | 41% | 4,574 | 2,247 | 563 | 53% |
| payday loans | 2,053 | 388 | 111 | 64% | 932 | 201 | 41 | 66% | 1,121 | 189 | 70 | 62% | 5,378 | 794 | 128 | 63% |
| “point of sale” loans | 1,869 | 777 | 167 | 39% | 960 | 401 | 88 | 36% | 909 | 352 | 79 | 41% | 3,658 | 1,418 | 295 | 38% |
| term assurance | 1,757 | 1,419 | 247 | 20% | 804 | 677 | 140 | 23% | 953 | 679 | 107 | 18% | 4,836 | 3,426 | 767 | 19% |
| deposit and savings accounts | 1,744 | 959 | 180 | 38% | 819 | 471 | 91 | 39% | 925 | 440 | 89 | 37% | 4,714 | 2,515 | 737 | 41% |
| debt collecting | 1,742 | 484 | 45 | 31% | 911 | 304 | 21 | 29% | 831 | 234 | 24 | 34% | 3,088 | 557 | 68 | 39% |
| personal pensions | 1,655 | 651 | 174 | 24% | 784 | 329 | 86 | 25% | 881 | 339 | 88 | 24% | 3,432 | 1,320 | 471 | 31% |
| card protection insurance | 1,628 | 839 | 13 | 88% | 851 | 446 | 7 | 92% | 777 | 381 | 6 | 80% | 2,180 | 1,118 | 38 | 77% |
| contents insurance | 1,590 | 732 | 134 | 35% | 831 | 402 | 88 | 40% | 759 | 322 | 46 | 29% | 3,968 | 1,771 | 392 | 39% |
| whole-of-life policies | 1,424 | 855 | 171 | 23% | 688 | 461 | 102 | 23% | 736 | 431 | 69 | 23% | 3,135 | 1,808 | 453 | 21% |
| debit and cash cards | 1,211 | 523 | 76 | 42% | 604 | 259 | 34 | 43% | 607 | 225 | 42 | 39% | 2,719 | 1,177 | 221 | 41% |
| inter-bank transfers | 1,144 | 581 | 81 | 45% | 609 | 303 | 41 | 43% | 535 | 263 | 40 | 46% | 2,113 | 952 | 199 | 36% |
| warranties | 1,110 | 375 | 42 | 43% | 567 | 186 | 27 | 46% | 543 | 197 | 15 | 41% | 2,368 | 754 | 93 | 48% |
| catalogue shopping | 1,101 | 457 | 38 | 55% | 557 | 264 | 22 | 53% | 544 | 184 | 16 | 5% | 2,411 | 792 | 114 | 56% |
| electronic money | 1,020 | 257 | 26 | 44% | 533 | 134 | 15 | 42% | 487 | 125 | 11 | 45% | 1,899 | 435 | 43 | 32% |
| secured loans | 947 | 546 | 112 | 38% | 438 | 278 | 52 | 37% | 509 | 241 | 60 | 39% | 1,874 | 1,053 | 248 | 32% |
| home emergency cover | 890 | 641 | 100 | 38% | 410 | 277 | 65 | 43% | 480 | 358 | 35 | 31% | 2,637 | 1,387 | 163 | 49% |
| income protection | 845 | 578 | 118 | 36% | 394 | 297 | 64 | 38% | 451 | 299 | 54 | 34% | 2,175 | 1,421 | 385 | 30% |
| debt adjusting | 813 | 250 | 66 | 64% | 365 | 125 | 37 | 69% | 448 | 114 | 29 | 61% | 1,458 | 530 | 185 | 74% |
| commercial vehicle insurance | 811 | 256 | 56 | 35% | 405 | 115 | 32 | 35% | 406 | 127 | 24 | 35% | 1,799 | 561 | 112 | 41% |
| portfolio management | 803 | 611 | 269 | 49% | 376 | 303 | 127 | 45% | 427 | 330 | 142 | 56% | 1,653 | 1,166 | 457 | 61% |
| mobile phone insurance | 790 | 259 | 31 | 50% | 437 | 131 | 20 | 47% | 353 | 125 | 11 | 52% | 1,681 | 551 | 92 | 69% |
| pet and livestock insurance | 757 | 372 | 73 | 32% | 396 | 206 | 28 | 27% | 361 | 163 | 45 | 36% | 1,537 | 720 | 123 | 31% |
| investment ISAs | 725 | 449 | 118 | 44% | 386 | 254 | 68 | 44% | 339 | 207 | 50 | 44% | 1,385 | 929 | 243 | 43% |
| cash ISA - Individual Savings Account | 725 | 400 | 38 | 44% | 303 | 203 | 21 | 44% | 422 | 196 | 17 | 44% | 1,448 | 842 | 94 | 45% |
| share dealings | 652 | 350 | 107 | 31% | 322 | 184 | 58 | 38% | 330 | 168 | 49 | 24% | 1,449 | 694 | 203 | 36% |
| critical illness insurance | 647 | 393 | 80 | 24% | 343 | 227 | 39 | 25% | 304 | 182 | 41 | 24% | 1,470 | 906 | 301 | 26% |
| self-invested personal pensions (SIPPs) | 646 | 467 | 250 | 56% | 293 | 210 | 144 | 59% | 353 | 241 | 106 | 53% | 1,480 | 969 | 255 | 63% |
| roadside assistance | 608 | 307 | 59 | 41% | 333 | 173 | 25 | 43% | 275 | 131 | 34 | 39% | 1,288 | 668 | 97 | 43% |
| direct debits and standing orders | 578 | 279 | 44 | 46% | 309 | 164 | 22 | 47% | 269 | 115 | 22 | 46% | 1,285 | 534 | 104 | 41% |
| private medical and dental insurance | 557 | 390 | 117 | 37% | 278 | 188 | 46 | 32% | 279 | 197 | 71 | 42% | 1,629 | 988 | 294 | 40% |
| cheques and drafts | 557 | 293 | 55 | 47% | 278 | 138 | 27 | 47% | 279 | 144 | 28 | 47% | 1,242 | 569 | 131 | 45% |
| annuities | 552 | 408 | 69 | 20% | 204 | 210 | 37 | 21% | 348 | 189 | 32 | 19% | 912 | 601 | 157 | 32% |
| legal expenses insurance | 537 | 353 | 119 | 33% | 278 | 186 | 52 | 32% | 259 | 162 | 67 | 34% | 1,218 | 691 | 229 | 42% |
| store cards | 519 | 215 | 35 | 32% | 275 | 91 | 19 | 37% | 244 | 122 | 16 | 28% | 1,105 | 466 | 79 | 45% |
| commercial property insurance | 506 | 342 | 96 | 38% | 228 | 157 | 46 | 36% | 278 | 162 | 50 | 40% | 1,173 | 740 | 215 | 43% |
| specialist insurance | 492 | 228 | 25 | 51% | 243 | 119 | 13 | 51% | 249 | 124 | 12 | 52% | 1,456 | 406 | 55 | 59% |
| hiring / leasing / renting | 433 | 165 | 35 | 31% | 209 | 97 | 16 | 38% | 224 | 85 | 19 | 25% | 907 | 291 | 51 | 35% |
| merchant acquiring | 416 | 170 | 40 | 19% | 195 | 85 | 21 | 21% | 221 | 79 | 19 | 19% | 912 | 352 | 72 | 19% |
| credit reference agency | 375 | 71 | 10 | 39% | 174 | ** | 10 | ** | 201 | ** | ** | ** | 629 | 131 | 26 | 39% |
| endowment savings plans | 364 | 270 | 61 | 19% | 147 | 117 | 49 | 23% | 217 | 144 | 12 | 14% | 962 | 655 | 179 | 19% |
| unit-linked investment bonds | 326 | 266 | 156 | 48% | 152 | 116 | 94 | 47% | 174 | 136 | 62 | 50% | 1,005 | 791 | 327 | 46% |
| personal accident insurance | 309 | 205 | 59 | 27% | 157 | 115 | 29 | 22% | 152 | 88 | 30 | 31% | 760 | 477 | 136 | 31% |
| debt counselling | 302 | 61 | 8 | 45% | 148 | ** | 6 | ** | 154 | ** | 2 | ** | 395 | 95 | 15 | 54% |
| occupational pension transfers and opt**outs | 277 | 208 | 106 | 50% | 127 | 105 | 35 | 54% | 150 | 98 | 71 | 47% | 627 | 428 | 162 | 44% |
| business protection insurance | 269 | 112 | 31 | 35% | 137 | 60 | 12 | 35% | 132 | 56 | 19 | 36% | 597 | 274 | 57 | 38% |
| state earnings-related pension (SERPs) | 248 | 224 | 10 | 1% | 100 | 94 | 2 | 1% | 148 | 132 | 8 | 2% | 621 | 527 | 33 | 2% |
| “with-profits” bonds | 237 | 130 | 33 | 34% | 132 | 84 | 24 | 29% | 105 | 64 | 9 | 38% | 493 | 304 | 86 | 30% |
| guaranteed asset protection (“gap” insurance) | 227 | 124 | 17 | 25% | 111 | 61 | 10 | 31% | 116 | 62 | 7 | 16% | 540 | 247 | 28 | 25% |
| guaranteed bonds | 225 | 152 | 24 | 13% | 112 | 79 | 15 | 12% | 113 | 75 | 9 | 14% | 579 | 419 | 82 | 22% |
| building warranties | 206 | 146 | 88 | 73% | 89 | 70 | 55 | 82% | 117 | 74 | 33 | 39% | 516 | 384 | 87 | 64% |
| interest rate hedge | 186 | 101 | 60 | 75% | 97 | 51 | 19 | 67% | 89 | 49 | 41 | 82% | 297 | 135 | 121 | 80% |
| caravan insurance | 164 | 55 | 13 | 34% | 84 | ** | 6 | ** | 80 | ** | 7 | ** | 256 | 81 | 18 | 34% |
| money remittance | 149 | 90 | 5 | 53% | 64 | 35 | 2 | 44% | 85 | ** | 3 | ** | 308 | 117 | 15 | 46% |
| (non-regulated) guaranteed bonds | 143 | 85 | 21 | 34% | 74 | 46 | 12 | 36% | 69 | 43 | 9 | 42% | 270 | 122 | 30 | 34% |
| conditional sale | 142 | 122 | 41 | 42% | 48 | 48 | 25 | 38% | 94 | 39 | 16 | 46% | 317 | 225 | 69 | 44% |
| home credit | 120 | 61 | 15 | 37% | 66 | ** | 9 | ** | 54 | ** | 6 | ** | 270 | 138 | 29 | 33% |
| FSAVC's | 108 | 86 | 33 | 35% | 47 | 44 | 19 | 36% | 61 | 44 | 14 | 35% | 303 | 172 | 38 | 38% |
| income drawdowns | 94 | 108 | 54 | 38% | 46 | 55 | 27 | 39% | 48 | 52 | 27 | 35% | 224 | 169 | 103 | 49% |
| premium bonds | 89 | 37 | 8 | 32% | 45 | ** | 3 | ** | 44 | ** | 5 | ** | 124 | 55 | 13 | 36% |
| OEICs (open-ended investment companies) | 85 | 69 | 58 | 39% | 34 | ** | 21 | ** | 51 | 44 | 37 | 42% | 256 | 219 | 72 | 32% |
| spread betting | 79 | 43 | 24 | 13% | 27 | ** | 9 | ** | 52 | ** | 15 | ** | 183 | 126 | 71 | 49% |
| derivatives | 77 | 75 | 30 | 23% | 19 | ** | 21 | ** | 58 | 43 | 9 | 27% | 134 | 81 | 33 | 25% |
| film partnerships | 77 | 66 | 117 | 10% | 40 | ** | 59 | ** | 37 | 35 | 58 | 13% | 224 | 201 | 34 | 18% |
| foreign currency | 73 | ** | 6 | ** | 42 | ** | 3 | ** | 31 | ** | 3 | ** | 191 | 94 | 20 | 31% |
| unit trusts | 72 | 35 | 19 | 39% | 38 | ** | 10 | ** | 34 | ** | 9 | ** | 139 | 109 | 40 | 34% |
| pensions mortgages | 65 | 44 | 18 | 45% | 35 | ** | 4 | ** | 30 | ** | 14 | ** | 155 | 95 | 29 | 54% |
| safe custody | 57 | 44 | 20 | 54% | 33 | ** | 6 | ** | 24 | ** | 14 | ** | 165 | 105 | 36 | 57% |
| sub total | 273,377 | 172,368 | 22,279 | 50% | 132,822 | 87,459 | 12,073 | 46% | 140,565 | 84,711 | 10,206 | 55% | 783,792 | 511,420 | 38,083 | 58% |
| other products and services | 41,669 | 471 | 111 | 35% | 24,497 | 579 | 52 | 33% | 17,162 | 473 | 59 | 41% | 78,474 | 747 | 314 | 24% |
| total | 315,046 | 172,839 | 22,390 | 50% | 157,319 | 88,038 | 12,125 | 46% | 157,727 | 85,184 | 10,265 | 55% | 863,266 | 512,167 | 38,397 | 58% |

**This table shows all financial products and services where we received (and settled) at least 30 cases.

This is consistent with the approach we take on publishing complaints data relating to named individual businesses.

Where financial products are shown with a double asterisk, we received fewer than 30 cases during the relevant period.