

	so far this year April – December 2015				in the third quarter October – December 2015				in the whole of 2014/15 April 2014 – March 2015			
	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	178,715	141,366	11,317	70%	53,389	43,982	5,728	67%	274,517	204,943	23,771	62%
packaged bank accounts	43,175	32,720	2,164	13%	13,881	10,450	731	18%	32,018	21,348	562	33%
current accounts	20,979	10,111	1,797	32%	6,548	3,221	581	27%	31,483	13,455	1,780	37%
car and motorcycle insurance	20,195	6,187	1,136	33%	6,394	2,116	469	33%	25,140	7,361	1,512	35%
house mortgages	12,211	8,599	1,970	35%	3,640	2,639	630	43%	19,970	12,286	3,012	33%
credit card accounts	10,531	5,851	1,253	30%	3,241	1,877	409	27%	15,770	8,115	1,342	33%
overdrafts and loans	7,623	4,626	1,182	32%	2,187	1,363	396	28%	11,971	6,255	1,346	38%
buildings insurance	5,504	3,037	823	38%	1,704	900	295	40%	9,087	4,510	925	37%
hire purchase	5,002	2,147	462	40%	1,702	799	165	40%	4,949	1,784	377	40%
payday loans	4,090	1,669	388	66%	1,499	755	124	60%	5,111	1,157	222	64%
personal pensions	3,196	1,148	239	28%	869	405	90	33%	3,067	1,161	334	27%
mortgage endowments	2,920	1,502	303	21%	759	421	92	22%	5,353	2,573	438	24%
credit broking	2,053	485	196	62%	408	86	36	47%	19,266	1,213	326	64%
travel insurance	3,203	1,676	517	49%	964	511	116	48%	4,371	2,307	426	46%
“point of sale” loans	2,857	1,528	337	43%	901	475	108	42%	3,841	1,582	345	39%
debt collecting	2,088	565	101	38%	640	176	34	37%	3,434	843	100	33%
inter-bank transfers	2,599	1,391	219	33%	742	424	79	29%	2,844	1,323	179	45%
deposit and savings accounts	2,291	1,385	348	35%	650	390	113	35%	3,582	1,971	400	39%
term assurance	2,335	1,702	397	26%	647	536	99	23%	3,592	2,644	483	21%
home emergency cover	1,983	1,265	294	47%	679	395	92	48%	2,397	1,298	218	43%
contents insurance	1,833	1,057	246	33%	552	307	82	33%	3,134	1,436	273	34%
derivatives	824	223	114	34%	82	43	56	38%	361	197	60	31%
whole-of-life policies	1,796	1,128	302	20%	566	357	87	19%	2,674	1,587	331	23%
warranties	1,769	686	117	34%	591	207	45	43%	2,341	777	89	39%
electronic money	1,791	495	76	31%	608	177	24	36%	2,173	491	61	42%
catalogue shopping	1,585	646	104	49%	524	194	31	45%	2,314	882	107	55%
debit and cash cards	1,408	708	145	37%	391	200	42	36%	2,432	1,043	160	43%
pet and livestock insurance	1,426	778	192	23%	424	241	66	27%	1,645	790	153	28%
secured loans	1,323	841	160	30%	414	226	54	33%	1,931	1,070	222	36%
investment ISAs	1,227	1,004	211	37%	356	285	76	40%	1,619	1,006	216	42%
portfolio management	1,197	893	498	47%	362	267	220	49%	1,763	1,236	494	51%
cash ISA - Individual Savings Account	966	615	127	41%	210	147	51	41%	1,290	746	88	45%
self-invested personal pensions (SIPPs)	1,288	817	377	52%	364	264	169	56%	1,467	951	497	60%
commercial vehicle insurance	1,238	459	97	35%	364	138	39	38%	1,653	514	122	36%
share dealings	1,038	590	158	37%	273	185	52	34%	1,366	689	172	36%
mobile phone insurance	1,108	425	52	47%	359	158	20	45%	1,575	536	45	51%
card protection insurance	1,148	504	34	42%	349	146	11	26%	2,886	1,401	33	85%
income protection	1,036	738	217	30%	304	228	85	30%	1,676	1,146	239	35%
roadside assistance	1,074	603	87	42%	373	208	35	41%	1,389	733	107	37%
private medical and dental insurance	899	626	183	35%	277	192	70	34%	1,194	786	201	36%
critical illness insurance	809	559	159	20%	252	174	44	21%	1,268	791	169	24%
specialist insurance	820	364	45	60%	234	82	15	51%	1,009	350	51	53%
annuities	756	635	150	20%	166	179	40	22%	1,149	776	148	20%
legal expenses insurance	787	518	228	30%	243	171	83	35%	1,131	672	354	34%
credit reference agency	742	229	49	35%	215	71	23	25%	792	189	38	36%
debt adjusting	694	369	132	54%	208	105	36	44%	1,441	508	112	62%
merchant acquiring	696	312	62	31%	246	89	15	35%	908	367	84	23%
direct debits and standing orders	741	387	72	33%	224	121	34	32%	1,210	541	86	41%
cheques and drafts	657	371	79	43%	197	109	24	40%	1,055	563	100	51%
commercial property insurance	641	477	146	37%	166	117	49	37%	1,079	645	181	38%
store cards	626	336	66	44%	176	81	21	36%	1,140	450	63	37%
guaranteed bonds	405	379	119	23%	89	81	18	29%	870	555	55	13%
personal accident insurance	668	488	79	31%	245	178	30	31%	681	422	96	31%
unit-linked investment bonds	477	428	179	40%	128	110	63	43%	739	560	261	47%
occupational pension transfers and opt-outs	506	355	121	34%	145	123	42	39%	661	457	186	49%
hiring / leasing / renting	752	344	76	41%	237	110	22	45%	921	333	72	35%
state earnings-related pension (SERPs)	244	188	15	4%	-	-	-	-	525	436	17	2%
business protection insurance	366	209	54	32%	103	57	17	40%	540	253	59	35%
“with-profits” bonds	268	161	44	22%	74	53	11	28%	454	260	54	32%
endowment savings plans	403	309	84	25%	113	105	30	23%	707	509	119	19%
interest rate hedge	369	319	103	46%	114	85	55	43%	498	287	100	65%
guaranteed asset protection (“gap” insurance)	302	154	16	22%	87	47	4	28%	423	206	35	26%
building warranties	287	229	154	28%	99	85	59	29%	422	299	130	58%
debt counselling	294	180	35	28%	97	55	11	18%	621	140	27	46%
conditional sale	374	369	138	44%	67	107	49	46%	385	290	90	41%
home credit	237	149	42	41%	68	41	12	39%	287	136	35	36%
income drawdowns	184	120	65	39%	56	41	30	40%	184	180	92	42%
(non-regulated) guaranteed bonds	109	48	16	35%	-	-	-	-	272	149	28	33%
caravan insurance	178	79	30	34%	-	-	-	-	280	98	26	39%
Children's Savings Plans	50	40	8	24%	-	-	-	-	72	50	3	34%
film partnerships	119	87	158	10%	-	-	-	-	216	174	195	6%
foreign currency	163	75	15	29%	-	-	-	-	166	74	14	30%
FSAVC – free standing additional voluntary contributions	190	121	48	58%	44	45	20	69%	191	142	59	48%
Investment Trusts	98	49	9	26%	-	-	-	-	154	71	22	30%
money remittance	191	48	7	30%	-	-	-	-	262	109	9	52%
OEICs (open-ended investment companies)	163	149	27	38%	40	50	11	30%	154	118	83	48%
pensions mortgages	-	-	-	-	-	-	-	-	125	94	35	46%
PEP - Personal Equity Plans	69	58	8	41%	-	-	-	-	96	63	14	22%
premium bonds	139	58	6	39%	-	-	-	-	187	72	15	29%
safe custody	77	58	15	53%	-	-	-	-	119	81	28	48%
Savings Certificates/Bonds	101	65	13	33%	-	-	-	-	157	51	11	33%
SCARPs - Structured Capital at Risk Products	-	-	-	-	-	-	-	-	59	37	31	33%
spread betting	297	139	50	19%	82	41	37	38%	196	98	45	19%
unit trusts	140	94	28	38%	-	-	-	-	174	93	30	49%
instalment loans	144	83	16	50%	78	63	13	47%				
guarantor loans	79	37	4	27%								
sub total	375,936	253,022	31,910	52%	113,480	78,867	12,620	54%	542,626	328,895	45,230	55%
other products and services	34,486	500	166	35%	14,485	471	154	32%	60,769	614	151	38%
total	410,422	253,522	32,076	52%	127,965	79,338	12,774	54%	603,395	329,509	45,381	55%

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 (-), we received fewer than 30 cases during the relevant period.