

	in Q1 April – June 2016				in the whole of 2015/2016 April 2015– March 2016				in the whole of 2014/2015 April 2014– March 2015			
	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of case upheld	enquiries received	new cases	ombudsman	% of case upheld
payment protection insurance	53,045	43,569	7,402	57%	241,098	186,994	13,561	66%	274,517	204,943	23,771	62%
packaged bank accounts	9,547	7,315	655	23%	58,379	44,260	2,959	14%	32,018	21,348	562	33%
current accounts	7,344	3,789	504	25%	29,189	13,939	2,400	31%	31,483	13,455	1,780	37%
car and motorcycle insurance	7,196	2,550	439	29%	27,855	8,573	1,669	33%	25,140	7,361	1,512	35%
payday loans	3,963	2,729	440	55%	7,485	3,168	608	66%	5,111	1,157	222	64%
house mortgages	3,729	2,620	467	44%	16,614	11,282	2,500	38%	19,970	12,286	3,012	33%
credit card accounts	3,496	2,131	317	27%	14,653	7,792	1,603	30%	15,770	8,115	1,342	33%
overdrafts and loans	2,372	1,496	297	26%	10,520	6,173	1,510	31%	11,971	6,255	1,346	38%
hire purchase	2,205	1,103	186	30%	7,111	3,029	650	40%	4,949	1,784	377	40%
buildings insurance	2,108	1,255	274	37%	7,774	4,094	1,092	38%	9,087	4,510	925	37%
“point of sale” loans	1,114	550	91	32%	3,944	2,058	450	42%	3,841	1,582	345	39%
travel insurance	1,022	601	115	40%	4,323	2,256	654	48%	4,371	2,307	426	46%
personal pensions	965	461	79	30%	4,092	1,522	317	27%	3,067	1,161	334	27%
electronic money	953	256	30	30%	2,699	679	100	32%	2,173	491	61	42%
mortgage endowments	948	364	55	15%	3,988	1,941	387	22%	5,353	2,573	438	24%
debt collecting	850	257	17	39%	2,790	689	124	39%	3,434	843	100	33%
term assurance	752	610	95	18%	3,521	2,499	471	24%	3,592	2,644	483	21%
inter-bank transfers	717	426	72	30%	3,509	1,886	290	32%	2,844	1,323	179	45%
catalogue shopping	716	358	37	49%	2,487	940	137	49%	2,314	882	107	55%
warranties	696	278	58	39%	2,482	928	170	34%	2,341	777	89	39%
home emergency cover	680	512	96	46%	2,880	1,776	394	47%	2,397	1,298	218	43%
deposit and savings accounts	649	417	84	32%	3,164	1,800	436	35%	3,582	1,971	400	39%
whole-of-life policies	596	379	84	26%	2,505	1,476	351	19%	2,674	1,587	331	23%
contents insurance	575	364	79	29%	2,510	1,392	344	33%	3,134	1,436	273	34%
pet and livestock insurance	549	335	66	28%	2,034	1,090	270	24%	1,645	790	153	28%
portfolio management	500	329	98	38%	1,686	1,197	598	48%	1,763	1,236	494	51%
debit and cash cards	496	277	41	26%	2,010	952	174	36%	2,432	1,043	160	43%
secured loans	432	292	47	28%	1,892	1,137	215	29%	1,931	1,070	222	36%
self-invested personal pensions (SIPPs)	427	328	113	66%	1,765	1,097	500	54%	1,467	951	497	60%
private medical and dental insurance	400	293	66	30%	1,311	876	245	34%	1,194	786	201	36%
investment ISAs	381	292	56	36%	1,683	1,283	269	37%	1,619	1,006	216	42%
hiring / leasing / renting	380	150	33	40%	1,104	492	103	42%	921	333	72	35%
mobile phone insurance	376	159	18	38%	1,506	587	79	46%	1,575	536	45	51%
income protection	364	274	67	26%	1,496	1,012	278	29%	1,676	1,146	239	35%
commercial vehicle insurance	353	157	26	33%	1,723	611	135	35%	1,653	514	122	36%
cash ISA - Individual Savings Account	329	208	24	35%	1,237	767	151	40%	1,290	746	88	45%
roadside assistance	315	173	35	39%	1,446	808	133	42%	1,389	733	107	37%
share dealings	312	152	46	40%	1,341	741	206	37%	1,366	689	172	36%
card protection insurance	306	156	12	22%	1,746	666	51	37%	2,886	1,401	33	85%
debt adjusting	298	160	38	38%	924	466	146	52%	1,441	508	112	62%
credit reference agency	297	100	21	44%	1,069	353	72	35%	792	189	38	36%
specialist insurance	292	166	16	42%	1,210	531	64	55%	1,009	350	51	53%
critical illness insurance	280	216	36	20%	1,141	752	204	21%	1,268	791	169	24%
legal expenses insurance	264	174	63	22%	1,103	704	308	29%	1,131	672	354	34%
direct debits and standing orders	244	153	19	35%	1,022	512	91	33%	1,210	541	86	41%
merchant acquiring	236	124	24	40%	980	438	74	34%	908	367	84	23%
store cards	228	112	10	37%	902	465	77	43%	1,140	450	63	37%
cheques and drafts	219	118	13	33%	892	502	99	41%	1,055	563	100	51%
personal accident insurance	184	191	43	22%	1,046	723	114	33%	681	422	96	31%
instalment loans	175	185	50	35%	437	259	51	48%	–	–	–	–
credit broking	170	42	24	33%	2,339	576	221	60%	19,266	1,213	326	64%
commercial property insurance	160	124	41	38%	868	606	200	37%	1,079	645	181	38%
business protection insurance	147	80	14	33%	530	270	70	31%	540	253	59	35%
annuities	144	128	32	13%	992	766	186	20%	1,149	776	148	20%
endowment savings plans	142	105	26	16%	589	432	97	23%	707	509	119	19%
“with-profits” bonds	140	73	18	28%	333	197	53	24%	454	260	54	32%
occupational pension transfers and opt**outs	135	116	34	28%	698	453	144	40%	661	457	186	49%
unit-linked investment bonds	127	114	33	47%	659	550	228	40%	739	560	261	47%
building warranties	116	87	23	33%	405	289	166	30%	422	299	130	58%
guaranteed asset protection (“gap” insurance)	113	58	5	31%	420	205	21	24%	423	206	35	26%
home credit	103	66	22	31%	400	238	50	38%	287	136	35	36%
interest rate hedge	84	88	42	36%	526	424	135	43%	498	287	100	65%
derivatives	79	60	35	23%	949	283	140	32%	361	197	60	31%
conditional sale	73	107	51	40%	621	554	184	43%	385	290	90	41%
spread betting	55	36	27	25%	394	210	65	18%	196	98	45	19%
OEICs (open-ended investment companies)	50	34	10	38%	196	171	41	39%	154	118	83	48%
income drawdowns	44	47	17	35%	247	161	73	41%	184	180	92	42%
children’s saving plans	–	–	–	–	66	50	11	28%	72	50	3	34%
money remittance	–	–	–	–	268	65	9	26%	262	109	9	52%
caravan insurance	–	–	–	–	234	99	36	34%	280	98	26	39%
debt counselling	–	–	–	–	421	209	41	25%	621	140	27	46%
enterprise investment schemes	–	–	–	–	47	35	23	24%	–	–	–	–
EPP - executive pension plans	–	–	–	–	54	30	15	47%	–	–	–	–
executorships/trusteeships	–	–	–	–	50	40	11	37%	–	–	–	–
film partnerships	–	–	–	–	155	98	180	10%	216	174	195	6%
foreign currency	–	–	–	–	200	90	16	29%	166	74	14	30%
FSAVC - free standing additional voluntary contributions	–	–	–	–	253	148	54	54%	191	142	59	48%
guarantor loans	–	–	–	–	137	64	8	20%	–	–	–	–
investment trusts	–	–	–	–	149	76	11	27%	154	71	22	30%
logbook loans	–	–	–	–	129	60	14	38%	–	–	–	–
non-structured periodically guaranteed fund	–	–	–	–	517	460	126	24%	–	–	–	–
pawnbroking	–	–	–	–	122	47	13	31%	–	–	–	–
pension mortgages	–	–	–	–	101	39	20	55%	125	94	35	46%
PEP - personal equity plans	–	–	–	–	106	78	13	42%	96	63	14	22%
premium bonds	–	–	–	–	166	74	9	37%	187	72	15	29%
safe custody	–	–	–	–	108	75	20	51%	119	81	28	48%
savings certificates/bonds	–	–	–	–	131	81	15	32%	157	51	11	33%
SERPS - state earnings related pensions schemes	–	–	–	–	300	218	16	5%	525	436	17	2%
SSAS - small self administered schemes	–	–	–	–	58	46	20	44%	–	–	–	–
structured deposits	–	–	–	–	120	40	18	33%	–	–	–	–
unit trusts	–	–	–	–	188	127	30	37%	174	93	30	49%
<b>sub total</b>	<b>116,757</b>	<b>81,029</b>	<b>13,508</b>	<b>48%</b>	<b>515,524</b>	<b>338901</b>	<b>40,687</b>	<b>51%</b>	<b>542,626</b>	<b>328895</b>	<b>45,230</b>	<b>55%</b>
<b>other products and services</b>	<b>20,635</b>	<b>680</b>	<b>126</b>	<b>34%</b>	<b>47,271</b>	<b>441</b>	<b>94</b>	<b>34%</b>	<b>60,769</b>	<b>614</b>	<b>151</b>	<b>38%</b>
<b>total</b>	<b>137,392</b>	<b>81,709</b>	<b>13,634</b>	<b>48%</b>	<b>562,795</b>	<b>339342</b>	<b>40,781</b>	<b>51%</b>	<b>603,395</b>	<b>329509</b>	<b>45,381</b>	<b>55%</b>