

first quarter statistics

a snapshot of complaints in the first quarter of 2018/2019

Each quarter we publish updates about the financial products and services people have contacted us about. We include the number of enquiries and new complaints we've received, the number of complaints referred for an ombudsman's final decision, and the proportion of complaints we've resolved in consumers' favour.

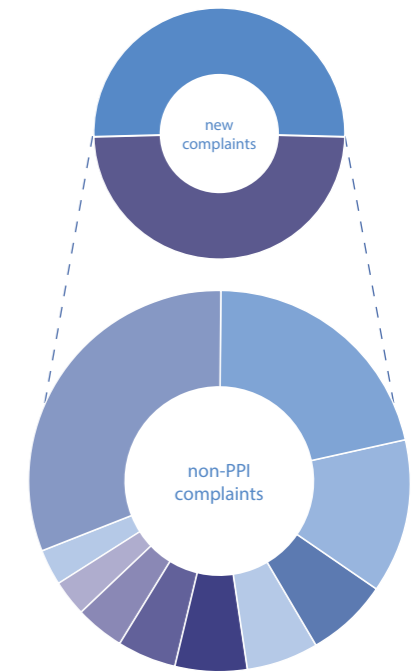
In this issue we show the new complaints we received during April, May and June 2018 – and for comparison, the complaints we received during the same period last year, and during the whole of 2017/2018.

In the first quarter of 2018/2019:

- We received 183,199 enquiries and 107, 827 new complaints – with 11, 371 complaints passed to an ombudsman for a final decision. On average, we upheld 35% of the complaints we resolved.
- PPI remained the most complained-about financial product, with 55,223 new complaints. Payday loans were the second most complained-about product, with 10,979 new complaints.

the financial products that consumers complained about most to the ombudsman in the first quarter of 2018/2019

- payment protection insurance (PPI) 54%
- complaints about other products 46%
- payday loans 21%
- current accounts 13%
- packaged bank accounts 7%
- car and motorcycle insurance 6%
- credit card accounts 6%
- house mortgages 5%
- hire purchase 4%
- overdrafts and loans 3%
- buildings insurance 3%
- other products 31%



	... in Q1 2018/2019 April 2018 – June 2018				... in Q1 2017/2018 April 2017 – June 2017				... in the whole of 2017/2018 April 2017 – March 2018			
	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	75,966	55,223	4,964	35%	57,186	42,401	1,675	40%	283,623	186,417	13,605	36%
payday loans	14,799	10,979	570	56%	4,384	3,126	564	68%	25,263	17,256	2,080	61%
current accounts	10,354	6,912	621	34%	7,772	5,229	684	27%	32,622	20,217	2,731	26%
packaged bank accounts	5,787	3,520	221	11%	5,269	3,097	219	13%	22,223	11,674	907	11%
car and motorcycle insurance	6,071	3,389	531	30%	6,435	3,137	537	29%	25,411	11,887	1,982	28%
credit card accounts	4,437	3,083	362	35%	3,712	2,640	384	30%	16,753	10,563	1,627	28%
house mortgages	3,456	2,628	401	27%	3,118	2,309	586	24%	13,438	8,888	2,103	23%
hire purchase	2,817	2,031	311	42%	1,944	1,334	255	36%	8,983	5,805	1,172	35%
overdrafts and loans	2,608	1,817	302	25%	2,385	1,589	268	31%	11,020	6,909	1,101	28%
buildings insurance	2,187	1,695	327	39%	1,832	1,261	297	32%	7,503	4,726	1,144	34%
“point of sale” loans	1,424	1,129	90	44%	1,250	1,009	96	32%	5,383	3,613	352	33%
self-invested personal pensions (SIPPs)	1,107	922	137	59%	678	521	181	50%	3,215	2,051	591	52%

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continued

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	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of cases upheld	enquiries received	new cases	ombudsman	% of cases upheld
home emergency cover	1,124	869	140	48%	722	568	113	45%	3,448	1,999	415	46%
travel insurance	1,167	798	147	37%	1,082	763	148	39%	5,120	3,165	671	36%
catalogue shopping	951	679	68	45%	882	556	62	51%	3,992	2,191	225	45%
term assurance	607	568	90	18%	591	483	101	16%	3,015	1,977	344	14%
hiring / leasing / renting	826	547	73	40%	548	328	47	30%	2,611	1,587	248	31%
debit and cash cards	705	480	50	34%	708	456	70	26%	2,979	1,844	332	26%
deposit and savings accounts	639	464	74	28%	667	460	67	30%	2,713	1,706	310	29%
contents insurance	655	448	122	25%	650	439	89	27%	2,757	1,743	414	27%
personal pensions	868	436	80	31%	839	438	127	26%	3,118	1,468	397	28%
pet and livestock insurance	566	422	46	29%	616	408	82	25%	2,507	1,544	310	27%
investment ISAs	473	418	77	45%	316	266	66	33%	1,540	1,059	262	35%
whole-of-life policies	566	414	71	19%	457	349	81	20%	2,130	1,304	280	16%
electronic money	896	368	40	26%	861	290	41	32%	3,742	1,155	163	32%
private medical and dental insurance	406	364	69	20%	341	282	63	24%	1,620	1,115	269	24%
inter-bank transfers	593	363	33	28%	473	322	47	27%	2,150	1,222	183	27%
credit reference agency	534	347	22	36%	449	217	15	33%	2,242	1,060	96	32%
debt collecting	779	314	30	34%	752	263	39	28%	3,213	998	177	29%
home credit	337	308	22	40%	82	68	15	20%	1,223	808	102	34%
mortgage endowments	489	283	48	24%	476	258	49	15%	2,213	1,078	218	14%
income protection	338	276	52	23%	268	205	48	18%	1,300	865	195	20%
share dealings	322	273	55	45%	267	148	64	30%	1,449	763	209	32%
critical illness insurance	312	255	67	15%	266	204	49	20%	1,278	861	197	19%
specialist insurance	365	248	42	51%	460	419	45	31%	1,581	1,076	158	33%
warranties	420	237	44	52%	431	260	56	44%	1,884	919	178	44%
instalment loans	289	224	69	60%	221	172	68	50%	1,554	1,122	393	58%
roadside assistance	368	219	44	34%	235	162	28	34%	1,220	712	120	36%
mobile phone insurance	403	217	37	32%	454	279	32	37%	1,829	977	110	39%
portfolio management	230	198	76	41%	265	227	87	40%	1,112	815	364	37%
occupational pension transfers and opt outs	180	184	52	32%	160	124	63	29%	817	553	240	30%
legal expenses insurance	203	173	59	28%	215	172	65	31%	952	660	239	30%
cash ISA - Individual Savings Account	228	172	19	25%	203	133	21	24%	718	484	89	29%
secured loans	224	165	36	24%	317	236	56	21%	1,174	781	187	25%
direct debits and standing orders	291	162	18	35%	268	135	29	33%	1,079	501	79	31%
commercial vehicle insurance	230	158	33	46%	212	109	27	27%	1,002	523	113	32%
annuities	146	148	29	19%	264	227	46	14%	940	744	188	16%
merchant acquiring	225	141	13	35%	189	115	16	23%	889	510	67	31%
store cards	204	137	17	37%	184	114	21	35%	889	508	67	37%
cheques and drafts	191	135	17	44%	189	122	14	36%	740	447	85	35%
conditional sale	130	118	31	46%	144	111	31	34%	731	533	151	38%
personal accident insurance	145	95	18	15%	173	105	13	17%	630	410	76	23%

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commercial property insurance	94	88	20	38%	86	71	33	35%	422	269	113	30%
building warranties	97	87	24	33%	119	89	28	29%	472	290	106	32%
unit-linked investment bonds	56	82	33	41%	86	73	32	39%	388	306	117	31%
card protection insurance	132	81	4	25%	178	94	7	34%	751	347	24	26%
guarantor loans	107	70	12	34%	63	34	11	20%	368	210	48	22%
guaranteed asset protection (“gap” insurance)	103	68	9	20%	92	61	7	22%	421	209	36	24%
derivatives	49	67	19	11%	50	49	39	28%	290	183	94	19%
“with-profits” bonds	57	55	20	25%	73	52	19	19%	266	188	75	23%
income drawdowns	48	55	8	47%	46	45	15	35%	202	169	54	36%
business protection insurance	58	53	10	25%	71	54	12	23%	314	189	53	25%
money remittance	107	49	9	31%	170	101	8	27%	610	305	50	29%
spread betting	51	44	27	13%	66	50	37	15%	289	179	89	22%
endowment savings plans	59	43	18	38%	86	62	21	30%	380	263	80	25%
investment trusts	-	-	-	-	113	61	8	44%	364	199	48	38%
credit broking	-	-	-	-	86	50	14	33%	403	202	49	25%
debt adjusting	-	-	-	-	89	44	9	26%	315	135	26	28%
capital protected structured products	-	-	-	-	22	30	14	19%	169	137	59	29%
foreign currency	-	-	-	-	-	-	-	-	308	132	20	19%
unit trusts	-	-	-	-	-	-	-	-	175	121	38	34%
caravan insurance	-	-	-	-	-	-	-	-	213	119	32	28%
free standing additional voluntary contributions (FSAVC)	-	-	-	-	-	-	-	-	170	116	33	27%
logbook loans	-	-	-	-	-	-	-	-	178	113	32	37%
open-ended investment companies (OEICs)	-	-	-	-	-	-	-	-	153	110	45	18%
premium bonds	-	-	-	-	-	-	-	-	206	98	15	21%
safe custody	-	-	-	-	-	-	-	-	132	98	21	45%
savings certificates/bonds	-	-	-	-	-	-	-	-	180	99	17	23%
state earnings-related pension (SERPs)	-	-	-	-	-	-	-	-	148	92	16	8%
personal equity plans (PEP)	-	-	-	-	-	-	-	-	112	92	33	23%
debt counselling	-	-	-	-	-	-	-	-	205	88	15	21%
executorships/trusteeships	-	-	-	-	-	-	-	-	97	56	14	40%
pawnbroking	-	-	-	-	-	-	-	-	93	55	12	49%
banker’s reference	-	-	-	-	-	-	-	-	109	47	5	37%
interest rate hedge	-	-	-	-	-	-	-	-	53	40	41	21%
children’s savings plans	-	-	-	-	-	-	-	-	66	33	10	20%
non-structured periodically guaranteed fund	-	-	-	-	-	-	-	-	31	30	11	24%
sub total	150,656	106,995	11,180	35%	114,358	79,666	8,261	35%	540,591	339,112	39,847	35%
other products and services	32,543	832	191	34%	21,421	568	153	30%	72,276	855	173	30%
total	183,199	107,827	11,371	35%	135,779	80,234	8,414	35%	612,867	339,967	40,020	34%