

# how the ombudsman's complaint product-codes map to the five FCA product groups

## the 6 FCA product groups

	1. banking & credit	2. mortgages & home finance	3. general insurance / pure protection	4. payment protection insurance PPI	5. decumulation life & pensions	6. Investments
ombudsman's complaint product-codes	<ul style="list-style-type: none"> <li>▪ Administering credit for a lender</li> <li>▪ Banker's Reference</li> <li>▪ Cash ISA - Individual Savings Account</li> <li>▪ Catalogue Shopping</li> <li>▪ Cheques/Drafts</li> <li>▪ Conditional Sale</li> <li>▪ Credit Broking</li> <li>▪ Credit Card Accounts</li> <li>▪ Credit Reference Agency</li> <li>▪ Crowdfunding (investment-based)</li> <li>▪ Crowdfunding (loan-based)</li> <li>▪ Current Accounts</li> <li>▪ Debit/Cash Cards</li> <li>▪ Debt Adjusting</li> <li>▪ Debt Collecting</li> <li>▪ Debt Counselling</li> <li>▪ Demutualisation</li> <li>▪ Deposit/Savings Accounts</li> <li>▪ Direct Debits/Standing Orders</li> <li>▪ Electronic Money</li> <li>▪ Executorships/Trusteeships</li> <li>▪ Foreign Currency</li> <li>▪ Guarantor Loans</li> <li>▪ Hire Purchase</li> <li>▪ Hiring/Leasing/Renting</li> <li>▪ Home Credit</li> <li>▪ Instalment Loans</li> <li>▪ Interbank Transfers</li> <li>▪ Logbook Loans</li> <li>▪ Merchant Acquiring</li> <li>▪ Money Remittance</li> <li>▪ Overdrafts and Loans</li> <li>▪ Packaged Bank Accounts</li> <li>▪ Pawnbroking</li> <li>▪ Payday Loans</li> <li>▪ Point of Sale Loans</li> <li>▪ Premium Bonds</li> <li>▪ Provision of Credit Information Services (Credit Repair)</li> <li>▪ Safe Custody</li> </ul>	<ul style="list-style-type: none"> <li>▪ Home Income Plans</li> <li>▪ Home Purchase Plans</li> <li>▪ House Mortgages</li> <li>▪ Sale and Rent back</li> </ul>	<ul style="list-style-type: none"> <li>▪ Buildings Insurance</li> <li>▪ Building Warranties</li> <li>▪ Business Protection Insurance</li> <li>▪ Caravan Insurance</li> <li>▪ Card Protection Insurance</li> <li>▪ Car/Motorcycle Insurance</li> <li>▪ Commercial Legal Expenses Insurance</li> <li>▪ Commercial Property Insurance</li> <li>▪ Commercial Vehicle Insurance</li> <li>▪ Connected Travel Insurance</li> <li>▪ Contents Insurance</li> <li>▪ Critical Illness Insurance</li> <li>▪ GAP Insurance - Guaranteed Asset Protection</li> <li>▪ Home Emergency Cover</li> <li>▪ Income Protection/Permanent Health Insurance</li> <li>▪ Legal Expenses Insurance</li> <li>▪ Long Term Care Insurance</li> <li>▪ Marine/Small Craft Insurance</li> <li>▪ Mobile Phone Insurance</li> <li>▪ Motor Warranties</li> <li>▪ Personal Accident Insurance</li> <li>▪ Pets and Livestock Insurance</li> <li>▪ Private Medical/Dental Insurance</li> <li>▪ Roadside Assistance Insurance</li> <li>▪ Special Event Insurance</li> <li>▪ Specialist Insurance</li> <li>▪ Term Assurance</li> <li>▪ Travel Insurance</li> <li>▪ Warranties</li> </ul>	<ul style="list-style-type: none"> <li>▪ Payment Protection Insurance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Annuities</li> <li>▪ Back to Back Annuities</li> <li>▪ EPP - Executive Pension Plans</li> <li>▪ FSAVC - Free Standing Additional Voluntary Contributions</li> <li>▪ Income Drawdowns</li> <li>▪ Occupational Pension Transfers/Opt Out</li> <li>▪ Pension Mortgages</li> <li>▪ Personal Pensions</li> <li>▪ SERPS - State Earnings Related Pensions Schemes</li> <li>▪ SIPP - Self Invested Personal Pensions</li> <li>▪ SSAS - Small Self Administered Schemes</li> <li>▪ Whole-of-Life</li> </ul>	<ul style="list-style-type: none"> <li>▪ Back to Back Bonds/Endowments</li> <li>▪ Capital Protected Structured Products</li> <li>▪ Children's Savings Plans</li> <li>▪ Corporate Bonds</li> <li>▪ Demutualisation</li> <li>▪ Derivatives</li> <li>▪ Endowment Savings Plans (Not Child)</li> <li>▪ Enterprise Investment Schemes</li> <li>▪ Film Partnerships</li> <li>▪ Interest Rate Hedge</li> <li>▪ Investment Trusts</li> <li>▪ ISA - Individual Savings Accounts (Not Cash)</li> <li>▪ Mortgage Endowments</li> <li>▪ Long Term Care Bonds</li> <li>▪ Non-Structured Periodically Guaranteed Fund</li> <li>▪ OEIC - Open Ended Investment Companies</li> <li>▪ PEP - Personal Equity Plans</li> <li>▪ Portfolio Management</li> <li>▪ SCARPs - Structured Capital at Risk Products</li> <li>▪ Share Dealings</li> <li>▪ Split Capital</li> <li>▪ Spread Betting</li> <li>▪ Traded Endowments</li> <li>▪ Unit-Linked Investment Bonds</li> <li>▪ Unit Trusts</li> <li>▪ With-Profits Bonds</li> <li>▪ Zero Dividend Preference Shares</li> </ul>

<ul style="list-style-type: none"><li>▪ Savings Certificates/Bonds</li><li>▪ Secured Loans</li><li>▪ Store Card Accounts</li><li>▪ Structured Deposits</li><li>▪ TV Repayment Meter</li></ul>					
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