

COMPLAINTS REPORTING INSTRUMENT 2026

Powers exercised

- A. The Financial Conduct Authority (“the FCA”) makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 (“the Act”):
- (1) section 137A (The FCA’s general rules);
 - (2) section 137T (General supplementary powers); and
 - (3) section 139A (Power of the FCA to give guidance).
- B. The rule-making provisions listed above are specified for the purposes of section 138G(2) (Rule-making instruments) of the Act.

Commencement

- C. This instrument comes into force on 31 December 2026.

Amendments to the Handbook

- D. The Dispute Resolution: Complaints sourcebook (DISP) is amended in accordance with the Annex to this instrument.

Notes

- E. In the Annex to this instrument, the notes (indicated by “*Editor’s note:*”) are included for the convenience of readers but do not form part of the legislative text.

Citation

- F. This instrument may be cited as the Complaints Reporting Instrument 2026.

By order of the Board
26 March 2026

Annex

Amendments to the Dispute Resolution: Complaints sourcebook (DISP)

In this Annex, underlining indicates new text and striking through indicates deleted text.

[*Editor's note:* the amendments set out below take into account the changes introduced by the Complaints Reporting Instrument 2025 (FCA 2025/53), which also come into force on 31 December 2026.]

1.10 Complaints reporting rules

...

Information requirements – all returns

1.10.1E R The report required in *DISP* 1.10.1R(1) must include (for the relevant reporting period set out in *DISP* 1.10.4R):

...

(3) the numbers of *complaints* opened and closed, together with details of redress paid. A *firm* should provide the information set out in the following categories, and return specific categories set out in *DISP* 1.10.1FR to *DISP* 1.10.1JR as relevant:

...

(i) highest redress paid; ~~and~~

(j) total redress paid; ~~and~~

(k) *complaints* closed by *consumers* who are identified as vulnerable;

(l) *complaints* opened by *consumers* who are identified as vulnerable;

(m) *complaints* closed that relate to the *firm's* failure to consider or respond appropriately to a *consumer's* vulnerability; and

(n) *complaints* opened that relate to the *firm's* failure to consider or respond appropriately to a *consumer's* vulnerability; and

(4) further information, as set out at *DISP* 1.10.1FR to *DISP* 1.10.1JR where the *firm* holds the relevant *permissions* set out therein and provides information relating to the services provided.

Information requirements – general return

1.10.1F R Where a *firm* ~~does~~ holds permissions that do not fall into any of the categories set out in *DISP* 1.10.1GR to *DISP* 1.10.1JR, the report required in *DISP* 1.10.1R(1) must include:

...

(2) *complaint* outcomes during the reporting period, broken down by the service provided, as detailed in *DISP* 1 Annex 1.3R, in the categories set out at *DISP* 1.10.1ER(3), together with the ~~following further categories:~~ total *complaints* outstanding at the reporting period start date; and

- (a) ~~*complaints* closed by *consumers* who are identified as vulnerable;~~
- (b) ~~*complaints* opened by *consumers* who are identified as vulnerable;~~
- (c) ~~*complaints* closed that relate to the *firm's* failure to consider or respond appropriately to a *consumer's* vulnerability;~~
- (d) ~~*complaints* opened that relate to the *firm's* failure to consider or respond appropriately to a *consumer's* vulnerability; and~~
- (e) ~~total *complaints* outstanding at the reporting period start date; and~~

...

Information requirements – payment services return

1.10.1G R Where an *electronic money institution*, a *payment institution*, a *registered account information service provider* or a *credit institution* that provides a *payment service* or issues *electronic money* completes the report referred to in *DISP* 1.10.1R(1), this must include:

...

(3) *complaint* outcomes during the reporting period, broken down by whether the *payment service* or *electronic money* was provided by the *firm* or its *agents* and *distributors*, in the categories set out at *DISP* 1.10.1ER(3)(c) to ~~(j)~~ (n), together with the following further categories:

...

...

...

Information requirements – CCR return

- 1.10.1I R Where a *firm* has ~~*consumer credit lending permissions of a credit firm*~~, the report referred to in *DISP* 1.10.1R(1) must include:
- ...
- (2) *complaint* outcomes during the reporting period, broken down by the service provided, as detailed in *DISP* 1 Annex 1.9R, in the categories set out at *DISP* 1.10.1ER(3), together with the following further categories:
- (a) redress paid in relation to the *claims management fee cap*, where this was done at the *firm's* instigation rather than as the result of a *complaint* about the fee; and
 - (b) total number of *complaints* outstanding at the reporting period start date;
 - (c) ~~*complaints* closed by *consumers* who are identified as vulnerable;~~
 - (d) ~~*complaints* closed that relate to the *firm's* failure to consider or respond appropriately to a *consumer's* vulnerability;~~
 - (e) ~~*complaints* opened by *consumers* who are identified as vulnerable; and~~
 - (f) ~~*complaints* opened that relate to the *firm's* failure to consider or respond appropriately to a *consumer's* vulnerability.~~
- ...

1 Annex 1 Complaints return form

- 1 Annex 1.1 R This annex lists the relevant sector units, services provided and the focus of complaints broken down by the relevant return, as set out in *DISP* 1.10.

...

CCR return information as referred to at *DISP* 1.10.1IR

...

- 1 Annex 1.9 R 'Service provided' includes any of the following:

...

- (4) ~~*rent-to-own agreements*~~ RTO agreements;

(4A) ~~regulated deferred payment credit agreements~~ regulated deferred payment credit agreements;

...

...