

COMPLAINTS REPORTING INSTRUMENT 2025

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. Annex A and Part 1 and 3 of Annex B of this instrument comes into force on 31 December 2026.
- D. Part 2 of Annex B of this instrument comes into force on 7 April 2026.

Amendments to the Handbook

- D. The Supervision manual (SUP) is amended in accordance with Annex A to this instrument.
- E. The Dispute Resolution: Complaints sourcebook (DISP) is amended in accordance with Annex B to this instrument.

Notes

- F. In the Annexes 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

- G. This instrument may be cited as the Complaints Reporting Instrument 2025.

By order of the Board
27 November 2025

Annex A

Amendments to the Supervision manual (SUP)

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

16 **Reporting requirements**

...

16.27 **General insurance value measures reporting**

...

Definitions

- 16.27.6 R In this section and *SUP* 16 Annex 48R, *SUP* 16 Annex 48AR and *SUP* 16 Annex 48BG:

...	
“claims complaints” means	complaints of a type that are reported ~~in column O of the <i>DISP</i> 1 Annex 1R Table 4 or would have been reported if the threshold of 500 opened complaints was disregarded~~ as <u>“claims handling and delays” or “claim outcome” under <i>DISP</i> 1 Annex 1.2R.</u>
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Annex B

Amendments to the Dispute Resolution: Complaints sourcebook (DISP)

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

Part 1: Comes into force on 31 December 2026.

1 Treating complainants fairly

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1.10 Complaints reporting rules

- 1.10.1 R (1) ~~Unless (2) applies, twice~~ Twice a year a *firm* must provide the *FCA* with a complete report concerning *complaints* received from *eligible complainants*.
- (1A) Reports are to be submitted to the *FCA* within 30 business days of the end of the relevant reporting periods through, and in the electronic format specified in, the *FCA* Complaints Reporting System or the appropriate section of the *FCA* website.
- (2) ~~If a *firm*:~~ [deleted]
- (a) ~~has permission to carry on only credit related regulated activities or operating an electronic system in relation to lending and has revenue arising from those activities that is less than or equal to £5,000,000 a year; or~~
- (b) ~~has permission to carry on only:~~
- (i) ~~regulated claims management activities; or~~
- (ii) ~~regulated funeral plan activities;~~
- ~~the *firm* must provide the *FCA* with a complete report concerning complaints received from eligible complainants once a year.~~
- (3) ~~The report required by (1) and (2) must be set out in the format in:~~ [deleted]
- (a) ~~*DISP* 1 Annex 1R, in respect of complaints which do not relate to regulated claims management activity or any activity ancillary to regulated claims management activity;~~
- (b) ~~*DISP* 1 Annex 1ABR, in respect of complaints relating to regulated claims management activity or any activity ancillary to regulated claims management activity; and~~

(e) ~~DISP 1 Annex 1ACR, in respect of complaints relating to regulated funeral plan activities.~~

(4) Paragraphs (1) and (2) (1A) do not apply to a *firm* with only a *limited permission* unless that *firm* is a *not-for-profit debt advice body* that at any point in the last 12 *months* has held £1 million or more in *client money* or as the case may be, projects that it will hold £1 million or more in *client money* in the next 12 *months*.

1.10.1-A G A *firm* with only a *limited permission* to whom DISP 1.10.1R(1) and (2) (1A) do not apply is required to submit information to the *FCA* about the number of complaints it has received in relation to credit-related activities under the reporting requirements in SUP 16.12 (see, in particular, data item CCR007 in SUP 16.12.29CR). A *firm* with *limited permission* to whom DISP 1.10.1R(1) and (2) (1A) do not apply is also subject to the complaints data publication rules in DISP 1.10A.

...

Joint reports

1.10.1C R ~~*Firms* that are part of a *group* may submit a joint report to the *FCA*. The joint report must contain the information required from all *firms* concerned and clearly indicate the *firms* on whose behalf the report is submitted. The requirement to provide a report, and the responsibility for the report, remains with each *firm* in the *group*. [deleted]~~

1.10.1D G ~~Not all the *firms* in the *group* need to submit the report jointly. *Firms* should only consider submitting a joint report if it is logical to do so, for example, where the *firms* have a common central *complaints* handling team, the same *accounting reference date* and are all subject to the same reporting frequencies and submission deadlines. [deleted]~~

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):

- (1) information about whether a *firm* intends to file a nil return where there have been no *complaints* received during the reporting period and no *complaints* were outstanding;
- (2) information about whether a *firm* consents to the *FCA* publishing the complaints data and contextual information contained in the *firm's* report, as required under DISP 1.10A, prior to the *firm's* own publication, and whether this data and information accurately reflects what will be published by the *firm* under DISP 1.10A;
- (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 1.10.1JR as relevant:

- (a) complaints closed within 3 days;
 - (b) complaints closed within 8 weeks but after 3 days;
 - (c) complaints closed after 8 weeks;
 - (d) complaints open after more than 8 weeks;
 - (e) total complaints closed;
 - (f) total complaints upheld;
 - (g) total redress paid for upheld complaints;
 - (h) total redress paid for complaints not upheld;
 - (i) highest redress paid; and
 - (j) total redress paid; 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.

Information requirements – general return

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

- (1) the number of complaints received, broken down by the focus of the complaint, as set out in DISP 1 Annex 1.2R, and the service provided, as detailed in DISP 1 Annex 1.3R;
- (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:
 - (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
- (3) if applicable, contextualisation data, broken down by the sector and service provided, as detailed in *DISP* 1 Annex 1.3R, and the contextualisation metrics set out at *DISP* 1 Annex 1.4R.

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:

- (1) the total number of *complaints* relating to *payment services* and *electronic money issuance* outstanding at the reporting period start date;
- (2) the number of *complaints* received, broken down by the service provided, as detailed in *DISP* 1 Annex 1.5R, and whether the *complaint* has been closed, upheld or escalated to the *Financial Ombudsman Service*;
- (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), together with the following further categories:
 - (a) *complaints* closed within 3 *business days*;
 - (b) *complaints* closed after 3 *business days* but within 15 *business days*;
 - (c) *complaints* closed after 15 *business days* but within 35 *business days*;
 - (d) *complaints* closed after 35 *business days* but within 8 weeks; and
 - (e) total *complaints* outstanding at the reporting period start date;
- (4) the following contextualisation metrics, broken down by the service provided, as detailed in *DISP* 1 Annex 1.5R:
 - (a) payment volume in the reporting period; and
 - (b) how many *customers* have used the *firm's* service in the reporting period; and

(5) the number of *complaints* received, broken down by the focus of the *complaint*, as detailed in *DISP* 1 Annex 1.6R, and the outcome of the *complaint*, using the following outcomes:

- (a) total opened;
- (b) total closed;
- (c) total upheld;
- (d) total escalated to *Financial Ombudsman Service*; and
- (e) total redress paid.

Information requirements – funeral plans return

1.10.1H R Where a *firm* has *funeral plan permissions*, the report referred to in *DISP* 1.10.1R(1) must include:

- (1) the total number of *complaints* outstanding at the reporting period start date;
- (2) the total number of *complaints* opened during the reporting period;
- (3) the number of *complaints* received, broken down by the focus of the *complaint*, as detailed in *DISP* 1 Annex 1.7R, and by whether the *complaint* was made pre-redemption or post-redemption; and
- (4) *complaint* outcomes during the reporting period, in the categories set out at *DISP* 1.10.1ER(3).

Information requirements – CCR return

1.10.1I R Where a *firm* has *consumer credit lending permissions*, the report referred to in *DISP* 1.10.1R(1) must include:

- (1) the number of *complaints* received, broken down by the focus of the *complaint*, as set out in *DISP* 1 Annex 1.8R, and the service provided, as detailed in *DISP* 1 Annex 1.9R; and
- (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;
 - (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.

Information requirements – CMC return

- 1.10.1J R Where a firm has permission to carry out regulated claims management activity, the report referred to in DISP 1.10.1R(1) must include:
- (1) the total number of complaints outstanding at the reporting period start date;
 - (2) the total number of complaints opened during the reporting period;
 - (3) the total number of leads generated or obtained during the reporting period;
 - (4) the total number of claims opened during the reporting period;
 - (5) the number of complaints received, broken down by the focus of the complaint, as set out in DISP 1 Annex 1.10R, and the area of law concerned, as detailed in DISP 1 Annex 1.11R; and
 - (6) information about 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.

Information requirements

- 1.10.2 R ~~(1) Where a firm receives less than 500 complaints in a reporting period, Part A 1 of DISP 1 Annex 1 requires, for the relevant reporting period and in respect of particular categories of products: [deleted]~~
- ~~(a) in Table 1, information about the total number of complaints received by the firm and the cause of the complaint;~~
 - ~~(b) in Table 2, information about the number of complaints that were:~~
 - ~~(i) closed or upheld within different periods of time; and~~

- (ii) ~~the total amount of redress paid by the *firm* in relation to *complaints* upheld and not upheld in the relevant reporting period; and~~
 - (e) ~~in Table 3, information providing context about the *complaints* received.~~
 - (2) ~~Where a *firm* receives 500 or more *complaints* in a reporting period, Part A 2 of *DISP* 1 Annex 1 requires, for the relevant reporting period and in respect of particular categories of products:~~
 - (a) ~~in Table 4, information about the total number of *complaints* received by the *firm* and the cause of the *complaint*;~~
 - (b) ~~in Table 5, information about the number of *complaints* that were:~~
 - (i) ~~closed or upheld within different periods of time; and~~
 - (ii) ~~the amount of redress paid by the *firm* in relation to *complaints* upheld and not upheld in the relevant reporting period; and~~
 - (e) ~~in Table 6, information providing context about the *complaints* received.~~
- 1.10.2-A R ~~Part B of *DISP* 1 Annex 1R requires (for the relevant reporting period) information about: [deleted]~~
- (1) ~~the total number of *complaints* received by the *firm*;~~
 - (2) ~~the total number of *complaints* closed by the *firm*;~~
 - (3) ~~the total number of *complaints*:~~
 - (a) ~~upheld by the *firm* in the reporting period; and~~
 - (b) ~~outstanding at the beginning of the reporting period; and~~
 - (4) ~~the total amount of redress paid in respect of *complaints* during the reporting period.~~
- ...
- 1.10.2B R ~~*DISP* 1 Annex 1ABR requires (for the relevant reporting period) information about: [deleted]~~
- (1) ~~in Table 1, the total number of *complaints* received by the *firm* and the main focus of the *complaint*;~~
 - (2) ~~in Table 2:~~

- (a) ~~the number of *complaints* that were closed or upheld within different time periods;~~
- (b) ~~the total amount of redress paid by the *firm* in relation to *complaints* upheld and not upheld in the relevant reporting period; and~~
- (c) ~~redress 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.~~

1.10.2C R ~~*DISP* 1 Annex 1 ACR requires (for the relevant reporting period) information about: [deleted]~~

- (1) ~~in Table 1, the total number of *complaints* received by the *firm* and the main focus of the *complaints*;~~
- (2) ~~in Table 2:~~
 - (a) ~~the number of *complaints* that were closed or upheld within different time periods; and~~
 - (b) ~~the total amount of redress paid by the *firm* in relation to *complaints* upheld and not upheld in the relevant reporting period.~~

Information requirements – guidance

1.10.3 G ~~For the purposes of *DISP* 1.10.2R, *DISP* 1.10.2 AR, *DISP* 1.10.2AR, *DISP* 1.10.2BR and *DISP* 1.10.2CR, when completing the return, the *firm* *Firms* should take into account the following matters: when providing a report under *DISP* 1.10.1R(1):~~

- (1) If a *complaint* could fall into more than one category, the *complaint* should be recorded in the category which the *firm* considers to form the main part of the *complaint*.
- (2) ~~Under *DISP* 1.10.2R(1)(b), *DISP* 1.10.2R(2)(b), *DISP* 1.10.2 AR, *DISP* 1.10.2BR(2) or *DISP* 1.10.2CR(2), a *firm* *Firms* should report information relating to all *complaints* which are closed and upheld within the relevant reporting period, including those resolved under *DISP* 1.5 (Complaints resolved by close of the third business day). Where a *complaint* is upheld in part, or where the *firm* does not have enough information to make a decision yet chooses to make a goodwill payment to the complainant, a *firm* should treat the *complaint* as upheld for reporting purposes. However, where a *firm* rejects a *complaint*, yet chooses to make a goodwill payment to the complainant, the *complaint* should be recorded as 'rejected'.~~
- (3) If a *firm* reports on the amount of redress paid ~~under *DISP* 1.10.2R(1)(b)(ii), *DISP* 1.10.2R(2)(b)(ii), *DISP* 1.10.2 AR(4), *DISP*~~

~~1.10.2AR, DISP 1.10.2BR(2)(b) or DISP 1.10.2CR(2)(b)~~, redress should be interpreted to include an amount paid, or cost borne, by the *firm*, where a cash value can be readily identified, and should include:

- (a) amounts paid for distress and inconvenience;
 - (b) a free transfer out to another provider, if the complainant would normally have had to pay for the ~~which transfer would normally be paid for~~;
 - (c) goodwill payments and goodwill gestures;
 - (d) interest on delayed settlements;
 - (e) waiver of an excess on an insurance policy;
 - (f) payments to put the consumer back into the position the consumer ~~should~~ would have been in had the act or omission not occurred; and
 - (g) the refund of fees paid in excess of the *claims management fee cap*, and any amount which the *firm* had attempted to charge but which was written off or waived (before the *customer* paid it) on the basis that it would have exceeded the *claims management fee cap*.
- (4) If a *firm* reports on the amount of redress paid ~~under DISP 1.10.2R(1)(b)(ii), DISP 1.10.2R(2)(b)(ii), DISP 1.10.2 AR(4), DISP 1.10.2AR or DISP 1.10.2CR(2)(b)~~, the redress should not, ~~however~~, include repayments or refunds of premiums which had been taken in error (for example where a *firm* had been taking, by direct debit, twice the actual premium amount due under a policy). The refund of the overcharge would not count as redress.
- (5) If a *firm* intends to file a nil return in line with DISP 1.10.1ER(1), no further answers are required on any return.
- (6) Respondents should report the actual data requested in this complaints return, using single unit integers.
- (7) Under DISP 1.10.1GR, in contrast to the other provisions in DISP 1 which generally apply only to *complaints* from *eligible complainants*, *complaints* also include complaints from *payment service users* that are not *eligible complainants*.

Reporting requirements

1.10.4 R ~~Unless DISP 1.10.4AR applies, the~~ The relevant reporting periods are:

- (1) ~~the six months immediately following a *firm's* accounting reference date~~ 1 January to 30 June; and

- (2) ~~the six months immediately preceding a firm's accounting reference date~~ 1 July to 31 December.

1.10.4A R ~~If a firm is one to which DISP 1.10.1R(2) applies, the relevant reporting period is the year immediately following the firm's accounting reference date.~~ [deleted]

Part 2: Comes into force on 7 April 2026.

1.10.4B R All firms' reporting period end on 31 December 2026 and the report provided in accordance with DISP 1.10.1R should only be a partial return covering the period since its previous report.

Part 3: Comes into force on 31 December 2026.

[Editor's note: the new subheading 'Reporting requirements' also applies to DISP 1.10.5R – DISP 1.10.7R. As of 31 December 2026, it should also apply to DISP 1.10.4BR.]

1.10.5 R Reports are to be submitted to the FCA within 30 *business days* of the end of the relevant reporting periods ~~through, and in the electronic format specified in, the FCA Complaints Reporting System or the appropriate section of the FCA website.~~

...

1.10A Complaints data publication rules

Obligation to publish summary of complaints data or total number of complaints

1.10A.1 R (1) ~~Unless (1A) applies to the firm, where,~~ Where, in accordance with DISP 1.10.1R, a firm ~~submits a report~~ reports to the FCA ~~reporting~~ 500 or more *complaints*, it must publish a summary of the *complaints* data contained in that report (the *complaints* data summary).

(1A) (a) ~~This paragraph applies to a firm which:~~ [deleted]

(i) ~~has permission to carry on only credit related regulated activities or to operate an electronic system in relation to lending; and~~

(ii) ~~has revenue arising from those activities that is less than or equal to £5,000,000 a year.~~

(aa) ~~This paragraph also applies to a firm which has permission to carry on only:~~

(i) ~~regulated claims management activities; or~~

(ii) ~~regulated funeral plan activities.~~

(b) ~~Where a firm to which this paragraph applies submits a report to the FCA in accordance with DISP 1.10.1R reporting 1000 or more complaints, it must publish a summary of the complaints data contained in that report (the complaints data summary).~~

- (2) ~~Where, in accordance with DISP 1.10.1CR, a firm submits a joint report on behalf of itself and other firms within a group and that report reports 500 or more complaints, it must publish a summary of the complaints data contained in the joint report (the complaints data summary), unless it is a firm to which (1A) applies. [deleted]~~
- (3) ~~Where, in accordance with DISP 1.10.1CR, a firm to which (1A) applies submits a joint report on behalf of itself and other firms within a group and that report reports 1000 or more complaints, it must publish a summary of the complaints data contained in the joint report (the complaints data summary). [deleted]~~
- (4) Where, in accordance with SUP 16.12.4R and SUP 16.12.29CR, a firm with a limited permission submits data item CCR007 to the FCA reporting 1000 or more complaints, it must publish the total number of complaints received.

...

Time limits for publication

- 1.10A.3 R (1) ~~Where the firm's relevant reporting period (as defined in DISP 1.10.4R or DISP 1.10.4AR as the case may be) ends between 1 January and 30 June, the firm must publish the complaints data summary no later than 31 August of the same year. Firms must publish the complaints data summary no later than 2 months after the end of the relevant reporting period set out in DISP 1.10.4R.~~
- (2) ~~Where the firm's relevant reporting period (as defined in DISP 1.10.4R or DISP 1.10.4AR as the case may be) ends between 1 July and 31 December, the firm must publish the complaints data summary no later than 28 February of the following year. [deleted]~~

...

...

Publication on behalf of the firm

- 1.10A.5 E A firm will be taken to have complied with DISP 1.10A.1R(1), ~~DISP 1.10A.1R (1A)(2), DISP 1.10A.1R (3) or DISP 1.10A.1R (4)~~ if within the relevant time limit set out in DISP 1.10A.3R the firm:

- (1) ensures that another *person* publishes the *complaints* data summary or total number of *complaints* (as appropriate) on its behalf; and
- (2) publishes details of where this summary or total number of *complaints* (as appropriate) is published.

Joint reports: provision of information to third party on request

- 1.10A.6 R ~~Any *firm* covered by a joint report, other than the *firm* that submitted the joint report, must provide details of where the *complaints* data summary or total number of *complaints* (as appropriate) is published to any *person* who requests them. [deleted]~~

...

Publication of complaints data by the FCA

...

- 1.10A.1 G For *firms* reporting 500 or more complaints under *DISP* 1.10.1R(1) ~~or 1000 or more complaints under *DISP* 1.10.1R(2) in the relevant reporting period,~~ the *FCA* will publish the *firm*-level *complaints* data and information providing context to the *complaints* data reported to it either:

- (1) after the *firm* provides the appropriate consent in the *complaints* data report and confirms that the reported data accurately reflects the data which it will publish under *DISP* 1.10A.1R; or
- (2) after the *FCA* receives an email from the *firm* under *DISP* 1.10A.4R confirming that the *complaints* data summary accurately reflects the report submitted to the *FCA*, that the summary has been published and where it has been published.

...

DISP 1.10B is deleted in its entirety. The deleted text is not shown but the section is marked 'deleted' as indicated below.

1.10B ~~Payment services and electronic money complaints reporting [deleted]~~

DISP 1 Annex 1 is deleted in its entirety and replaced with the following. The text is not underlined.

[*Editor's note*: the form that currently forms part of *DISP* 1 Annex 1 is to be marked as 'superseded'.]

1 Complaints return form

Annex

1

- 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.

General return information as referred to at *DISP* 1.10.1FR

- 1
Annex
1.2
- R 'Focus of the complaint' means any of the following, broken down by sectoral unit:
- (1) banking and savings:
 - (a) access to product (including temporary restrictions);
 - (b) irresponsibility of lending and/or unaffordability of product;
 - (c) mis-sale;
 - (d) product features or performance;
 - (e) price, sums, fees and charges;
 - (f) errors/not following instructions;
 - (g) delays/timescales;
 - (h) financial difficulties;
 - (i) general administration and customer support during product life;
 - (j) information provision or content;
 - (k) fraud; and
 - (l) other;
 - (2) mortgages and home finance:
 - (a) product features or performance;
 - (b) price, sums, fees and charges;
 - (c) advising, selling and arranging – inappropriate advice;
 - (d) advising, selling and arranging – other issues during application stage;
 - (e) general administration and customer support during product life – errors/not following instructions;

- (f) general administration and customer support during product life – delays/timescales;
 - (g) general administration and customer support during product life – other;
 - (h) financial difficulties;
 - (i) information provision or content; and
 - (j) other;
- (3) general insurance and pure protection:
- (a) unsuitable advice;
 - (b) mis-selling/non-disclosure/misrepresentation;
 - (c) product information disclosure;
 - (d) customer service and policy administration;
 - (e) product performance/features;
 - (f) product fair value;
 - (g) fees and charges;
 - (h) claims handling and delays;
 - (i) claim outcome; and
 - (j) other;
- (4) retirement savings and decumulation:
- (a) unsuitable advice;
 - (b) unclear guidance/arrangement;
 - (c) disputes over sums/charges;
 - (d) product performance/features;
 - (e) product disclosure information;
 - (f) errors/not following instructions;
 - (g) delays/timescales;
 - (h) other general admin/customer service;

- (i) arrears-related; and
- (j) other; and
- (5) investments:
 - (a) unsuitable advice;
 - (b) unclear guidance/arrangement;
 - (c) disputes over sums/charges;
 - (d) product performance/features;
 - (e) product disclosure information;
 - (f) errors/not following instructions;
 - (g) delays/timescales;
 - (h) other general admin/customer service; and
 - (i) other.

1 R 'Service provided' is broken down by sectoral unit and includes any of the
Annex following:
1.3

- (1) banking and savings:
 - (a) current accounts;
 - (b) basic current accounts;
 - (c) business current accounts;
 - (d) personal current accounts;
 - (e) overdrafts;
 - (f) packaged accounts;
 - (g) savings – cash *ISAs*;
 - (h) cash *ISAs* – easy access (instant/no-notice withdrawal accounts);
 - (i) cash *ISAs* – restricted access (notice period/fixed);
 - (j) savings – non-*ISAs*;

- (k) non-ISAs – easy access (instant/no-notice withdrawal accounts);
 - (l) non-ISAs – restricted access (notice period/fixed); and
 - (m) other banking and savings;
- (2) mortgages and home finance:
- (a) regulated first charge mortgage;
 - (b) regulated second charge mortgage;
 - (c) regulated bridging loan;
 - (d) regulated equity release (lifetime mortgage or home reversion plan);
 - (e) regulated home purchase plan;
 - (f) regulated sale and rent back;
 - (g) unregulated buy to let mortgage; and
 - (h) other unregulated home finance products;
- (3) general insurance and pure protection:
- (a) general insurance:
 - (i) alloy wheel insurance;
 - (ii) bicycle insurance;
 - (iii) building warranties;
 - (iv) buildings and contents insurance;
 - (v) buildings insurance;
 - (vi) business protection insurance;
 - (vii) car hire excess insurance;
 - (viii) card protection insurance;
 - (ix) commercial combined/package insurance;
 - (x) commercial property insurance;
 - (xi) commercial vehicle or fleet insurance;

- (xii) contents insurance;
- (xiii) cyber insurance – personal;
- (xiv) cyber insurance – commercial;
- (xv) electrical warranties;
- (xvi) engineering insurance;
- (xvii) furniture warranties;
- (xviii) gadget (including mobile phone) insurance;
- (xix) guaranteed asset protection insurance;
- (xx) healthcare cash plan – individual;
- (xxi) healthcare cash plan – group;
- (xxii) home emergency insurance;
- (xxiii) key cover;
- (xxiv) legal expenses insurance;
- (xxv) liability insurance;
- (xxvi) marine insurance;
- (xxvii) missed event insurance;
- (xxviii) motor insurance;
- (xxix) motor warranties;
- (xxx) motorcycle insurance;
- (xxxi) personal accident insurance;
- (xxxii) pet insurance;
- (xxxiii) private medical or dental insurance – individual;
- (xxxiv) private medical or dental insurance – group;
- (xxxv) travel insurance;
- (xxxvi) tyre cover;
- (xxxvii) vehicle breakdown insurance;

- (xxxviii) wedding and party insurance;
)
- (xxxix) vehicle cosmetic insurance
- (xl) other general insurance – individual; and
- (xli) other general insurance – group;
- (b) pure protection insurance:
 - (i) accelerated critical illness insurance – individual;
 - (ii) accident sickness and unemployment insurance;
 - (iii) business insurance – life/critical illness/income protection;
 - (iv) critical illness insurance – group;
 - (v) income protection insurance – group;
 - (vi) income protection insurance – individual;
 - (vii) life insurance – group;
 - (viii) over 50s whole of life insurance;
 - (ix) payment protection insurance;
 - (x) standalone critical illness insurance – individual;
 - (xi) term assurance (life) – individual;
 - (xii) terminal illness rider;
 - (xiii) underwritten non unit linked whole of life insurance;
 - (xiv) other pure protection insurance – individual; and
 - (xv) other pure protection insurance – group;
- (4) retirement savings and decumulation:
 - (a) retirement savings:
 - (i) defined contribution (DC) workplace pensions;
 - (ii) DC non-workplace pensions;

- (iii) qualifying recognised overseas pension scheme (QROPS);
 - (iv) trust-based pensions (eg, occupational and defined benefit (DB));
 - (v) pensions dashboard services; and
 - (vi) other retirement savings; and
- (b) decumulation:
 - (i) lifetime annuity (standard);
 - (ii) lifetime annuity (impaired);
 - (iii) fixed term annuity;
 - (iv) immediate needs annuity (care);
 - (v) with profit annuity (lifetime, fixed term, immediate needs);
 - (vi) drawdown (including pension commencement lump sums (PCLS));
 - (vii) uncrystallised funds pension lump sum (UFPLS); and
 - (viii) other decumulation; and
- (5) investments:
 - (a) with-profit bonds;
 - (b) non-profit unit linked (UL) bonds;
 - (c) fixed-rate bonds;
 - (d) onshore investment bonds;
 - (e) offshore investments bonds;
 - (f) endowments;
 - (g) qualifying savings plans/maximum investment plans;
 - (h) UL whole of life (reviewable);
 - (i) stocks and shares *ISA*;
 - (j) personal equity plans (PEPs);

- (k) listed shares/equities;
- (l) investment trusts;
- (m) tradeable bonds (corporate and government);
- (n) unit trusts;
- (o) *OEIC*;
- (p) *UCITS*;
- (q) *ETF*;
- (r) structured products;
- (s) discretionary management services;
- (t) non-discretionary management services (including share-dealing);
- (u) platforms;
- (v) crowdfunding;
- (w) peer to peer;
- (x) innovative finance *ISA*;
- (y) enterprise investment scheme (*EIS*) / seed enterprise investment scheme (*SEIS*);
- (z) foreign exchange (*FX*);
- (za) *CFD*;
- (zb) spread betting;
- (zc) derivatives;
- (zd) overseas recognised schemes; and
- (ze) other investment products/funds.

1 R ‘Contextualisation metrics’ includes any of the following, which are attributed
Annex to the above sector units:
1.4

- (1) banking and savings:
 - (a) number of accounts by service provided; and

- (b) number of complaints opened per 1000 accounts;
- (2) mortgages and home finance:
 - (a) number of balances outstanding by service provided;
 - (b) intermediation – number of sales by service provided;
 - (c) number of complaints opened per 1000 balances outstanding; and
 - (d) intermediation – number of complaints opened per 1000 sales; and
- (3) general insurance and pure protection:
 - (a) insurers – number of policies in force by service provided to individuals;
 - (b) intermediaries and managing general agents (MGAs) – number of policies sold by service provided to individuals;
 - (c) insurers – number of beneficiaries by service provided to groups; and
 - (d) intermediaries and MGAs – number of beneficiaries by service provided to groups.

Payment services return information as referred to at DISP 1.10.1GR

1
Annex
1.5

R ‘Service provided’ includes any of the following:

- (1) direct debits;
- (2) standing orders;
- (3) pre-paid cards and e-money payments;
- (4) credit cards;
- (5) credit transfer – *BACS*;
- (6) credit transfer – *CHAPS*;
- (7) credit transfer – international;
- (8) credit transfer – *FPS*;
- (9) credit transfer – single euro payments area (SEPA);

- (10) credit transfer – ‘on us’;
- (11) money remittance;
- (12) debit cards/cash cards;
- (13) payment initiation services – single immediate payments;
- (14) payment initiation services – variable recurring payments (sweeping);
- (15) payment initiation services – variable recurring payments (non-sweeping);
- (16) account information services;
- (17) ATM withdrawals;
- (18) merchant acquiring;
- (19) other payment services; and
- (20) e-money (issuing / distributing / redeeming).

1
Annex
1.6

R ‘Focus of the complaint’ means any of the following:

- (1) account access – operational disruption (including IT issues);
- (2) account access – customer due diligence checks and/or application declined;
- (3) account access – app functionality issues;
- (4) payment delays – operational disruptions (including IT issues);
- (5) payment delays – customer due diligence checks;
- (6) account closures/terminations;
- (7) account operation – blocks and suspensions;
- (8) administration or customer service;
- (9) chargebacks;
- (10) charges, fees and commission;
- (11) continuous payment authorities – cancellation issues and disputed payments;
- (12) digital wallets – card/account takeover fraud;

- (13) fraud – authorised push payments (APP) – ‘on us’;
- (14) fraud – APP – *FPS*;
- (15) fraud – APP – *CHAPS*;
- (16) fraud – APP – international payments;
- (17) fraud – APP – open banking;
- (18) fraud – unauthorised payments;
- (19) fraud – payment initiation services;
- (20) fraud – other;
- (21) incorrect credit records;
- (22) inaccurate customer data;
- (23) misuse of customer data;
- (24) breach of customer data – open banking;
- (25) breach of customer data – excluding open banking;
- (26) account information services disruption – operational disruption (including IT issues);
- (27) account information services disruption – customer due diligence checks;
- (28) payment initiation services disruption – operational disruption (including IT issues);
- (29) payment initiation services disruption – customer due diligence checks;
- (30) disputed transactions – card payments;
- (31) disputed transactions – payment initiation services;
- (32) disputed transactions – other payment types;
- (33) misleading/unclear information on open banking services;
- (34) misleading/unclear financial promotions;
- (35) misleading/unclear customer contracts or terms and conditions;
- (36) misleading/unclear pricing for FX remittance services;

- (37) services provided by agents and distributors; and
- (38) other.

Funeral plans return information as referred to at DISP 1.10.1HR

1
Annex
1.7

R 'Focus of the complaint' means any of the following:

- (1) unsuitable advice;
- (2) dispute over fees/charges;
- (3) not carrying out instructions;
- (4) delays;
- (5) customer service;
- (6) funeral service – delivery; and
- (7) other.

CCR return information as referred to at DISP 1.10.1IR

1
Annex
1.8

R 'Focus of the complaint' means any of the following:

- (1) price, sums, fees and charges;
- (2) other product design;
- (3) information provision or content (including commission);
- (4) irresponsibility of lending and/or unaffordability of product;
- (5) suitability of product;
- (6) other product sale;
- (7) access to product (including temporary restrictions);
- (8) return of goods;
- (9) claims under section 75 of the Consumer Credit Act (CCA);
- (10) financial difficulties;
- (11) other product performance, general administration and customer support;

- (12) incorrect credit records (not fraud related);
- (13) fraud; and
- (14) other.

1
Annex
1.9

R 'Service provided' includes any of the following:

- (1) lending for the purpose of business;
- (2) finance for motor vehicles;
- (3) finance for insurance premiums;
- (4) *rent-to-own agreements*;
- (5) other finance for goods or services;
- (6) home credit loan agreements;
- (7) high-cost short-term credit;
- (8) pawn agreements;
- (9) bill of sale loan agreements;
- (10) guarantor loans;
- (11) other cash loans;
- (12) running-account credit linked to a payment network (including credit cards);
- (13) retail revolving credit;
- (14) running-account credit for money transfers only;
- (15) other running-account credit;
- (16) debt purchase;
- (17) other indeterminate lending;
- (18) consumer hire of motor vehicles;
- (19) consumer hire of other goods;
- (20) credit broking;
- (21) debt adjusting and debt counselling;

- (22) debt collecting and debt administration;
- (23) providing credit information services;
- (24) providing credit references; and
- (25) operating an electronic system in relation to lending.

CMC return information as referred to at DISP 1.10.1JR

1
Annex
1.10

R 'Focus of the complaint' means any of the following:

- (1) customer sourcing and/or marketing;
- (2) obtaining and/or sharing customer data;
- (3) claim administration;
- (4) claim outcome;
- (5) client money handling;
- (6) upfront fees;
- (7) fees in excess of claims management fee cap;
- (8) fees dispute or payment difficulties;
- (9) customer service; and
- (10) misleading information or advice.

1
Annex
1.11

R 'Area of law' includes any of the following:

- (1) personal injury;
- (2) financial services or financial product;
- (3) housing disrepair;
- (4) specified benefit;
- (5) criminal injury; and
- (6) employment-related.

DISP 1 Annexes 1AA, 1 Annex 1AB, 1 Annex AC and 1 Annex AD are deleted in their entirety. The deleted text is not shown but the annexes are marked 'deleted' as shown below.

1 Annex ~~Notes on completing electronic money and payment services complaints~~
1AA ~~return form~~ [deleted]

1 Annex ~~Claims management complaints and redress return form~~ [deleted]
1AB

1 Annex ~~FPR-Complaints—Funeral Plans complaints return~~ [deleted]
1AC

1 Annex ~~Electronic money and payment services complaints return form~~ [deleted]
1AD