



Complaints Return (DISP 1 Ann 1R)

GROUP REPORTING / NIL RETURN DECLARATION

- 1 Does the data reported in this return cover complaints relating to more than one entity? If 'Yes', then list the *firm* reference numbers (FRNs) of all the entities included in this return.

Yes / No

- 2 We wish to declare a nil return

Yes / No

RETURN DETAILS REQUIRED

- 3 Total complaints outstanding at reporting period start date

PART A

Complaints closed and total redress paid during the reporting period

		A	B	C	D	E
	Product/service grouping	Complaints closed within 4 weeks	Complaints closed > 4 but within 8 weeks	Complaints closed > 8 weeks	Total complaints upheld by firm	Total redress paid
4	Banking and credit cards					
5	Home finance					
6	General insurance and pure protection					
7	Decumulation, life and pensions					
8	Investments					

Complaints opened

	Product/service grouping	Product/service	A	B	C	D	E
			Advising, selling and arranging	Terms and disputed sums/charges	General admin/customer service	Arrears related	Other
9	Banking and credit cards	Current accounts					
10		Credit cards					
46		Overdrafts					
11							
12		Savings (inc. Cash ISA) and other banking					
13	Home finance	Equity release products					
14		Impaired credit mortgages					
15		Other regulated home finance products (including second and subsequent charge mortgages)					
16		Other unregulated home finance products					
17	General	Payment protection insurance					

18	insurance & pure protection	Other general insurance					
19		Critical illness					
20		Income protection					
21		Other pure protection					
22	Decumulation, life and pensions	Personal pensions and FSAVCs					
23		Investment linked annuities					
24		Income drawdown products					
25		Endowments					
26		Other decumulation, life and pensions					
27	Investments	Investment bonds					
28		PEPs/ISAs (exc. cash ISAs)					
29		Investment trusts					
30		Unit trusts/OEICs					
31		Structured products					
32		Other investment products/funds					
33		Investment management/services (inc. platforms)					

PART B

		A	B	C	D	E
	Activities	Total complaints outstanding at reporting period start date	Complaints received	Complaints closed	Complaints upheld by firm	Total redress paid £

Lending						
35	Debt purchasing (including complaints in relation to the underlying debt that has been purchased)					
36	Hire purchase/ conditional sale agreements					
37	Home credit loan agreements					
38	Bill of sale loan agreements, e.g. logbook lending					
39	Pawnbroking					
40	High-cost short-term credit					
41	Other lending					

42	Credit Broking					
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43	Debt Management activity					
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44	Debt collecting					
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45	All other credit-related activity					
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NOTES ON THE COMPLETION OF THIS RETURN

Nil returns

If no *complaints* have been received during the reporting period and no *complaints* were outstanding at the beginning of the period, the *firm* may submit a NIL RETURN by clicking on the relevant box.

Product/service groupings

Unless otherwise specified, *complaints* should be allocated to these groupings based on the product or service the *complaint* relates to.

If a *firm* has not received any *complaints* relating to a particular product or service during the reporting period, the relevant box should be left blank.

Product and cause categories

The 'other' categories should only be used in exceptional circumstances when none of the specific product or cause categories are appropriate.

A *complaint* should be reported against the product/service element complained about; this may be different to the main policy itself. For example, for a term assurance policy with an attaching critical illness option, where the *complaint* relates to the term assurance element, it should be reported under 'other pure protection' but where the *complaint* relates to the critical illness element, it should be reported under 'critical illness'.

A *complaint* should only be reported in Part B if it is not covered by a specific category in Part A.

A lender should report *complaints* about the way in which it collects debts due under loans where it is the lender in the relevant lending category.