

COMPLAINTS RETURN

(DISP 1 Ann 1R)

Illustration of the reporting requirements regarding complaints, referred to in *DISP* 1.5.4R

NIL RETURN DECLARATION

A Nil Return may only be declared where:

a) no complaints were received during the reporting period,

AND

b) no complaints were outstanding at the beginning of the period.

We wish to declare a Nil Return

Yes / No

RETURN DETAILS REQUIRED

Include Private Individual Complaints
(click if applicable)

Include Small Business Complaints
(click if applicable)

COMPLAINTS CLOSED DURING REPORTING PERIOD

Number of complaints closed within 4 weeks

Number of complaints closed between 4 and 8 weeks

Number of complaints closed after more than 8 weeks

COMPLAINTS OUTSTANDING

Number of complaints outstanding as at reporting period start date

Number of complaints outstanding as at reporting period end date

COMPLAINTS MANAGEMENT

Number of complaints upheld by the firm in the period

Total amount of redress paid to consumers in the period

Number of complaints referred to, and accepted by, the FOS in the period

NOTES ON THE COMPLETION OF THIS RETURN

Complaints Helptext

This is the return referred to in *DISP* 1.5.4R and only complaints subject to *DISP* 1.4 - *DISP* 1.6 should be included in this return.

Nil returns

If no complaints of any kind 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.

Complaints contact details

Details of a contact point for complaints must be provided in accordance with *DISP* 1.5.11R for inclusion in the public record. This must include at least a name, or a job title, or a department name, but need not include all three. This information was previously supplied as part of the complaints return but now no longer forms part of the return. This information will be captured by the Firm's Online System. Please check that the details for your complaints contact are correct in the Firm's Online System and update if necessary.

Private individual complaint returns

This section relates to records of complaints, subject to *DISP* 1.4 – *DISP* 1.6, received from private individuals. *Firms* should report all complaints received during the reporting period, even where the complaint has not been, or is unlikely to be upheld by the *firm*. If a *firm* has received private individual complaints then it should click on the box marked "include private individual complaints".

Firms should report complaints received in the single category that best reflects the main cause of dissatisfaction (whether financial loss, material distress or material inconvenience) as described by the complainant.

DISP 2.4.3R provides further definition of an *eligible complainant*.

Firms should enter the total number of private individual complaints in the box marked "Grand Total Number of Complaints made by private individuals".

Select the type of product from the drop down list. You will need to create a new line for each different product you wish to report for. Enter the number of complaints for each product according to the category of complaint. Zeroes must be entered where no complaints have been received under that category of complaint.

Enter a total for each product type on the right hand side of each row and for each category of complaint at the bottom of each column. Then complete the total number of complaints made by private individual's box in the "total" box in bottom right hand corner of the table. Check that this total is the same as the "Grand total number of complaints made by private individuals" entered at the start of section.

Small business complaint returns

This section relates to records of complaints subject to *DISP* 1.4 - 1.6 received from eligible complainants as defined in *DISP* 2.4.3R other than private individuals. This section should include complaints from:

- Small business *customers* (with an annual turnover of less than £1 million a year);
- Charities (with an annual income of less than £1 million)
- Trustees of a trust (with net assets of less than £1 million).

Firms should report all complaints received during the reporting period, even where the complaint has not been, or is unlikely to be upheld by the firm. If a *firm* has received small business complaints then they should click on the box marked "include small business complaints".

Firms should report complaints received in the single category that best reflects the main cause of dissatisfaction (whether financial loss, material distress or material inconvenience) as described by the complainant.

Firms should enter the total number of small business complaints in the box marked "Grand Total Number of Complaints made by small businesses".

Select the type of product from the drop down list. You will need to create a new line for each different product you wish to report for. Enter the number of complaints for each product according to the category of complaint. Zeroes must be entered where no complaints have been received under that category of complaint.

Enter a total for each product type on the right hand side of each row and for each category of complaint at the bottom of each column. Then complete the total number of complaints made by small businesses box in the "total" box in bottom right hand corner of the table. Check that this total is the same as the "Grand total number of complaints made by small businesses" entered at the start of section.

Complaints closed during the reporting period

Indicate the number of complaints subject to *DISP* 1.4 – *DISP* 1.6 closed during the reporting period within the timescales shown. See *DISP* 1.5.7R for the *rules* governing when a complaint is considered to be closed.

Complaints outstanding

Give the number of complaints subject to *DISP* 1.4 – *DISP* 1.6 outstanding at the start of the reporting period and the end of the reporting period.

Uphold rates and redress

The *firm* must indicate the total number of complaints upheld in the customer's favour. The *firm* must also state the total amount of redress paid to its *customers* within the reporting period (this includes payments made to *customers* that have had their complaints rejected or partially upheld as well as complaints that have been fully upheld). See *DISP* 1.5.5G.

FOS

The *firm* must state how many of its complaints (private and small business) it knows to have been referred to the Financial Ombudsman Service within the reporting period.