

COMPLAINTS HANDLING AND CALL CHARGES INSTRUMENT 2015

Powers exercised by the Financial Conduct Authority

- A. The Financial Conduct Authority makes this instrument in the exercise of the following powers and related provisions in the Act:
- (1) section 137A (FCA’s general rule-making power);
 - (2) section 137T (General supplementary powers);
 - (3) section 139A (Power of the FCA to give guidance);
 - (4) section 226 (Compulsory jurisdiction);
 - (5) paragraph 7 (Annual reports) of Schedule 17 (The Ombudsman Scheme); and
 - (6) paragraph 13(1), (3) and (4) (FCA’s rules) of Schedule 17.
- B. The rule-making powers listed above are specified for the purpose of section 138G(2) (Rule-making instruments) of the Act.

Commencement

- C. (1) Parts 4 and 7 of Annex C (DISP) of this instrument come into force on 23 July 2015.
- (2) Part 1 of Annex C (DISP) of this instruments comes into force on 1 October 2015.
- (3) Part 1 of Annex A (Glossary), Annex B (GEN), Part 2 of Annex C (DISP) and Annex D (CONC) of this instrument come into force on 26 October 2015.
- (4) Part 2 of Annex A (Glossary) and Parts 3, 5 and 6 of Annex C (DISP) of this instrument come into force on 30 June 2016.

Amendments to the Handbook

- D. The modules of the FCA’s Handbook of rules and guidance listed in column (1) below are amended in accordance with the Annexes to this instrument listed in column (2).

(1)	(2)
Glossary of definitions	Annex A
General Provisions (GEN)	Annex B
Dispute Resolution: Complaints sourcebook (DISP)	Annex C
Consumer Credit sourcebook (CONC)	Annex D

Notes

- E. In Annexes C and D to this instrument, the “notes” (indicated by “**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 Handling and Call Charges Instrument 2015.

By order of the Board of the Financial Conduct Authority
2 July 2015

Annex A

Amendments to the Glossary of definitions

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

Part 1: comes into force on 26 October 2015

Insert the following new definition in the appropriate alphabetical position. The text is not underlined.

call charges rule *GEN 7.2.1R.*

Amend the following as shown.

respondent (1) (in *DISP*, *FEES 5* ~~and~~, *CREDS 9* and *GEN 7*) a firm (except a *UCITS* qualifier), payment service provider, electronic money issuer or *VJ* participant covered by the *Compulsory Jurisdiction*, or *Voluntary Jurisdiction* of the *Financial Ombudsman Service*.

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Part 2: comes into force on 30 June 2016

Insert the following new definition in the appropriate alphabetical position. The text is not underlined.

summary resolution communication has the meaning given in *DISP 1.5.4R*.

Annex B

Amendments to the General Provisions (GEN)

After GEN 6 insert the following new chapter. All of the text is new and is not underlined.

7 Charging consumers for telephone calls

7.1 Application

Who? Where?

- 7.1.1 R This chapter applies to a *firm* carrying on activities from an establishment in the *United Kingdom*.

What?

- 7.1.2 R This chapter applies where a *firm* operates a telephone line for the purpose of enabling a *consumer* to contact the *firm* in relation to a contract that has been entered into with the *firm* in the course of, or in connection with:

- (1) *regulated activities*; or
- (2) *payment services*.

MiFID firm exception

- 7.1.3 R This chapter does not apply for telephone lines provided in respect of contracts relating to the *MiFID business* of a *firm*.

Payment services exception

- 7.1.4 R This chapter does not apply for telephone lines which:
- (1) enable *payment service users* to request information to which paragraph (2) of regulation 48 of the *Payment Services Regulations* applies; or
 - (2) relate to the termination of a *framework contract*, unless:
 - (a) the *framework contract* was concluded either for a fixed period of more than 12 *months* or for an indefinite period; and
 - (b) at least 12 *months* of the *framework contract* have expired.

Complaints exception

- 7.1.5 R This chapter does not apply for telephone lines provided by a *respondent* for the purpose of enabling an *eligible complainant* to submit a *complaint*.

- 7.1.6 G *DISP* 1.3 contains rules that apply for telephone lines provided by *respondents* for the purpose of enabling *eligible complainants* to submit *complaints* to a *respondent*.

Application to firms carrying on credit-related regulated activities

- 7.1.7 G An effect of *GEN* 7.1.1R and *GEN* 7.2.1R is that this chapter applies for contracts by which a *firm* provides, or agrees to provide, *credit broking* services. In particular, this chapter applies where a telephone line is operated by a *credit broker* so that following the entry into a contract for the provision of *credit broking* services, a *customer* is able to contact the *firm* with a view to entering into a *credit agreement* or a *consumer hire agreement*.

Related consumer credit rules

- 7.1.8 G The following provisions of *CONC* continue to apply where a *firm* operates a telephone line in respect of the relevant *credit-related regulated activities* but the *call charges rule* does not apply (for example, where a telephone line is operated for the purpose of enabling a *consumer* to contact the *firm* before a contract has been entered into):
- (1) *CONC* 2.5.8R and *CONC* 2.5.9G (unfair business practices: credit broking);
 - (2) *CONC* 2.6.3R and *CONC* 2.6.4G (unfair business practices: debt counselling, debt adjusting and providing credit information services);
 - (3) *CONC* 3.3.9G (financial promotions and communications);
 - (4) *CONC* 3.9.5R and *CONC* 3.9.6G (financial promotions and communications in relation to debt counselling and debt adjusting);
 - (5) *CONC* 7.9.5R (arrears, default and recovery); and
 - (6) *CONC* 8.7.6R (charging for debt counselling, debt advice and related services).

7.2 Call charges

Call charges rule

- 7.2.1 R A *firm* which operates a telephone line for the purpose of enabling a *consumer* to contact the *firm* in relation to a contract that has been entered into with the *firm*, must not bind the *consumer* to pay more than the basic rate for the telephone call.
- 7.2.2 G The contract entered into with the *firm* may be in writing or otherwise.

Meaning of basic rate

- 7.2.3 R For the purposes of the *call charges rule*, the basic rate is the simple cost of connection and must not provide the *firm* with a contribution to its costs or revenues.
- 7.2.4 R The following numbers, if used by *firms*, would comply with the *call charges rule*:
- (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03;
 - (2) calls which can be free of charge to call, for example 0800 and 0808 numbers; and
 - (3) standard mobile numbers, which usually begin with the prefix 07, provided that the firm ordinarily uses a mobile number to receive telephone calls.
- 7.2.5 R The following numbers, if used by *firms*, would not comply with the *call charges rule*:
- (1) premium rate numbers that begin with the prefix 09;
 - (2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the *firm*, such as telephone numbers that begin with the prefix 084 or 0871, 0872 or 0873; and
 - (3) telephone numbers that begin with the prefix 0870 as the cost of making a telephone call on such numbers can be higher than a geographic cost and will vary depending on the *consumer's* telephone tariff.

Annex C

Amendments to the Dispute Resolution: Complaints sourcebook (DISP)

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

Part 1: comes into force on 1 October 2015

1 Treating complainants fairly

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1.2 Consumer awareness rules

Publishing and providing summary details, and information about the Financial Ombudsman Service

- 1.2.1 R To aid consumer awareness of the protections offered by the provisions in this chapter, *respondents* must:

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[**Note:** article 15 of the *UCITS Directive*, article 13(2) of the *ADR Directive*, ~~and~~ article 14(1) of the *ODR Regulation*, and regulation 19 of the *ADR Regulations*.]

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Part 2: comes into force on 26 October 2015

1.3 Complaints handling rules

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- 1.3.1AA R Where a *respondent* operates a telephone line for the purpose of enabling an *eligible complainant* to submit a *complaint*, the complainant must not be bound to pay more than the basic rate when contacting the *respondent* by telephone.

- 1.3.1AB R For the purposes of *DISP* 1.3.1AAR the basic rate is the simple cost of connection and must not provide the *respondent* with a contribution to its costs or revenues.

- 1.3.1AC R The following numbers, if used by a *respondent*, would comply with *DISP* 1.3.1ABR:

- (1) geographic numbers or numbers which are always set at the same rate, which usually begin with the prefix 01, 02 or 03;
- (2) calls which can be free of charge to call, for example 0800 and 0808 numbers; and
- (3) standard mobile numbers, which usually begin with the prefix 07, provided that the *respondent* ordinarily uses a mobile number to receive telephone calls.

1.3.1AD R The following numbers, if used by a *respondent*, would not comply with *DISP* 1.3.1ABR:

- (1) premium rate numbers that begin with the prefix 09;
- (2) other revenue sharing numbers in which a portion of the call charge can be used to either provide a service or make a small payment to the *respondent*, such as telephone numbers that begin with the prefix 084 or 0871, 0872 or 0873; and
- (3) telephone numbers that begin with the prefix 0870, as the cost of making a telephone call on such numbers can be higher than a geographic cost and will vary depending on the *eligible complainant's* telephone tariff.

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Part 3: comes into force on 30 June 2016

1.5 Complaints resolved by close of the next third business day

- 1.5.1 R The following *rules* do not apply to a *complaint* that is resolved by a *respondent* by close of business on the third business day following its ~~receipt~~ the day on which it is received:
- (1) the *complaints time limit rules* (except *DISP* 1.6.1R(1) (Keeping the complainant informed)); and
 - (2) the complaints forwarding *rules*;
 - (3) the *complaints reporting rules*;
 - (4) the *complaints record rule*, if the *complaint* does not relate to *MiFID* business or collective portfolio management services for a *UCITS* scheme or an *EEA UCITS* scheme; and
 - (5) the *complaints data publication rules*.

- 1.5.2 G *Complaints* falling within this section are still subject to the *complaint complaints resolution rules*.

When a complaint is resolved

- 1.5.2A R A complaint is resolved where the complainant has indicated acceptance of a response from the respondent, with neither the response nor acceptance having to be in writing.

- 1.5.3 G ~~For the purposes of this section:~~
- ~~(1) a complaint received on any day other than a business day, or after close of business on a business day, may be treated as received on the next business day; and~~
 - ~~(2) a complaint is resolved where the complainant has indicated acceptance of a response from the respondent, with neither the response nor acceptance having to be in writing [deleted]~~

Summary resolution communication

- 1.5.4 R Where the respondent considers a complaint to be resolved under this section, the respondent must send the complainant a ‘summary resolution communication’, being a written communication from the respondent which:
- (1) refers to the fact that the complainant has made a complaint and informs the complainant that the respondent now considers the complaint to have been resolved;
 - (2) tells the complainant that if he subsequently decides that he is dissatisfied with the resolution of the complaint he may be able to refer the complaint to the Financial Ombudsman Service;
 - (3) indicates whether or not the respondent consents to waive the relevant time limits in DISP 2.8.2R or DISP 2.8.7R (Was the complaint referred to the Financial Ombudsman Service in time?) by including the appropriate wording set out in DISP 1 Annex 3R;
 - (4) provides the website address of the Financial Ombudsman Service; and
 - (5) refers to the availability of further information on the website of the Financial Ombudsman Service.

[Note: article 13 of the ADR Directive]

- 1.5.5 G The information regarding the *Financial Ombudsman Service* required to be provided in a *summary resolution communication* should be set out clearly, comprehensibly, in an easily accessible way and prominently, within the text of those responses.
- 1.5.6 G In addition to sending a complainant a *summary resolution communication*, a *respondent* may also use other methods to communicate the information referred to in *DISP* 1.5.4R(1) to (5) where–
- (1) the *respondent* considers that doing so may better meet the complainant’s needs; or
- (2) the complainant and *respondent* have already been using another method to communicate about the *complaint*.
- 1.5.7 G An example of *DISP* 1.5.6G(1) may be where a *respondent* is aware that a complainant is visually impaired. An example of *DISP* 1.5.6G(2) may be where a *respondent* has been communicating with a complainant about a *complaint* by telephone.

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1.10 **Complaints reporting rules**

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Information requirements

- 1.10.2 R ~~Part A of *DISP 1 Annex 1* requires (for the relevant reporting period) information about:~~
- (1) ~~the total number of *complaints* received by the *firm*;~~
- (2) ~~the total number of *complaints* closed by the *firm*:~~
- (a) ~~within four weeks or less of receipt;~~
- (b) ~~more than four weeks and up to eight weeks of receipt; and~~
- (c) ~~more than eight weeks after receipt;~~
- (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) 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:
- (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
 - (c) 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
 - (c) in Table 6, information providing context about the *complaints* received.

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1.10.3 G ...

- (2) Under ~~*DISP* 1.10.2R(3)(a)~~ *DISP* 1.10.2R(1)(b)(i), *DISP* 1.10.2R(2)(b)(i) or *DISP* 1.10.2-AR, a *firm* should report any *complaint* to which it has given a response which upholds the *complaint*, even if any redress offered is disputed by the complainant.

For this purpose, 'response' includes a response under the complainant's written acceptance rule (*DISP* 1.6.4R), ~~and a final response and a summary resolution communication.~~ 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(4), *DISP* 1.10.2R(1)(b)(ii), *DISP* 1.10.2R(2)(b)(ii), *DISP* 1.10.2-AR(4) or *DISP* 1.10.2AR~~, 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:

...

- (4) If a *firm* reports on the amount of redress paid under ~~*DISP* 1.10.2R(4), *DISP* 1.10.2R(1)(b)(ii), *DISP* 1.10.2R(2)(b)(ii), *DISP* 1.10.2-AR(4) or *DISP* 1.10.2AR~~, 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.

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1.10A Complaints data publication rules

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Mode and content of publication

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- 1.10A.8 G (1) ~~The *FCA* recommends that *firms* should publish additional information alongside their *complaints* data summaries or total number of *complaints* (as appropriate) in order to relate the number of complaints to the scale of the *firm's* relevant business. *Firms* are recommended to publish the relevant standard metrics set out in the table at *DISP-1 Annex IA G* with the summaries. Where the *complaints* data summary or total number of *complaints* (as appropriate) relates to a joint report the metrics should cover all the *firms* included in the joint report.~~
- (2) ~~If the recommended metrics do not accurately reflect the scale of the *firm's* relevant business, the *FCA* recommends that the *firm* should publish metrics which best reflect the scale of its business based on the~~

~~number of its customers or accounts or policies. Firms may also publish other metrics where they consider that these would better reflect the scale of their business.~~

- ~~(3) Firms may also publish other information to aid understanding, for example details of their internal processes for dealing with complaints. [deleted]~~

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Publication of complaints data by the FCA

- 1.10A.10 G (1) To improve consumer awareness and to help firms compare their performance against their peers, the FCA publishes:
- (a) complaints data about the financial services industry as a whole; and
- (b) firm-level complaints data for those firms that are required to publish a complaints data summary or the total number of complaints (as appropriate) under DISP 1.10A.1R.
- (2) The FCA also publishes firm-level information giving context to the complaints data reported to it for those firms that are required to publish that information under DISP 1.10A.1R.
- 1.10A.11 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.
- 1.10A.12 G For firms with only a limited permission that report complaints to the FCA under the reporting requirements in SUP16.12, the FCA will publish the firm-level complaints data reported to it after the FCA receives an email from the firm under DISP 1.10A.4R. That email should confirm that the total number of complaints accurately reflects the report submitted to the FCA under SUP16.12, that the total number of complaints has been published and where the information has been published.

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1 Annex 1R Complaints return form

Illustration of the reporting requirements, referred to in *DISP* 1.10.1R

Complaints Return (DISP 1 Ann 1R)

GROUP REPORTING /NIL RETURN DECLARATION

- | | | |
|----|---|----------|
| 1 | Does the data reported in this return cover complaints <u>complaints</u> 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 |
| 34 | <u>If 'Yes' then list the firm reference numbers (FRNs) of all of the additional entities included in this return. Use the 'add' button to add additional FRNs.</u> | 111111 |

NIL RETURN DECLARATION

- | | | |
|---|--|----------|
| 2 | We wish to declare a nil return (If 'Yes', leave all tables blank, including the contextualisation metrics in tables 3 and 6). | Yes / No |
|---|--|----------|

RETURN DETAILS REQUIRED

- | | | |
|----|--|-----|
| 3 | Total complaints <u>complaints</u> outstanding at reporting period start date | 100 |
| 49 | <u>Total number of complaints opened during the reporting period</u> | 100 |

COMPLAINTS DATA PUBLICATION BY FCA AND FIRMS

- | | | |
|----|---|--------|
| 47 | <u>If you are reporting 500 or more complaints under DISP 1.10.1R(1) or 1000 or more complaints under DISP 1.10.1R(2), do you consent to the FCA publishing the complaints data and information on context contained in this report and due to be published under DISP 1.10A in advance of the firm publishing the data itself?</u> | Yes/No |
| 48 | <u>If 'Yes', does the firm confirm that the complaints data and information on context contained in this report accurately reflects the information to be published by the reporting firm under DISP 1.10A?</u> | Yes/No |

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	Current accounts					
10	Credit cards					
46	Overdrafts					
11						
12	Savings (inc. Cash ISA) and other banking					
13	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	Payment protection insurance					
18	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 A-1, DISP Annex 1R

For firms receiving less than 500 complaints in the reporting period

Table 1

Complaints opened when fewer than 500 total opened

		<u>A</u>	<u>D</u>	<u>H</u>	<u>L</u>	<u>N</u>	<u>N</u>
		Total	<u>Advising, selling and arranging</u>	<u>Information, sums/charges or product performance</u>	<u>General admin/customer service</u>	<u>Arrears related</u>	<u>Other</u>
50	<u>Current accounts</u>						
51	<u>Credit cards</u>						
52	<u>Overdrafts</u>						
53	<u>Packaged accounts</u>						
54	<u>Savings (including ISAs)</u>						
55	<u>Other banking - Please provide details below</u>						
	<u>55 X</u>						
56	<u>Total banking and credit cards</u>						
57	<u>Equity release</u>						
58	<u>Impaired credit</u>						
59	<u>Second and subsequent charge</u>						
60	<u>Other regulated home finance products - Please provide details below</u>						
	<u>60 X</u>						

61		<u>Other unregulated home finance products - Please provide details below</u>							
		61 X							
62		<u>Total home finance</u>							
63	<u>Insurance & pure protection</u>	<u>Property</u>							
64		<u>Motor & Transport</u>							
65		<u>Travel</u>							
66		<u>Pet</u>							
67		<u>Warranty</u>							
68		<u>Assistance</u>							
69		<u>Medical/health</u>							
70		<u>General insurance packaged multi products</u>							
71		<u>Other general insurance - Please provide details below</u>							
			71 X						
72		<u>Payment protection insurance</u>							
73		<u>Income protection and other accident, sickness and unemployment</u>							
74		<u>Whole of life/term assurance/critical illness</u>							
75		<u>Protection packaged multi products</u>							
76	<u>Other pure protection - Please provide details below</u>								
		76 X							
77		<u>Total insurance & pure protection</u>							
78	<u>Decumulation & pensions</u>	<u>Workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>							
79		<u>Non-workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>							
80		<u>Trust based pensions (e.g. Occupational and DB)</u>							
81		<u>Pensions packaged multi products</u>							

82		<u>Other pensions - Please provide details below</u>					
		82X					
83		<u>Annuities (including enhanced and impaired)</u>					
84		<u>Drawdown and UFPLS</u>					
85		<u>Third way products (e.g. investment linked, variable, fixed term)</u>					
86		<u>Decumulation packaged multi products</u>					
87		<u>Other decumulation - Please provide details below</u>					
		87X					
88		<u>Total decumulation & pensions</u>					
89	<u>Investments</u>	<u>Investment bonds</u>					
90		<u>Endowments</u>					
91		<u>ISAs (where investment held)</u>					
92		<u>Investment trusts</u>					
93		<u>Unit trusts/OEICs</u>					
94		<u>Structured products</u>					
95		<u>ETPs</u>					
96		<u>Discretionary management services</u>					
97		<u>Non-discretionary management services</u>					
98		<u>Platforms</u>					
99		<u>Crowdfunding / Peer to Peer</u>					
100		<u>FX/CFD/Spreadbetting</u>					
101		<u>UCITS</u>					
102	<u>Investment packaged multi products</u>						

103	Other investment products/funds - Please provide details below						
	103X						
104	Total Investments						

Table 2

Complaints closed, upheld and redress when fewer than 500 opened complaints

	A	B	C	D	E	F	G	H
	<u>Complaints closed within 3 days</u>	<u>Complaints closed > 3 days but within 8 weeks</u>	<u>Complaints closed > 8 weeks</u>	<u>Total complaints closed</u>	<u>Total complaints upheld</u>	<u>Total redress paid for upheld complaints</u>	<u>Total redress paid for complaints not upheld</u>	<u>Total redress paid</u>
	<u>Product/service grouping</u>							
<u>111</u>	<u>Total banking and credit cards</u>							
<u>117</u>	<u>Total home finance</u>							
<u>132</u>	<u>Total insurance & pure protection</u>							
<u>143</u>	<u>Total decumulation & pensions</u>							
<u>159</u>	<u>Total investments</u>							

Table 3

Contextualisation metrics when fewer than 500 total opened complaints

<u>Product/service grouping:</u>	<u>A</u>	<u>B</u>
	<u>Provision (at reporting period end date)</u>	<u>Intermediation (within the reporting period)</u>
<u>164 Banking and credit cards</u>	<input type="text"/> <u>Number of accounts</u>	<input type="text"/> <u>Number of sales</u>
<u>173 Home finance</u>	<input type="text"/> <u>Number of balances outstanding</u>	<input type="text"/> <u>Number of policies sold</u>
<u>190 Insurance & pure protection</u>	<input type="text"/> <u>Number of policies in force</u>	<input type="text"/> <u>Number of policies sold</u>
<u>203 Decumulation & pensions</u>	<input type="text"/> <u>Number of policies in force</u>	<input type="text"/> <u>Number of sales or equivalent transactions</u>
<u>218 Investments</u>	<input type="text"/> <u>Number of distinct funds or investments accounts</u>	

Part A-2, DISP Annex 1R

For firms receiving more than 500 complaints in the reporting period

Table 4

Complaints opened when greater than or equal to 500 opened complaints

		<u>A</u>	<u>B</u>	<u>C</u>	<u>E</u>	<u>F</u>	<u>G</u>	<u>I</u>	<u>J</u>	<u>K</u>	<u>M</u>	<u>N</u>	<u>O</u>
		Total	<u>Advising, selling and arranging</u>	<u>Information, sums/charges or product performance</u>			<u>General admin/customer service</u>			<u>Arrears Related</u>	<u>Other</u>	<u>Claims</u>	
<u>Product/service grouping</u>	<u>Product/service</u>	Total	<u>Unsuitable advice</u>	<u>Unclear guidance/arrangement</u>	<u>Disputes over sums/charges</u>	<u>Product performance/features</u>	<u>Product disclosure information</u>	<u>Errors / not following instructions</u>	<u>Delays / timescales</u>	<u>Other general admin/customer service</u>	<u>Arrears related</u>	<u>Other</u>	<u>Of which claims related</u>
50	<u>Current accounts</u>												
51	<u>Credit cards</u>												
52	<u>Overdrafts</u>												
53	<u>Packaged accounts</u>												
54	<u>Savings (including ISAs)</u>												

55		<u>Other banking - Please provide details below</u>																	
		55 X																	
56		Total banking and credit cards																	
57	<u>Home finance</u>	<u>Equity release</u>																	
58		<u>Impaired credit</u>																	
59		<u>Second and subsequent charge</u>																	
60		<u>Other regulated home finance products - Please provide details below</u>																	
		60 X																	
61		<u>Other unregulated home finance products - Please provide details below</u>																	
		61 X																	
62			Total home finance																
63	<u>Insurance & pure protection</u>	<u>Property</u>																	
64		<u>Motor & Transport</u>																	
65		<u>Travel</u>																	
66		<u>Pet</u>																	
67		<u>Warranty</u>																	
68		<u>Assistance</u>																	
69		<u>Medical/health</u>																	
70		<u>General insurance packaged multi products</u>																	
71		<u>Other general insurance - Please provide details below</u>																	
		71 X																	
72		<u>Payment protection insurance</u>																	
73		<u>Income protection and other accident, sickness and unemployment</u>																	
74		<u>Whole of life/term assurance/critical illness</u>																	
75	<u>Protection packaged multi products</u>																		
76	<u>Other pure protection - Please provide</u>																		

		<u>details below</u>																		
		<u>76 X</u>																		
77		<u>Total insurance & pure protection</u>																		
78		<u>Workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>																		
79		<u>Non-workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>																		
80		<u>Trust based pensions (e.g. Occupational and DB)</u>																		
81		<u>Pensions packaged multi products</u>																		
82		<u>Other pensions - Please provide details below</u>																		
		<u>82X</u>																		
83	<u>Decumulation & pensions</u>	<u>Annuities (including enhanced and impaired)</u>																		
84		<u>Drawdown and UFPLS</u>																		
85		<u>Third way products (e.g. investment linked, variable, fixed term)</u>																		
86		<u>Decumulation packaged multi products</u>																		
87		<u>Other decumulation - Please provide details below</u>																		
		<u>87 X</u>																		
88		<u>Total decumulation & pensions</u>																		
89		<u>Investment bonds</u>																		
90		<u>Endowments</u>																		
91		<u>ISAs (where investment held)</u>																		
92		<u>Investment trusts</u>																		
93		<u>Unit trusts/OEICs</u>																		
94	<u>Investments</u>	<u>Structured products</u>																		
95		<u>ETPs</u>																		
96		<u>Discretionary management services</u>																		
97		<u>Non-discretionary management services</u>																		
98		<u>Platforms</u>																		
99		<u>Crowdfunding / Peer to Peer</u>																		

100	<u>FX/CFD/Spreadbetting</u>												
101	<u>UCITS</u>												
102	<u>Investment packaged multi products</u>												
103	<u>Other investment products/funds - Please provide details below</u>												
	103 X												
104	<u>Total Investments</u>												

Table 5

Complaints closed, upheld and redress when greater than or equal to 500 opened complaints

Redress paid reported in single units

		<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>E</u>	<u>F</u>	<u>G</u>	<u>H</u>
		<u>Complaints closed within 3 days</u>	<u>Complaints closed > 3 days but within 8 weeks</u>	<u>Complaints closed > 8 weeks</u>	<u>Total complaints closed</u>	<u>Total complaints upheld</u>	<u>Total redress paid for upheld complaints</u>	<u>Total redress paid for complaints not upheld</u>	<u>Total redress paid</u>
	<u>Product/service grouping</u>								
	<u>Product/service</u>								
105	<u>Current accounts</u>								
106	<u>Credit cards</u>								
107	<u>Overdrafts</u>								
108	<u>Banking and credit cards</u>								
	<u>Packaged accounts</u>								
109	<u>Savings (including ISAs)</u>								
110	<u>Other banking</u>								
111	<u>Total banking and credit cards</u>								
112	<u>Equity release</u>								
113	<u>Impaired credit</u>								
114	<u>Second and subsequent charge</u>								
115	<u>Home finance</u>								
	<u>Other regulated home finance products</u>								
116	<u>Other unregulated home finance products</u>								
117	<u>Total home finance</u>								
118	<u>Property</u>								
119	<u>Motor & Transport</u>								
120	<u>Insurance & pure protection</u>								
	<u>Travel</u>								
121	<u>Pet</u>								
122	<u>Warranty</u>								

123		<u>Assistance</u>							
124		<u>Medical/health</u>							
125		<u>General insurance packaged multi products</u>							
126		<u>Other general insurance</u>							
127		<u>Payment protection insurance</u>							
128		<u>Income protection and other accident, sickness and unemployment</u>							
129		<u>Whole of life/term assurance/critical illness</u>							
130		<u>Protection packaged multi products</u>							
131		<u>Other pure protection</u>							
132		<u>Total insurance & pure protection</u>							
133	<u>Decumulation & pensions</u>	<u>Workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>							
134		<u>Non-workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>							
135		<u>Trust based pensions (e.g. Occupational and DB)</u>							
136		<u>Pensions packaged multi products</u>							
137		<u>Other pensions</u>							
138		<u>Annuities (including enhanced and impaired)</u>							
139		<u>Drawdown and UFPLS</u>							
140		<u>Third way products (e.g. investment linked, variable, fixed term)</u>							
141		<u>Decumulation packaged multi products</u>							
142		<u>Other decumulation</u>							
143		<u>Total decumulation & pensions</u>							
144	<u>Investments</u>	<u>Investment bonds</u>							
145		<u>Endowments</u>							
146		<u>ISAs (where investment held)</u>							
147		<u>Investment trusts</u>							

148	<u>Unit trusts/OEICs</u>								
149	<u>Structured products</u>								
150	<u>ETPs</u>								
151	<u>Discretionary management services</u>								
152	<u>Non-discretionary management services</u>								
153	<u>Platforms</u>								
154	<u>Crowdfunding / Peer to Peer</u>								
155	<u>FX/CFD/Spreadbetting</u>								
156	<u>UCITS</u>								
157	<u>Investment packaged multi products</u>								
158	<u>Other investment products/funds</u>								
159	<u>Total Investments</u>								

Table 6

Reported in single units

Contextualisation metrics when greater than or equal to 500 opened complaints

A
Provision (at reporting period end date)

B
Intermediation (within reporting period)

Product/service grouping

Product/service

Number of accounts:

160	<u>Banking and credit cards</u>	<u>Current accounts</u>	
161		<u>Credit cards</u>	
162		<u>Savings (inc. ISAs)</u>	
163		<u>Other banking</u>	
164		<u>Total banking and credit cards</u>	
165		<u>of which have overdraft facility</u>	
166	<u>of which are packaged accounts</u>		

167 **Banking contextualised**

Number of complaints opened per 1000 accounts

--

Number of balances outstanding:

Number of sales

168	<u>Home finance</u>	<u>Equity release</u>		
169		<u>Impaired credit</u>		
170		<u>Second and subsequent charge</u>		
171		<u>Other regulated home finance products</u>		
172		<u>Other unregulated home finance products</u>		
173		<u>Total home finance</u>		

174

Home finance contextualised

Number of complaints opened per 1000 balances outstanding

175

Number of complaints opened per 1000 sales

		<u>Number of policies in force</u>	<u>Number of policies sold</u>
176	<u>Property</u>		
177	<u>Motor & Transport</u>		
178	<u>Travel</u>		
179	<u>Pet</u>		
180	<u>Warranty</u>		
181	<u>Assistance</u>		
182	<u>Medical/health</u>		
183	<u>General insurance packaged multi products</u>		
184	<u>Other general insurance</u>		
185	<u>Payment protection insurance</u>		
186	<u>Income protection and other accident, sickness and unemployment</u>		
187	<u>Whole of life/term assurance/critical illness</u>		
188	<u>Protection packaged multi products</u>		
189	<u>Other pure protection</u>		
190	<u>Total insurance & pure protection</u>		

191	<u>Insurance & pure protection contextualised</u>	<u>Number of complaints opened per 1000 policies in force</u>	
192		<u>Number of complaints opened per 1000 policies sold</u>	

		<u>Number of policies in force</u>	<u>Number of policies sold</u>
193	<u>Decumulation & pensions</u>	<u>Workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>	
194		<u>Non-workplace personal pensions (e.g. SIPP's, SHP's, PPP's)</u>	
195		<u>Trust based pensions (e.g. Occupational and DB)</u>	
196		<u>Pensions packaged multi products</u>	
197		<u>Other pensions</u>	
198		<u>Annuities (including enhanced and impaired)</u>	
199		<u>Drawdown and UFPLS</u>	
200		<u>Third way products (e.g. investment linked, variable, fixed term)</u>	
201		<u>Decumulation packaged multi products</u>	
202		<u>Other decumulation</u>	
203		<u>Total decumulation & pensions</u>	

204	<u>Decumulation & pensions contextualised</u>	<u>Number of complaints opened per 1000 policies in force</u>	
-----	--	---	--

205

Number of complaints opened per 1000 policies sold

		<u>Number of distinct funds or investment accounts</u>	<u>Number of sales or equivalent transactions</u>
206	<u>Investment bonds</u>		
207	<u>Endowments</u>		
208	<u>ISAs (where investment held)</u>		
209	<u>Investment trusts</u>		
210	<u>Unit trusts/OEICs</u>		
211	<u>Structured products</u>		
212	<u>ETPs</u>		
213	<u>Crowdfunding / Peer to Peer</u>		
214	<u>FX/CFD/Spreadbetting</u>		
215	<u>UCITS</u>		
216	<u>Investment packaged multi products</u>		
217	<u>Other investment products/funds</u>		
218	<u>Total Investments</u>		
219	<u>of which have discretionary management services</u>		
220	<u>of which have non-discretionary management services</u>		
221	<u>of which sold through a platform</u>		

Investments

222

Number of complaints opened per 1000 distinct funds or investment accounts

Investments contextualised

223

Number of complaints opened per 1000 sales or equivalent transactions

PART B

...

NOTES ON THE COMPLETION OF THIS RETURN

Nil returns

...

Valuing data to be reported

Firms should report the actual data requested in this complaints return, using single units. When reporting information on context in Table 6 of Part A-2, lines 167, 174, 175, 191, 192, 204, 205, 222 and 223 firms may use decimals.

Product/service groupings

...

Product and cause categories

...

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'~~ 'whole of life/term assurance' but where the *complaint* relates to the critical illness element, it should be reported under ~~'critical illness'~~ 'income protection and other accident, sickness and unemployment'.

In Table 1 of Part A-1 and Table 4 of Part A-2, in relation to *complaints* about platforms in the investments product/service grouping, firms should include *complaints* about the platform rather than the underlying funds or investments.

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.

Where Table 1 of Part A-1 and Table 4 of Part A-2 refer to 'Other' products or services (for example, 'Other banking' or 'Other regulated home finance products'), a firm should provide information for up to a maximum of five products or services.

In Table 1 of Part A-1, and Tables 4 and 5 of Part A-2, a *complaint* should only be reported in a 'packaged multi product' category (for example, 'General insurance packaged multi products' or 'Pensions packaged multi products'), if it is not apparent to which underlying product the *complaint* relates. For insurance purposes, this may cover both households or small businesses.

In Table 6 of Part A-2, a product should only be included in a 'packaged multi product' category if it is not apparent to which underlying category the policy, pension, investment or account relates.

In Table 4 of Part A-1, a *complaint* should only be reported in the 'of which claims related' category if the *complaint* relates to an insurance product.

~~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.~~

Contextualisation

When providing information giving context to its *complaints* data, a *firm* should choose the metric which best reflects whether the majority of business undertaken by the *firm* involves the provision of products or services by the *firm* itself or intermediation. A *firm* should only provide information on context for either provision or intermediation, not both activities.

For provision, information on context should indicate the total volume of a *firm's* relevant business at the end date of the reporting period; this is likely to include accounts opened, loans provided, policies sold and funds and investments provided, and still in force, before the commencement of the relevant reporting period.

For intermediation, information on context provided by a *firm* should indicate the number of sales within the relevant reporting period only.

In Table 3 of Part A-1 or Table 6 of Part A-2:

- (1) when reporting information about the 'number of balances outstanding' in the 'Home Finance' product category, *firms* should report the total number of balances outstanding (all loans) as reported by the *firm* at row E.45 or E.53 of E(2) in SUP 16 Annex 19A (Mortgage Lenders and Administrators Return) on the *firm's* most recent return; and
- (2) when reporting information about intermediation sales in the 'Crowdfunding / peer to peer' product category, *firms* should provide the number of funded pitches within the reporting period.
- (3) When reporting information about the 'number of policies in force' or the 'number of distinct funds or investment accounts', the reported information should cover the number of existing accounts or policies or any relevant past policies that relate to the *complaint(s)* being reported. For example, in relation to payment protection insurance, a *firm* may no longer have any current policies in force and the *firm* may wish to include the total number of past policies issued/sold by the *firm*.
- (4) Where reporting information about a product which is contained within a wrapper, platform or packaged multi product, only the wrapper, platform or packaged multi product should be counted rather than all of the underlying policies, funds or investments. However, for insurance purposes where there are packages of underlying and identifiable separate policies these should be counted separately.
- (5) When reporting the number of policies sold/number of sales or equivalent transactions, this should also cover renewals.

Transparency

To improve *consumer* awareness and to help *firms* compare their performance against their peers, the FCA publishes:

- (1) *complaints* data about the financial services industry as a whole; and
- (2) *firm*-level data for *firms* required to publish their data under DISP 1.10A.1R.

The FCA also publishes *firm*-level information giving context to the *complaints* data reported where *firms* are due to publish that information under DISP 1.10A.1R. This will be the data set out in Table 6 of Part A-2, lines 167, 174, 175, 191, 192, 204, 205, 222 and 223.

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 *complaints* data of the *firm* either:

- (1) after the *firm* provides consent in the report; or

(2) (if the *firm* does not provide consent) after the *FCA* receives an email from the *firm* 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 as required by *DISP* 1.10A.4R.

If the *firm* ticks the “Yes” box in this report consenting to the *FCA* publishing the *firm’s complaints* data, it must also confirm that the data contained in the report accurately reflects the information to be published by the reporting *firm*.

If the *firm* has submitted a joint report on behalf of a *group*, the *firm* should only tick the “Yes” box consenting to the *FCA* publishing the *complaints* data if the *firm* is authorised to do so by those *firms* on whose behalf it is submitting this report.

A *firm* which does not provide consent in this report must still ensure that the *complaints* data contained in this report accurately reflects the data which the *firm* is required to publish under *DISP* 1.10A.1R and confirm this to the *FCA* under *DISP* 1.10A.4R.

DISP 1 Annex 1A is deleted in its entirety. The deleted text is not shown.

1 Annex 1BR Complaints publication report

This table belongs to *DISP* 1.10A.2R.

Complaints publication report

Firm name:

Group: (if applicable):

Other firms included in this report (if any):

Period covered in this report: [e.g. 1 January – 30 June 2015 or 1 January – 31 December 2015]

Brands/trading names covered:

	Number of complaints opened	Number of complaints closed	Complaints closed within 8 weeks (%)	Closed complaints upheld by firm (%)
Banking and credit cards				
Home finance				
General insurance and pure protection				
Decumulation, life and pensions				
Investments				
Credit-related			Not applicable	

<u>Product / service grouping</u>	<u>Number of complaints opened by volume of business</u>		<u>Number of complaints opened</u>	<u>Number of complaints closed</u>	<u>Percentage closed within 3 days</u>	<u>Percentage closed after 3 days but within 8 weeks</u>	<u>Percentage upheld</u>	<u>Main cause of complaints opened</u>
	<u>Provision (at reporting period end date)</u>	<u>Intermediation (within the reporting period)</u>						
<u>Banking and credit cards</u>	per 1000 accounts	N/A						
<u>Home finance</u>	per 1000 balances outstanding	per 1000 sales						
<u>Insurance and pure protection</u>	per 1000 policies in force	per 1000 policies sold						
<u>Decumulation and pensions</u>	per 1000 policies in force	per 1000 policies sold						
<u>Investments</u>	per 1000 distinct funds or investment accounts	per 1000 sales or equivalent transactions						
<u>Credit related</u>	<i>(Recommended only)</i> per 1000 accounts / loans	<i>(Recommended only)</i> per 1000 sales			N/A	N/A		N/A

Note 1: When providing the appropriate information on the context of complaints, a *firm* should choose the metric which best reflects whether the majority of business undertaken by the *firm* involves the provision of products or services by the *firm* itself or intermediation. A *firm* should only provide information on context in respect of either provision or intermediation, not both activities.

Note 2: For provision, information on context should relate the number of complaints opened within the reporting period to the total volume of a *firm's* relevant business at the end date of the reporting period. This is likely to include accounts opened, loans provided, policies sold and funds and investments provided before the commencement of the relevant reporting period.

Note 3: For intermediation, information on context published by a *firm* should relate the number of complaints opened within the reporting period to the number of sales within the relevant reporting period only.

Note 4: It is recommended that *firms* publish appropriate information on context in respect of credit-related complaints. However, publication of this data is not mandatory.

Note 5: When a *firm* publishes the “main cause of complaints opened”, this should be the cause category prompting the largest number of complaints for the relevant product/service grouping in Table 4 of Part A-2, *DISP* 1 Annex 1.

Part 4: comes into force on 23 July 2015

2 Jurisdiction of the Financial Ombudsman Service

...

2.2 Which complaints can be dealt with under the Financial Ombudsman Service?

...

- 2.2.2 G The effect of section 234B of the *Act* is that where a *person* (a “successor”) has assumed a liability (including a contingent one) of another *person* who was, or would have been the *respondent* in respect of a *complaint*, the *complaint* may be dealt with by the *Ombudsman* as if the successor were the *respondent*.

...

Part 5: comes into force on 30 June 2016

2.8 Was the complaint referred to the Financial Ombudsman Service in time?

- 2.8.1 R The *Ombudsman* can only consider a *complaint* if:

- (1) the *respondent* has already sent the *complainant* its *final response* or summary resolution communication; or

...

- 2.8.2 R The *Ombudsman* cannot consider a *complaint* if the complainant refers it to the *Financial Ombudsman Service*:
- (1) more than six *months* after the date on which the *respondent* sent the complainant its *final response*, ~~or~~ *redress determination* or *summary resolution communication*; or
- ...
- unless:
- ...
- (5) the *respondent* has consented to the *Ombudsman* considering the *complaint* where the time limits in *DISP 2.8.2R* or *DISP 2.8.7R* have expired (but this does not apply to a “relevant complaint” within the meaning of section 404B(3) of *FSMA the Act*).
- 2.8.3 G The six-month time limit is only triggered by a response which is a *final response*, ~~or~~ *redress determination* or *summary resolution communication*. The response must tell the complainant about the six-month time limit that the complainant has to refer a *complaint* to the *Financial Ombudsman Service*.

...

TP 1 Transitional Provisions

(1)	(2) Material to which the transitional provision applies	(3)	(4) Transitional provisions	(5) Transitional provision: dates in force	(6) Handbook provision coming into force
...					
<u>39</u>	<u><i>DISP 1.10</i> and <i>1.10A</i>, <i>DISP 1 Annex 1R</i>, <i>DISP 1 Annex 1BR</i></u>	<u>R</u>	<u><i>DISP 1.10</i>, <i>DISP 1.10A</i>, <i>DISP 1 Annex 1R</i> and <i>DISP 1 Annex 1BR</i> as they stand on 30 June 2016 apply to a <i>firm</i> in relation to relevant reporting periods ending on or after 30 June 2016.</u> <u>For relevant reporting periods ending on or before 29 June 2016, <i>DISP 1.10</i>, <i>DISP 1.10A</i>, <i>DISP 1</i></u>	<u>From 30 June 2016</u>	<u>From 30 June 2016</u>

			<u>Annex 1R and DISP 1 Annex 1BR apply as they stood on 29 June 2016.</u>		
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Part 6: comes into force on 30 June 2016

Sch 1 Record keeping requirements

...

Sch 1.2 G

Handbook reference	Subject of record	Contents of record	When record must be made	Retention period
<i>DISP</i> 1.9.1R	<i>Complaints</i> subject to <i>DISP</i> 1.3 - <i>DISP</i> 1.8 (other than <i>DISP</i> 1.5).	Each <i>complaint</i> received and the measures taken for its resolution	On receipt	5 years for <i>complaints</i> relating to <i>MiFID business</i> or <i>collective portfolio management services</i> and 3 years for all other <i>complaints</i>

Part 7: comes into force on 23 July 2015

Sch 2 Notification requirements

2

...

Sch 2.1 G

Handbook reference	Matter to be notified	Contents of notification	Trigger event	Time allowed
...				
<i>DISP</i> 1.10.8G <u><i>DISP</i> 1.10.9R</u>	Single contact point	Details	At the time of authorisation or on subsequent change	Not specified
...				

<p><i>DISP</i> 1.11.5R(2)</p>	<p>End of exemption for <i>member</i> of Lloyd's</p>	<p>Confirmation by the <i>Society</i> of Lloyd's that the condition in <i>DISP</i> 1.1.7 <u><i>DISP</i> 1.1.12R</u> no longer apply to a specified <i>member</i> of Lloyd's</p>	<p>Conditions in <i>DISP</i> 1.1.7 <u><i>DISP</i> 1.1.12R</u> no longer apply</p>	<p>Not specified</p>
<p>...</p>				

Annex D

Amendments to the Consumer Credit sourcebook (CONC)

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

2 **Conduct of business standards: general**

...

2.5 **Conduct of business: credit broking**

...

Guidance on unfair business practices

2.5.9 G ...

(9) Firms should note the effect of the call charges rule in GEN 7.

...

2.6 **Conduct of business: debt counselling, debt adjusting and providing credit information services**

...

Guidance on unfair business practices

2.6.4 G ...

(5) Firms should note the effect of the call charges rule in GEN 7.

...

3.3 **The clear fair and not misleading rule and general requirements**

...

Guidance on clear, fair and not misleading

...

3.3.9 G A *firm* should in a *financial promotion* or other communication which includes a premium rate telephone number indicate in a prominent way the likely total cost of a premium rate call including the price per minute of a call, the likely duration of calls and the total cost a *customer* would incur if

the *customer* calls for the full estimated duration. Firms should note the effect of the *call charges rule* in GEN 7.

[Note: paragraphs 3.9h of CBG and 3.18x (box) of DMG]

...

3.9 Financial promotions and communications: debt counsellors and debt adjusters

...

Contents of financial promotions and communications

...

3.9.6A G Firms should note the effect of the *call charges rule* in GEN 7.

...

7.9 Contact with customers

Contacting customers

...

7.9.5A G Firms should note the effect of the *call charges rule* in GEN 7.

...

8.7 Charging for debt counselling, debt advice and related services

...

8.7.7 G Firms should note the effect of the *call charges rule* in GEN 7.