

how the ombudsman's complaint product-codes map to the five FSA product groups

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		1. banking & credit	2. mortgages & home finance	3. general insurance / pure protection	4. decumulation life & pensions	5. investments
ombudsman's complaint product-codes		<ul style="list-style-type: none"> ▪ administering credit for a lender ▪ bankers reference ▪ catalogue shopping ▪ cheques/drafts ▪ credit broking ▪ credit card accounts ▪ credit reference agency ▪ credit repair ▪ current accounts ▪ debit/cash cards ▪ debt adjusting ▪ debt collecting ▪ debt counselling ▪ demutualisation ▪ deposit/savings accounts ▪ direct debits/standing orders ▪ electronic money ▪ executorship/trusteeship ▪ foreign currency ▪ hire purchase ▪ hiring/leasing/renting ▪ home credit ▪ interbank transfers ▪ merchant acquiring ▪ money remittance ▪ non-regulated guaranteed bonds ▪ overdrafts & loans ▪ pawnbroking ▪ payday loans ▪ point-of-sale loans ▪ premium bonds ▪ safe custody ▪ savings certificates/bonds ▪ store-card accounts ▪ TV repayment meter 	<ul style="list-style-type: none"> ▪ home income plans ▪ home purchase plans ▪ house mortgages ▪ sale & rent-back 	<ul style="list-style-type: none"> ▪ building warranties ▪ buildings insurance ▪ business protection insurance ▪ car/motorcycle insurance ▪ caravan insurance ▪ commercial property insurance ▪ commercial vehicle insurance ▪ connected travel insurance ▪ contents insurance ▪ critical illness insurance ▪ GAP insurance ▪ home emergency cover ▪ income protection/PHI ▪ legal expenses insurance ▪ long-term care insurance ▪ marine/small craft insurance ▪ mobile phone insurance ▪ payment protection insurance (PPI) ▪ personal accident insurance ▪ pets and livestock insurance ▪ private medical/dental insurance ▪ roadside assistance insurance ▪ special events insurance ▪ specialist insurance ▪ term assurance ▪ travel insurance ▪ warranties 	<ul style="list-style-type: none"> ▪ annuities ▪ back-to-back annuities ▪ endowment savings plans (<i>not</i> child savings plan) ▪ executive pension plans ▪ FSAVCs ▪ income draw-downs ▪ mortgage endowments ▪ occupational pension transfers/opt out ▪ pension mortgages ▪ personal pensions ▪ self-invested pension plans ▪ SERPs ▪ small self-administered schemes ▪ traded endowments ▪ whole of life 	<ul style="list-style-type: none"> ▪ back-to-back bonds ▪ children's savings plans ▪ corporate bonds ▪ derivatives ▪ enterprise investment schemes ▪ film partnerships ▪ guaranteed bonds ▪ investment trusts ▪ ISAs ▪ long term care bonds ▪ OEICs ▪ PEPs ▪ portfolio management ▪ SCARPs ▪ share dealings ▪ spread betting ▪ unit-linked investment bonds ▪ unit trusts ▪ with-profit bonds ▪ zero-dividend preference shares