

# Consultation document on developing a harmonised methodology for classifying and reporting consumer complaints across the European Union

## Meta Informations

Creation date

02-10-2008

Last update date

User name

null

Case Number

762758031282127608

Invitation Ref.

Status

N

## Questionnaire

Do you collect consumer complaints?

Yes

Do you collect consumer enquiries?

No

Who is eligible to send you a complaint?

Consumer

Other

Please specify other

Complaints are sometimes received from consumer associations

For which sectors do you collect data?

Please send a copy of the classification structure you use (e.g. a table indicating the different sectors) to [SANCO-consumercomplaints@ec.europa.eu](mailto:SANCO-consumercomplaints@ec.europa.eu)

ABI collects information on complaints concerning the entire financial sector. Complaints are clearly classified into banks and other companies belonging to credit groups

Which is your preferred policy option on the issue of harmonising consumer complaints classification systems?	Introduce a voluntary system
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Please explain.

The Association can provide aggregate statistics on the entire financial sector.

Do you agree that only the classification of complaints addressed to third parties (e.g. public agencies, ministries, self-regulatory bodies, consumer NGOs, trade associations, ADR bodies, others) should be harmonised and not those made to sellers/retailers?	No
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Please explain.

Intermediaries should classify complaints in a harmonized manner. ABI can collect and aggregate the information and supplement it with information on complaints it has itself received.

**Please give your view on whether a new classification system should include data on the following variables.**

Number of complaints	Yes
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Number of enquiries	No
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Sectors	Yes
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Nature/type of complaint (e.g. faulty goods, late delivery, overcharging, incorrect labelling, etc.)	Yes
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Mediums of transaction (e.g. face to face, internet, telephone sales, etc.)	Yes
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Associated monetary value	Yes
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Type of infringement and relevant legislation (e.g. horizontal legislation such as Unfair Commercial Practices or sector specific legislation such as Package Travel)	No
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Should the system use COICOP?	No
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Should the system use an alternative sectorial classification?	No
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Please specify

In the COICOP classification, financial and insurance services could be considered as macro categories, i.e. "insurance services" and "financial services". The latter could be divided into two categories, i.e. "banks" and "other companies belonging to credit groups".

How often should participating parties report aggregate collected complaints to the Commission?	Yearly
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Would you be prepared to change your existing classification methodology to be in line with a voluntary harmonised methodology?	Do not know
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What would be the cost implications of changing your methodology?	Significant
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Please specify It is not possible to estimate the costs; it would depend on the methodology and instruments used.
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Do you use an IT tool to classify complaints?	Yes
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Please provide more information on the system: is it a specialised software or a single spreadsheet, etc. ABI is currently testing an application that will be used starting from 01/01/2009
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Comments Note on question 10.7 - "Type of infringement and relevant legislation": To monitor complaints, the latter are classified by taking into account only the customer's position. Therefore, the real underlying reason generating customer bother might not be indicated. Note on question 16 - "Would you be prepared to change your existing classification methodology to be in line with a voluntary harmonised system?": It depends on the methodology and instruments, nonetheless, if the classification introduced across the European Union is compatible with the current one, the Italian financial system could be ready to furnish information according to the new grid. Please, find an attached hereto describing in detail the monitoring that ABI carries out with regard to complaints. The attached file will be sent to: <a href="mailto:SANCO-consumercomplaints@ec.europa.eu">SANCO-consumercomplaints@ec.europa.eu</a> shortly.
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## Personal data

Name of organisation ABI - Italian Banking Association
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Country of establishment of the Organisation Italy
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Address P.zza del Gesù, 49 - 00186 Rome
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Website address (if available) <a href="http://www.abi.it">www.abi.it</a>
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Name contact person Luisa Bajetta (Head of Marketing and Customer Satisfaction)
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Telephone number contact person
+39066767357

E-mail contact person
l.bajetta@abi.it

Stakeholder group	Other
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Please specify
Banking Association

Size of the organisation	200+
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