

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

## Meta Informations

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User name

null

Case Number

895601621361327508

Invitation Ref.

Status

N

## Questionnaire

Do you collect consumer complaints?

Yes

Do you collect consumer enquiries?

Yes

Do you classify complaints and enquiries separately?

Yes

How do you define complaints?

The UK regulator, the Financial Services Authority, defines a complaint as: any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which: (a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and (b) relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service. The jurisdiction of the Financial Ombudsman Service is set out in the DISP section of the Financial Service Authority's rulebook: <http://fsahandbook.info/FSA/html/handbook/DISP/2>

How do you define enquiries?

An enquiry for our purposes, is any contact with our office that is not about a complaint that is able to proceed to our case-handling stage, for example, because the complaint has not yet been through the financial institution's own internal complaint procedure.

Other definitions. Please specify here.

Who is eligible to send you a complaint? Consumer  
Business

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)

We collect data for all financial services sectors covered by our scheme. See the section on 'what the complaints were about' in our Annual Review: <http://www.financial-ombudsman.org.uk/publications/ar08/about.html#a03>

Which is your preferred policy option on the issue of harmonising consumer complaints classification systems?

Introduce a voluntary system

Please explain.

We are strongly opposed to the introduction of a compulsory system and we have written a supplementary note to the commission which sets out our concerns in this regard.

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?

Yes

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

Number of complaints

Yes

Number of enquiries

Yes

Sectors

Yes

Nature/type of complaint (e.g. faulty goods, late delivery, overcharging, incorrect labelling, etc.)

Yes

Mediums of transaction (e.g. face to face, internet, telephone sales, etc.)

No

Associated monetary value

No

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?	Yes
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Please specify	
Any classification system would need to reflect the diverse nature of financial services.	

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?	No
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Would the provision of an IT tool developed by the Commission persuade you to use a harmonised methodology?	No
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What would be the cost implications of changing your methodology?	Significant
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Please specify	
Any requirement that we should redesign our computer systems around the incidental activity of producing harmonised data, rather than around the primary function of processing casework in accordance with our function would be entirely wrong in principle. The cost of such systems changes would be extremely high (running into millions of Euro in our own case - in view of the size, complexity and workload of our systems).	

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.	
It is an integral part of our bespoke case-handling system.	

Comments	
As we have already said, we would stongly urge the Commission to accept that any compulsory harmonisation along the lines mentioned in the consultation would impose difficulties and costs which would far outweigh the benefits which might potentially be available from the availability of harmonised data.	

## Personal data

Name of organisation	
Financial Ombudsman Service	
Country of establishment of the Organisation	
United Kingdom	
Address	
South Quay Plaza 183 Marsh Wall London E14 9SR	
Website address (if available)	
www.financial-ombudsman.org.uk	
Name contact person	
Alison Hoyland	
Telephone number contact person	
+44 20 7964 0869	
E-mail contact person	
alison.hoyland@financial-ombudsman.org.uk	
Stakeholder group	Member State Authority
Size of the organisation	200+