

CIFO PUBLIC COMPLAINT STATISTICS - Q1 2026

These statistics cover the work of the Channel Islands Financial Ombudsman (CIFO) for the three months ended 31st March 2026 (Q1 2026).

CIFO is the joint operation of two statutory ombudsman roles, established in law by the Financial Services Ombudsman (Jersey) Law 2014 and the Financial Services Ombudsman (Bailiwick of Guernsey) Law, 2014. The primary role of CIFO is to resolve complaints about financial services provided in or from Jersey, Guernsey, Alderney and Sark (collectively the Channel Islands).

The legislation sets out CIFO's 'mandate' – in particular, the types of financial services that can be complained about, the type of complainant that may use the service and the time limits that apply. Complaints may also be outside of CIFO's mandate for reasons that include if the matter has already or is being considered in another forum such as a court or if the complainant has not suffered any compensable loss.

Please note that some percentages may not add up to 100% due to rounding.

I: ANALYSIS OF COMPLAINTS

This section provides information concerning complaints, which are all complaints which have been received whether they are ultimately deemed within CIFO's mandate or not.

Period Analysis (Q1 2026)	
Complaints on hand at start of the period	169
Net adjustment on opening figure - complaints reopened	8
Complaints opened during the period	171
Complaints closed during the period	166
Complaints on hand at the end of the period	182

Cumulative Analysis 2025	
Complaints on hand at start of 2026	169
Net adjustment on opening figure - complaints reopened	8
Total complaints received	171
Total complaints closed	166
Complaints on hand at the end of the period	182

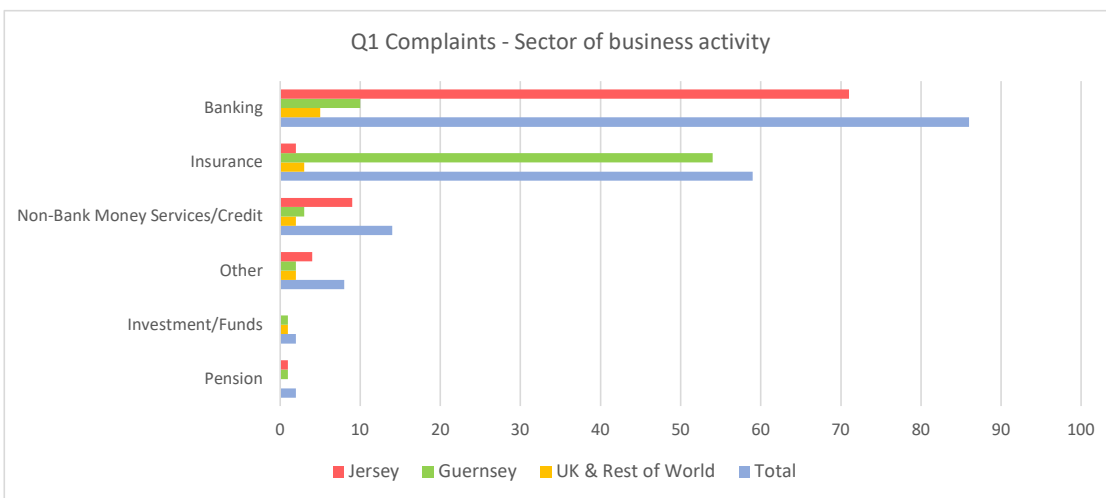
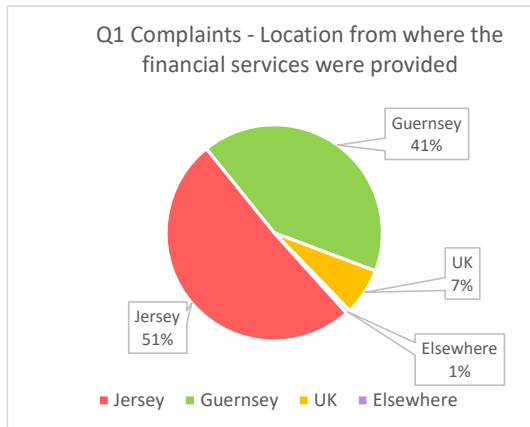
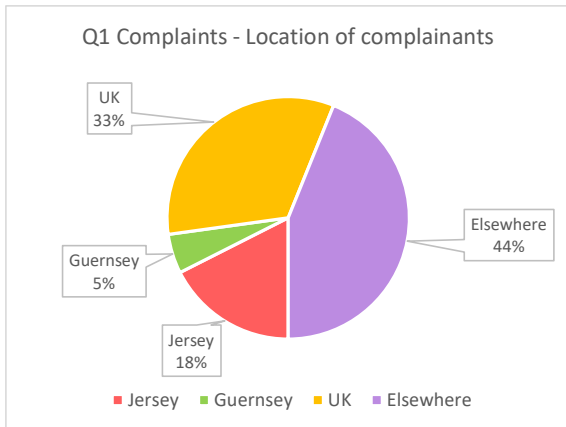
Q1 COMPLAINT HIGHLIGHTS

Of the 166 complaints closed in Q1 2026:

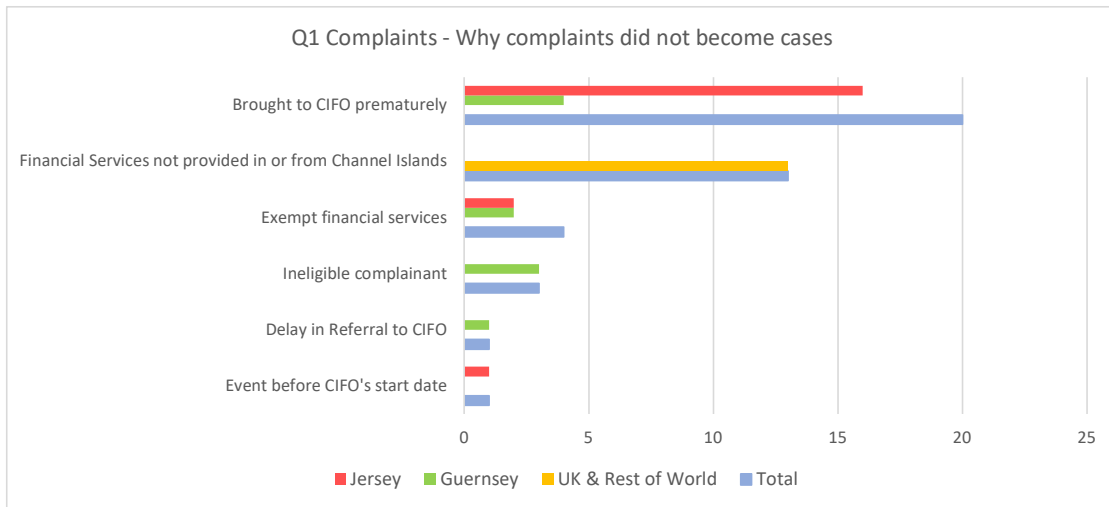
- 41% (68) were determined by an Ombudsman;
- 31% (52) were successfully settled;
- 25% (42) could not be dealt with as they were outside the scope of CIFO's mandate as set by law;
- 2% (4) were withdrawn by the complainant after coming to CIFO.

Of the 42 out-of-mandate complaints: (some will have more than one reason)

- 48% (20) were brought to CIFO prematurely;
- 31% (13) related to financial services that were not provided in or from the Channel Islands;
- 10% (4) related to financial services that are excluded by law from CIFO's mandate;
- 7% (3) complaints were brought to CIFO by ineligible complainants;
- 2% (1) there was a delay in referral to CIFO;
- 2% (1) was about an event before CIFO's start date.



Reasons for the complaints that were out-of-mandate (OOM)								
Reason	Jersey		Guernsey		UK & Rest of World		Total	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Brought to CIFO prematurely	16	84%	4	40%	0	0%	20	48%
Financial services not provided in or from Channel Islands	0	0%	0	0%	13	100%	13	31%
Exempt financial services	2	11%	2	20%	0	0%	4	10%
Ineligible complainant	0	0%	3	30%	0	0%	3	7%
Delay in Referral to CIFO	0	0%	1	10%	0	0%	1	2%
Event before CIFO's start date	1	5%	0	0%	0	0%	1	2%
Total reasons	19	100%	10	100%	13	100%	42	100%



Closed Complaints by Outcome		
Complaint out of CIFO's mandate	42	
Complaint withdrawn by complainant after coming to CIFO	4	
		Upheld
Complaints settled	52	50%
Complaints determined	68	34%
Total closed complaints	166	

Type of Complainant - Complaints Opened in Period		
Type	Number	Percentage
Individual (Consumer)	166	97%
Microenterprise	3	2%
Enterprise	2	1%
Total	171	100%

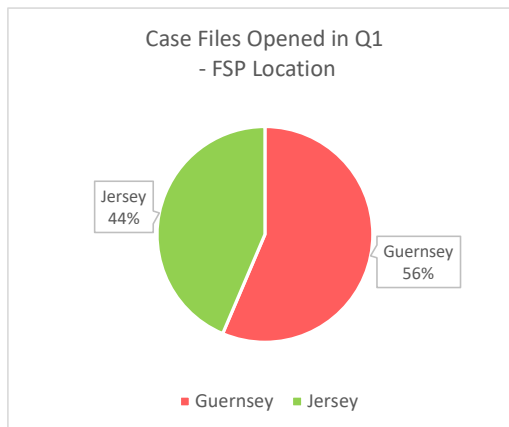
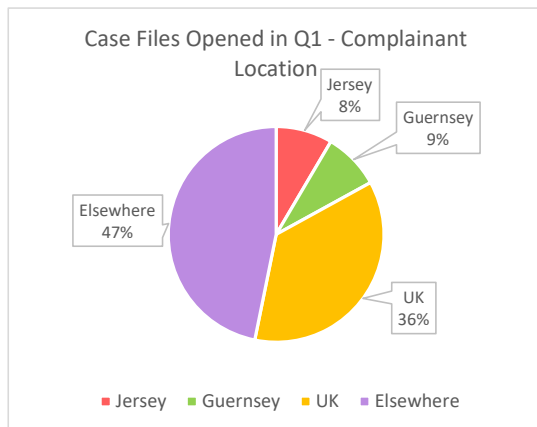
II: ANALYSIS OF CASE FILES

Period Analysis (Q1 2026)	
Opening Case File Inventory as at 1 January 2026	110
Case Files Opened	94
Case Files Closed	118
Net Period Change in Case File Inventory	(24)
End of Period Case File Inventory as at 31 March 2026	86

Cumulative Analysis	
Opening Case File Inventory as at 1 January 2026	110
Case Files Opened	94
Case Files Closed	118
Net Period Change in Case File Inventory	(24)
End of Period Case File Inventory as at 31 March 2026	86

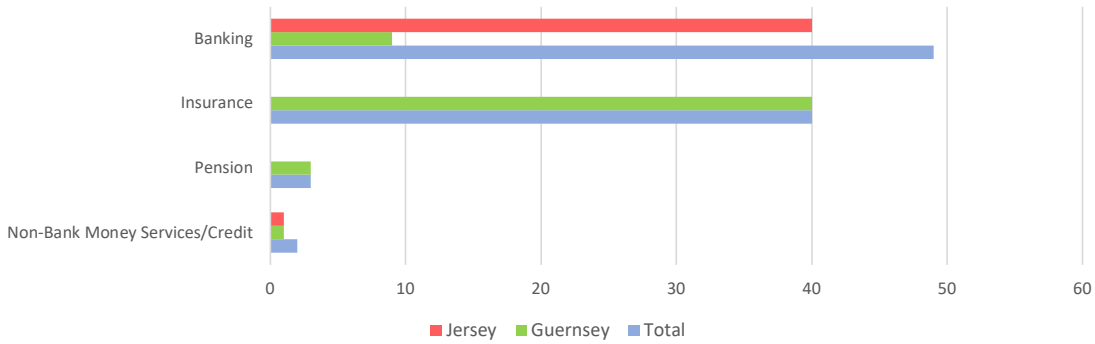
CASE FILE HIGHLIGHTS

- Of the 94 case files opened in Q1 2026, 47% (44) involve a complainant from elsewhere, 36% (34) involve a UK-based complainant, 8.5% (8) involve a Jersey-based complainant and 8.5% (8) involve a Guernsey-based complainant .

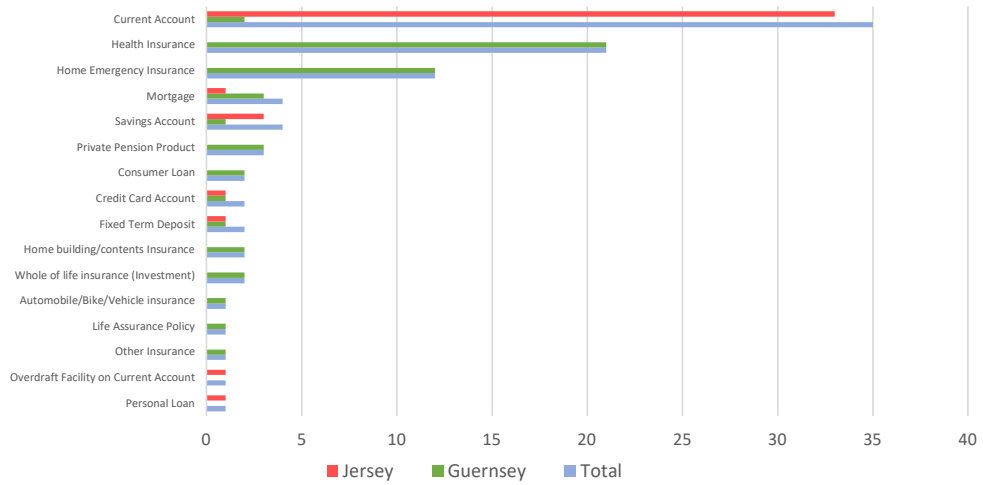


CASE FILE DATA

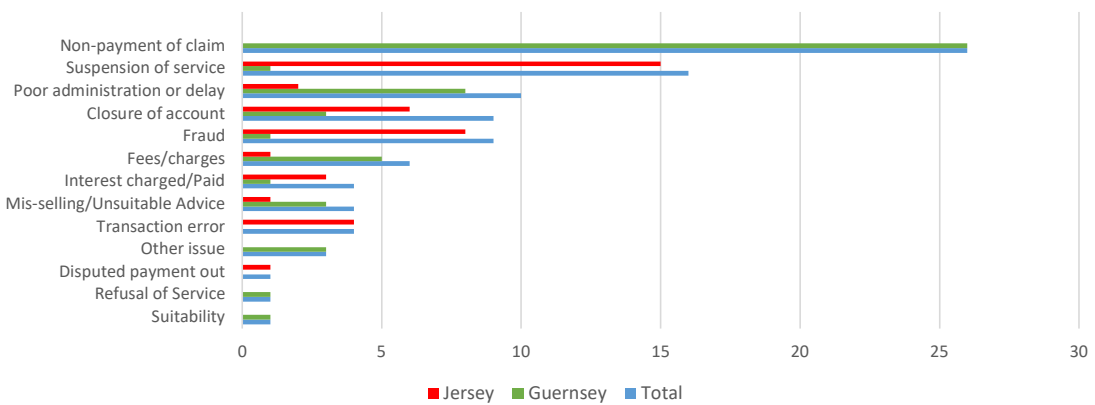
Case Files Opened in Q1 - Sector of Business Activity



Case Files Opened in Q1 - Product Areas



Case Files Opened in Q1 - Issue



CASE FILE HIGHLIGHTS (CONTINUED)

- Of the 94 case files opened by CIFO in Q1 2026, 37% (35) related to current accounts, 22% (21) related to health insurance and 13% (12) related to home emergency insurance. The remaining 26 case files were in relation to 13 other product types.
- Non-payment of claim was the most common issue, occurring in 28% (26) of the case files opened by CIFO this quarter.
- Suspension of service was the second most common issue, represented in 17% (16) of case files and poor administration or delay was the third most common issue, represented in 11% (10) of case files opened.

Q1 Case Files - Top Product Areas		
Product	Number	Percentage
Current account	35	37%
Health insurance	21	22%
Home emergency insurance	12	13%

Q1 Case Files - Top Issues		
Issue	Number	Percentage
Non-payment of claim	26	28%
Suspension of service	16	17%
Poor administration or delay	10	11%