CIFO PUBLIC COMPLAINT STATISTICS - Q2 2026

These statistics cover the work of the Channel Islands Financial Ombudsman (CIFO) for the three months ended 30th June 2026 (Q2 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.

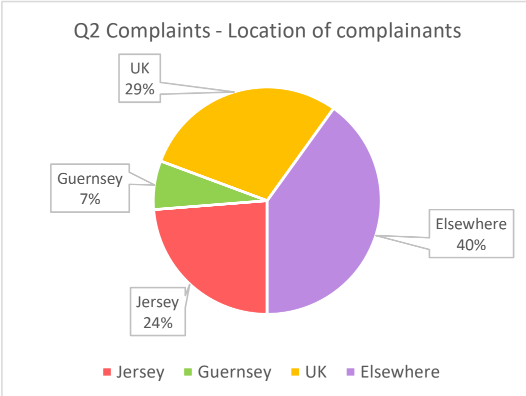
Period Analysis (Q2 2026)	
Complaints on hand at start of the period	**182**
Net adjustment on opening figure - complaints reopened	8
Complaints opened during the period	202
Complaints closed during the period	185
Complaints on hand at the end of the period	**207**

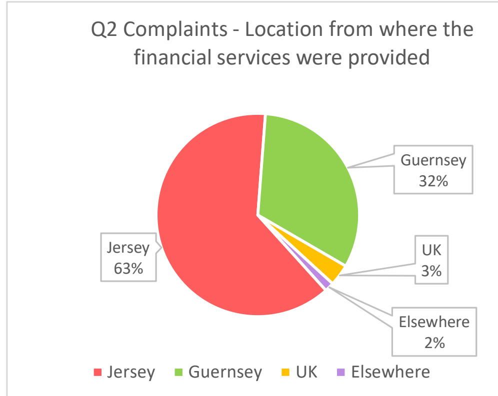
Cumulative Analysis 2026	
Complaints on hand at start of 2026	**169**
Net adjustment on opening figure - complaints reopened	9
Total complaints received	372
Total complaints closed	343
Complaints on hand at the end of the period	**207**

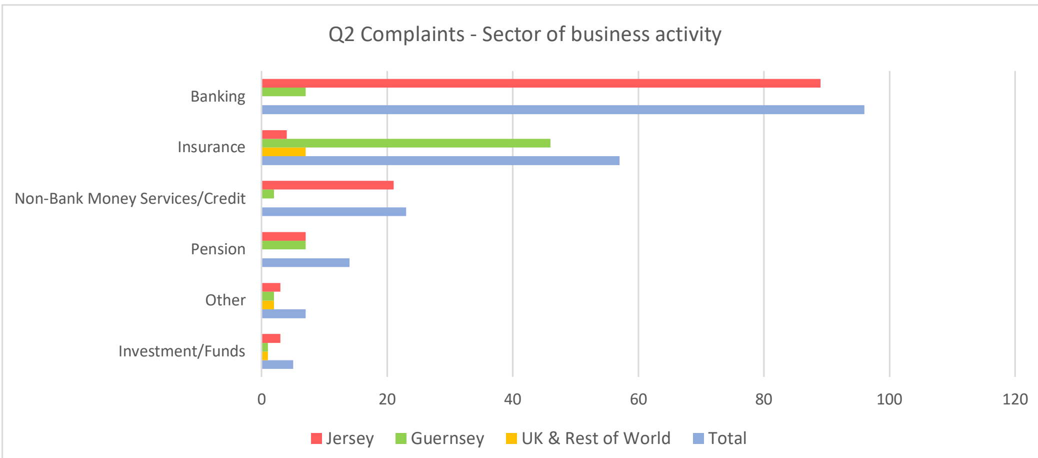
Q2 COMPLAINT HIGHLIGHTS

Of the 185 complaints closed in Q2 2026:
- 39% (72) could not be dealt with as they were outside the scope of CIFO's mandate as set by law;
- 31% (58) were successfully settled;
- 22% (41) were determined by an Ombudsman;
- 8% (14) were withdrawn by the complainant after coming to CIFO.

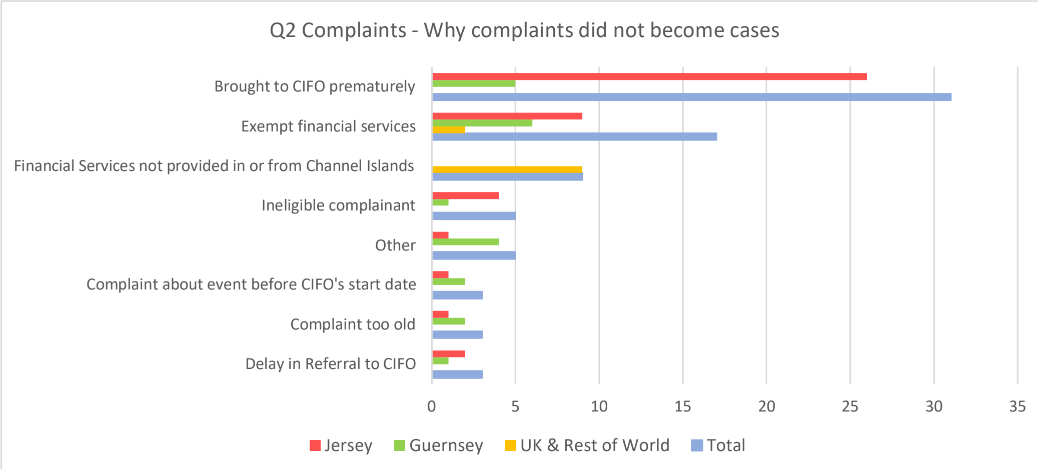
Of the 72 out-of-mandate complaints: (some will have more than one reason)
- 41% (31) were brought to CIFO prematurely;
- 23% (17) related to financial services that are excluded by law from CIFO's mandate;
- 11% (9) related to financial services that were not provided in or from the Channel Islands;
- 7% (5) complaints were brought to CIFO by ineligible complainants;
- 7% (5) complaints were out of mandate for other reasons;
- 4% (3) were about an event before CIFO's start date;
- 4% (3) were too old;
- 4% (3) there was a delay in referral to CIFO.







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	26	59%	5	24%	0	0%	31	41%
Exempt financial services	9	20%	6	29%	2	18%	17	22%
Financial services not provided in or from Channel Islands	0	0%	0	0%	9	82%	9	12%
Ineligible complainant	4	9%	1	5%	0	0%	5	7%
Out of mandate for other reason	1	2%	4	19%	0	0%	5	7%
Complaint about event before CIFO's start date	1	2%	2	10%	0	0%	3	4%
Complaint too old	1	2%	2	10%	0	0%	3	4%
Delay in Referral to CIFO	2	5%	1	5%	0	0%	3	4%
Total reasons	**44**	**100%**	**21**	**100%**	**11**	**82%**	**76**	**100%**



Closed Complaints by Outcome		
Complaint out of CIFO's mandate	72	
Complaint withdrawn by complainant after coming to CIFO	14	
		Upheld
Complaints settled	58	40%
Complaints determined	41	15%
Total closed complaints	**185**	

Type of Complainant - Complaints Opened in Period		
Type	**Number**	**Percentage**
Individual (Consumer)	201	100%
Enterprise	1	0%
Total	**202**	**100%**

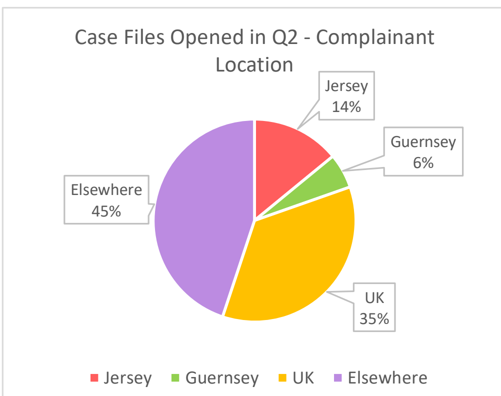
II: ANALYSIS OF CASE FILES

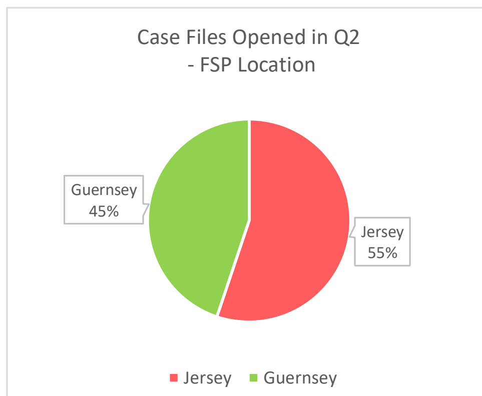
Period Analysis (Q2 2026)	
Opening Case File Inventory as at 1 April 2026	**86**
Case Files Opened	107
Case Files Closed	102
Net Period Change in Case File Inventory	5
End of Period Case File Inventory as at 30 June 2026	**91**

Cumulative Analysis	
Opening Case File Inventory as at 1 January 2026	**110**
Case Files Opened	201
Case Files Closed	220
Net Period Change in Case File Inventory	(19)
End of Period Case File Inventory as at 30 June 2026	**91**

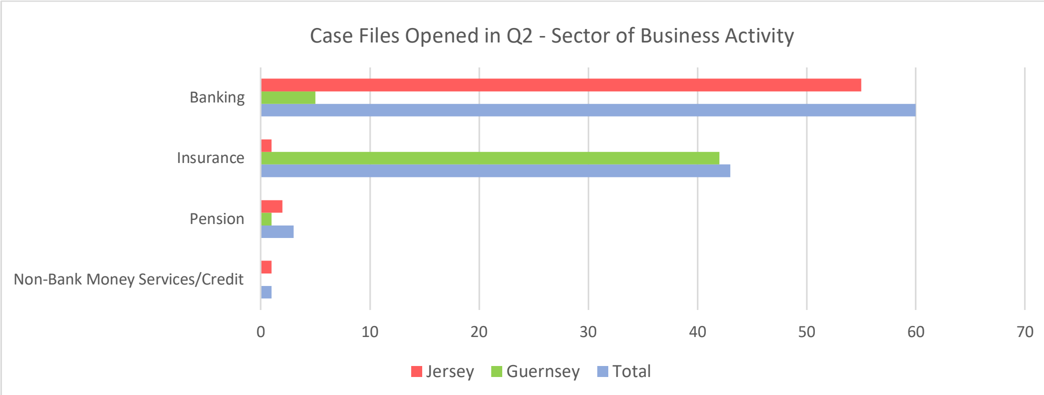
CASE FILE HIGHLIGHTS

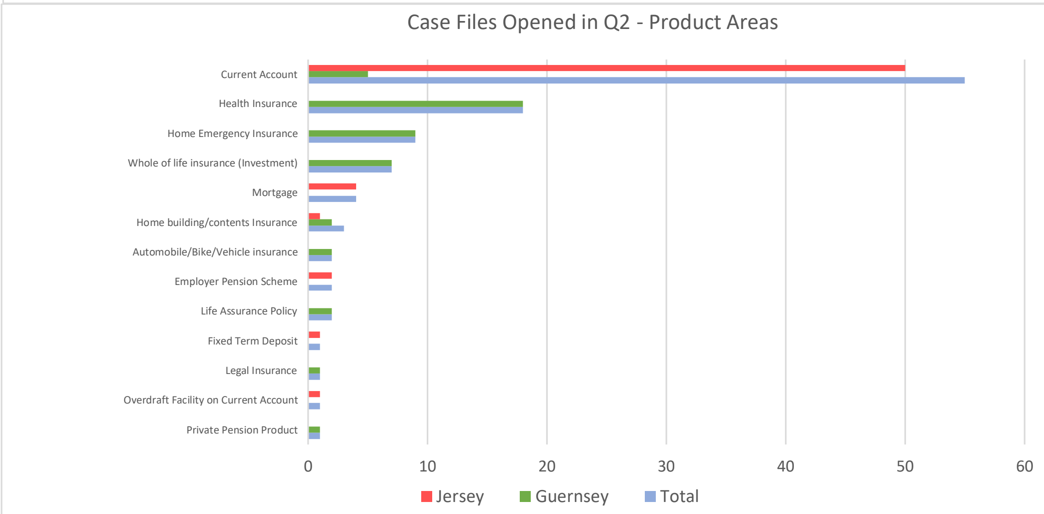
- Of the 107 case files opened in Q2 2026, 45% (48) involve a complainant from elsewhere, 36% (38) involve a UK-based complainant, 14% (15) involve a Jersey-based complainant and 6% (5) involve a Guernsey-based complainant .

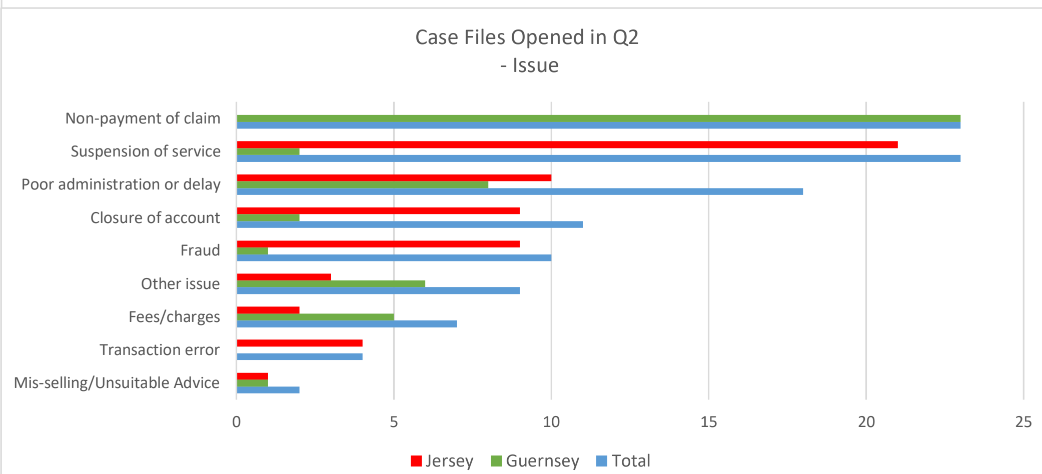




CASE FILE DATA







CASE FILE HIGHLIGHTS (CONTINUED)

- Of the 107 case files opened by CIFO in Q2 2026, 21% (55) related to current accounts, 17% (18) related to health insurance and 8% (9) related to home emergency insurance. The remaining 25 case files were in relation to 11 other product types.

- Non-payment of claim and Suspension of service were the most common issues, both occurring in 21% (23) of the case files opened by CIFO this quarter.

- Poor administration or delay was the third most common issue, represented in 17% (18) of case files opened.

Q2 Case Files - Top Product Areas		
Product	**Number**	**Percentage**
Current account	55	51%
Health insurance	18	17%
Home emergency insurance	9	8%

Q2 Case Files - Top Issues		
Issue	**Number**	**Percentage**
Non-payment of claim	23	21%
Suspension of service	23	21%
Poor administration or delay	18	17%