CIFO PUBLIC COMPLAINT STATISTICS - Q3 2026

These statistics cover the work of the Channel Islands Financial Ombudsman (CIFO) for the three months ended 30th September (Q3 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 (Q3 2026)	
Complaints on hand at start of the period	**207**
Net adjustment on opening figure - complaints reopened	10
Complaints opened during the period	181
Complaints closed during the period	183
Complaints on hand at the end of the period	**215**

Cumulative Analysis 2026	
Complaints on hand at start of 2026	**169**
Net adjustment on opening figure - complaints reopened	9
Total complaints received	552
Total complaints closed	515
Complaints on hand at the end of the period	**215**

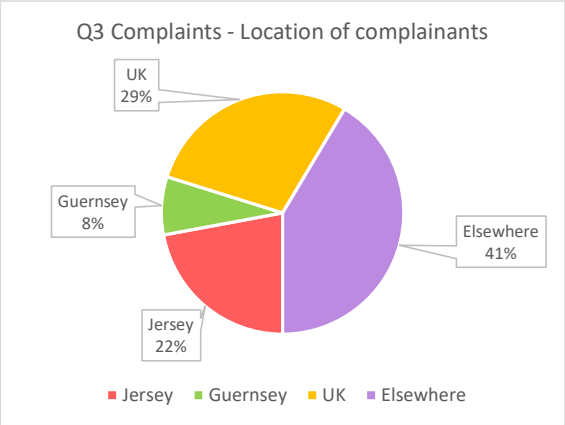
Q3 COMPLAINT HIGHLIGHTS

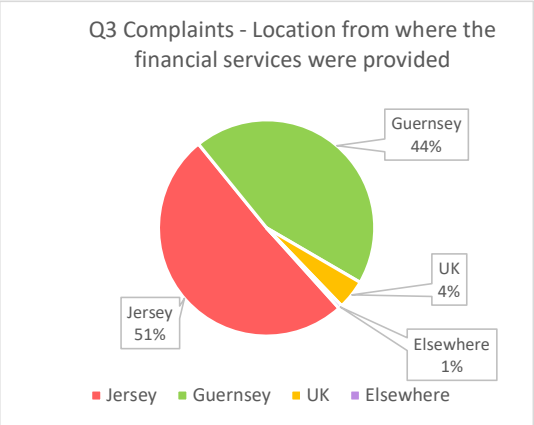
Of the 183 complaints closed in Q3 2026:

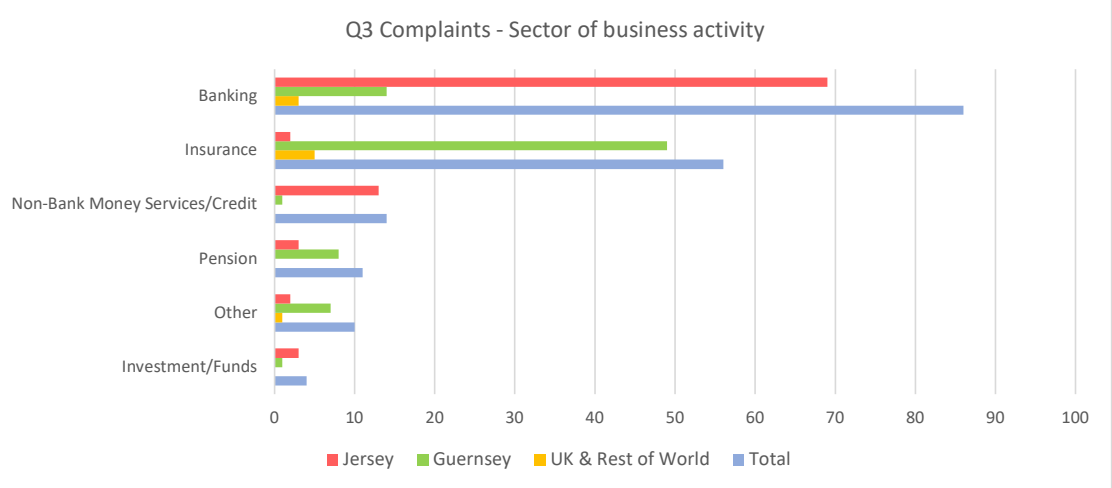
- 33% (60) were successfully settled;
- 32% (58) were determined by an Ombudsman;
- 30% (55) could not be dealt with as they were outside the scope of CIFO's mandate as set by law;
- 5% (10) were withdrawn by the complainant after coming to CIFO.

Of the 55 out-of-mandate complaints: (some will have more than one reason)

- 35% (19) were brought to CIFO prematurely;
- 24% (13) related to financial services that were not provided in or from the Channel Islands;
- 13% (7) related to financial services that are excluded by law from CIFO's mandate;
- 9% (5) there was a delay in referral to CIFO.
- 7% (4) complaints were out of mandate for other reasons;
- 7% (4) were too old;
- 3% (2) complaints were brought to CIFO by ineligible complainants;
- 3% (2) were 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	17	59%	2	15%	0	0%	19	34%
Financial services not provided in or from Channel Islands	0	0%	0	0%	13	93%	13	23%
Exempt financial services	2	7%	4	31%	1	7%	7	13%
Delay in referral to CIFO	2	7%	3	23%	0	0%	5	9%
Out of mandate for other reason	4	14%	0	0%	0	0%	4	7%
Complaint too old	2	7%	2	15%	0	0%	4	7%
Ineligible complainant	1	3%	1	8%	0	0%	2	4%
Complaint about event before CIFO's start date	1	3%	1	8%	0	0%	2	4%
Total reasons	**29**	**100%**	**13**	**100%**	**14**	**100%**	**56**	**100%**



Closed Complaints by Outcome		
Complaint out of CIFO's mandate	55	
Complaint withdrawn by complainant after coming to CIFO	10	
		Upheld
Complaints settled	60	52%
Complaints determined	58	26%
Total closed complaints	**183**	

Type of Complainant - Complaints Opened in Period		
Type	**Number**	**Percentage**
Individual (Consumer)	171	94%
Microenterprise	9	5%
Enterprise	1	1%
Total	**181**	**100%**

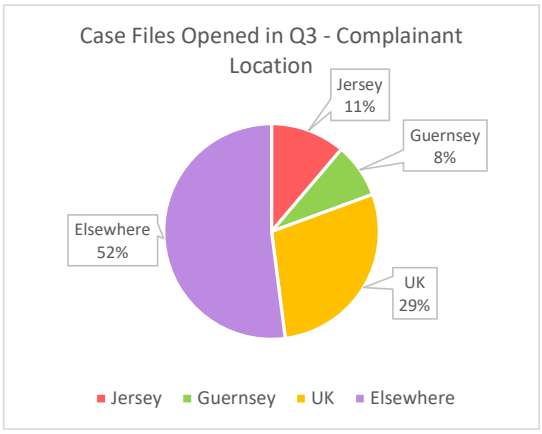
II: ANALYSIS OF CASE FILES

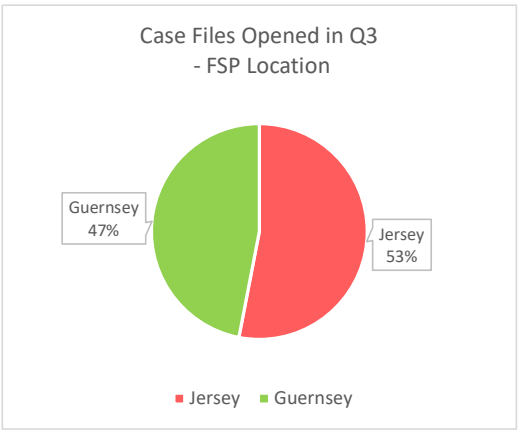
Period Analysis (Q3 2026)	
Opening Case File Inventory as at 1 July 2026	**91**
Case Files Opened	98
Case Files Closed	110
Net Period Change in Case File Inventory	(12)
End of Period Case File Inventory as at 30 September 2026	**79**

Cumulative Analysis	
Opening Case File Inventory as at 1 January 2026	**110**
Case Files Opened	299
Case Files Closed	330
Net Period Change in Case File Inventory	(31)
End of Period Case File Inventory as at 30 September 2026	**79**

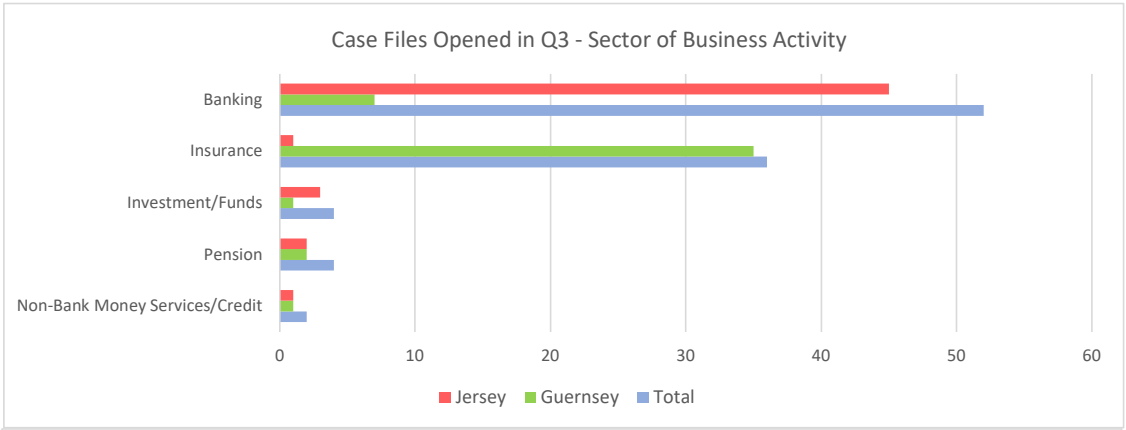
CASE FILE HIGHLIGHTS

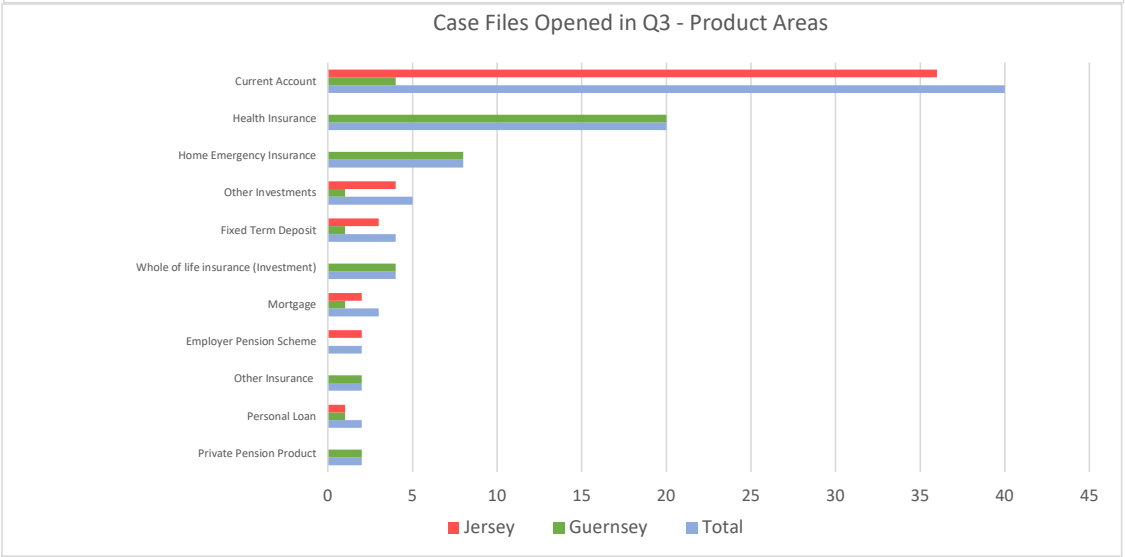
- Of the 98 case files opened in Q3 2026, 52% (51) involve a complainant from elsewhere, 29% (28) involve a UK-based complainant, 11% (11) involve a Jersey-based complainant and 8% (8) involve a Guernsey-based complainant .

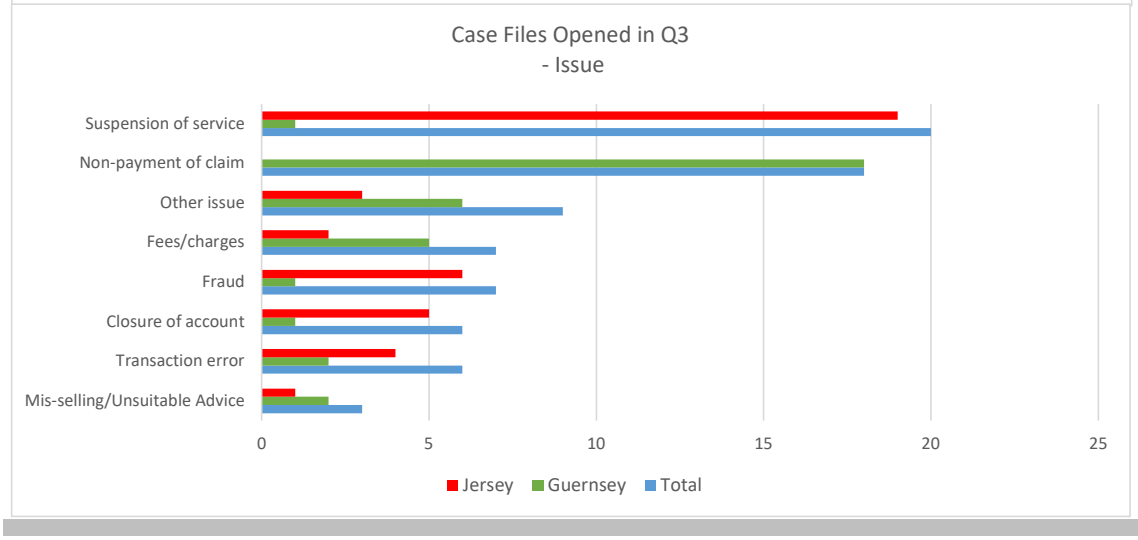




CASE FILE DATA







CASE FILE HIGHLIGHTS (CONTINUED)

- Of the 98 case files opened by CIFO in Q3 2026, 41% (40) related to current accounts, 20% (20) related to health insurance and 8% (8) related to home emergency insurance. The remaining 30 case files were in relation to 12 other product types.

- Poor administration or delay and Suspension of service were the most common issues, both occurring in 20% (20) of the case files opened by CIFO this quarter.

- Non-payment of claim was the third most common issue, represented in 18% (18) of case files opened.

Q3 Case Files - Top Product Areas		
Product	**Number**	**Percentage**
Current account	40	41%
Health insurance	20	20%
Home emergency insurance	8	8%

Q3 Case Files - Top Issues		
Issue	**Number**	**Percentage**
Poor administration or delay	20	20%
Suspension of service	20	20%
Non-payment of claim	18	18%