

CIFO PUBLIC COMPLAINT STATISTICS - Q2 2025

These statistics cover the work of the Channel Islands Financial Ombudsman (CIFO) for the three months ended 30th June 2025 (Q2 2025).

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 2025)	
Complaints on hand at start of the period	266
Net adjustment on opening figure - complaints reopened	1
Complaints opened during the period	129
Complaints closed during the period	141
Complaints on hand at the end of the period	255

Cumulative Analysis 2025	
Complaints on hand at start of 2025	243
Net adjustment on opening figure - complaints reopened	10
Total complaints received	265
Total complaints closed	263
Complaints on hand at the end of the period	255

Q2 COMPLAINT HIGHLIGHTS

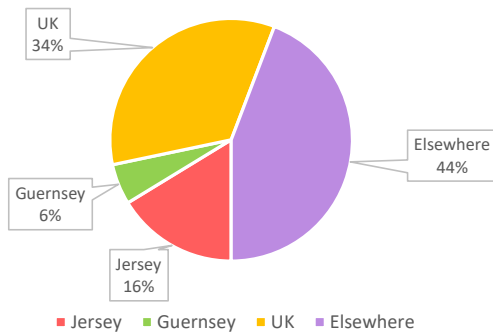
Of the 141 complaints closed in Q2 2025:

- 35% (50) could not be dealt with as they were outside the scope of CIFO's mandate as set by law;
- 29% (41) were determined by an Ombudsman;
- 26% (37) were successfully mediated;
- 5% (7) were settled by the FSP after the complainant came to CIFO;
- 4% (6) were withdrawn by the complainant after coming to CIFO.

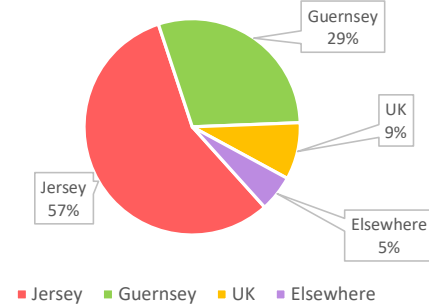
Of the 50 out-of-mandate complaints: (some will have more than one reason)

- 31% (17) were brought to CIFO prematurely;
- 29% (16) related to financial services that were not provided in or from the Channel Islands;
- 24% (13) related to financial services that are excluded by law from CIFO's mandate;
- 7% (4) complaints were brought to CIFO by ineligible complainants;
- 5% (3) there was a delay in referral to CIFO;
- 2% (1) was too old;
- 2% (1) complaint was out-of mandate for other reasons;

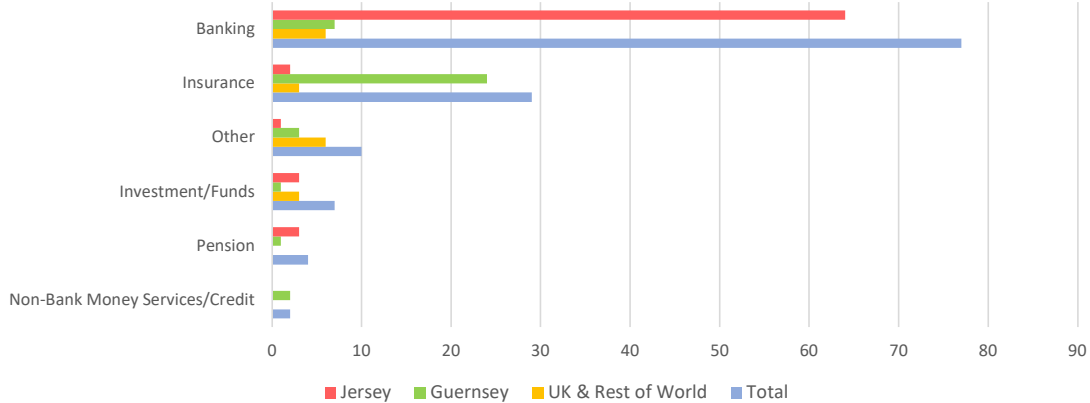
Q2 Complaints - Location of complainants



Q2 Complaints - Location from where the financial services were provided

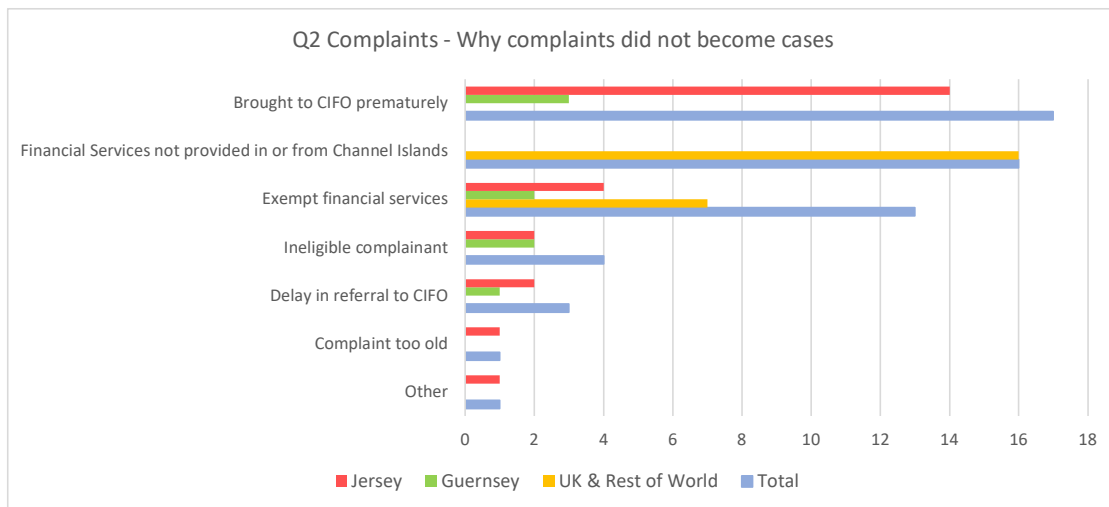


Q2 Complaints - Sector of business activity



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	14	58%	3	38%	0	0%	17	31%
Financial services not provided in or from Channel Islands	0	0%	0	0%	16	70%	16	29%
Exempt financial services	4	17%	2	25%	7	30%	13	24%
Ineligible complainant	2	8%	2	25%	0	0%	4	7%
Delay in referral to CIFO	2	8%	1	13%	0	0%	3	5%
Complaint too old	1	4%	0	0%	0	0%	1	2%
Other	1	4%	0	0%	0	0%	1	2%
Total reasons	24	100%	8	100%	23	100%	55	100%



Closed Complaints by Outcome		
Complaint out of CIFO's mandate	50	35%
Complaint settled by FSP after complainant came to CIFO	7	5%
Complaint withdrawn by complainant after coming to CIFO	6	4%
Case files mediated in favour of Complainant	15	11%
Case files upheld in part - Mediated	3	2%
- Compensation the same as FSP offer	5	
- Compensation more than FSP offer	13	
Case files mediated in favour of FSP	19	13%
Case files determined in favour of Complainant	6	4%
Case files upheld in part - Determined	3	2%
- Compensation more than FSP offer	9	
Case files determined in favour of FSP	32	23%
Total closed complaints	141	100%

Type of Complainant - Complaints Opened in Period		
Type	Number	Percentage
Individual (Consumer)	128	99%
Microenterprise	1	1%
Total	129	100%

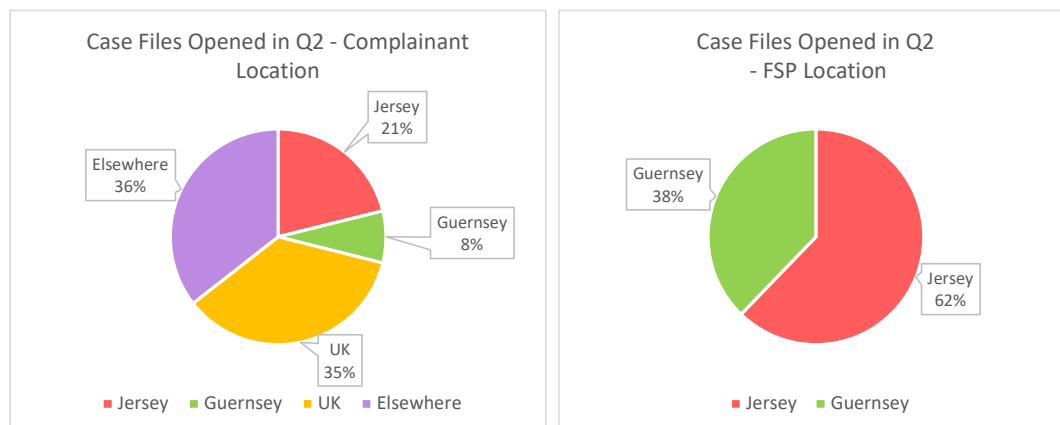
II: ANALYSIS OF CASE FILES

Period Analysis (Q2 2025)	
Opening Case File Inventory as at 1 April 2025	124
Net adjustment on opening figure	0
Case Files Opened	90
Case Files Closed	82
Net Period Change in Case File Inventory	8
End of Period Case File Inventory as at 30 June 2025	132

Cumulative Analysis	
Opening Case File Inventory as at 1 January 2025	107
Net adjustment on opening figure	1
Case Files Opened	163
Case Files Closed	139
Net Period Change in Case File Inventory	25
End of Period Case File Inventory as at 30 June 2025	132

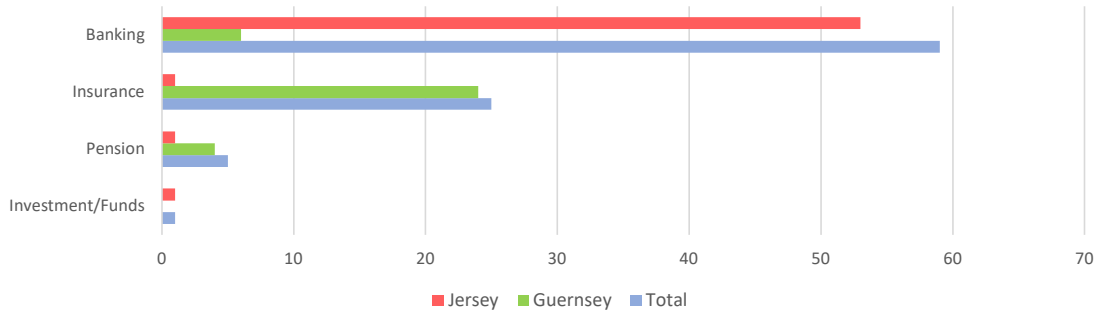
CASE FILE HIGHLIGHTS

- Of the 37 case files closed by mediation in Q2 2025, 38% (18) were mediated in favour of the complainant with 15 upheld and 3 upheld in part. 72% (13) received compensation higher than the FSP's original offer, and 28% (5) received the same amount of compensation as originally offered. 51% (19) of case files were mediated in favour of the FSP.
- Of the 41 case files closed by determination in Q2 2025, 22% (9) were determined in favour of the complainant with 6 upheld and 3 upheld in part. 100% received compensation higher than the FSP's original offer. 78% (32) case files were determined in favour of the FSP.
- The remaining cases closed were out of mandate on further investigation 4% (3) and withdrawn by the complainant 2% (1). These case statistics are included within the figures provided for the complaint closure highlights.
- Of the 90 case files opened in Q2 2025, 36% (32) involve a UK-based complainant, 36% (32) involve a complainant from elsewhere, 21% (19) involve a Jersey-based complainant and 7% (7) involve a Guernsey-based complainant.

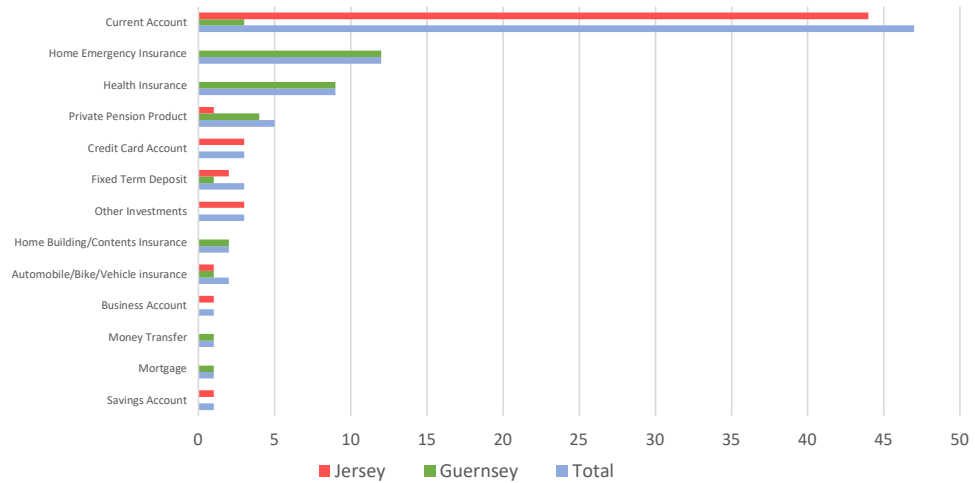


CASE FILE DATA

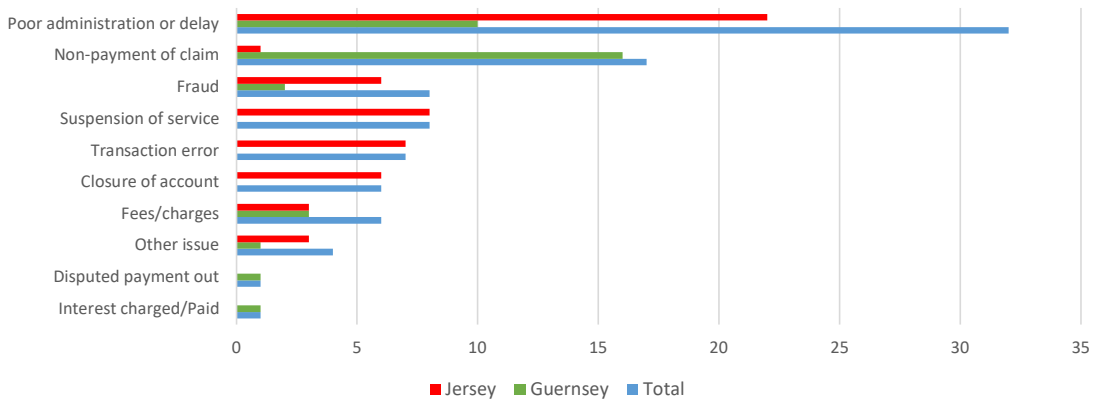
Case Files Opened in Q2
- Sector of Business Activity



Case Files Opened in Q2 - Product Areas



Case Files Opened in Q2
- Issue



CASE FILE HIGHLIGHTS (CONTINUED)

- Of the 90 case files opened by CIFO in Q2 2025, 52% (47) related to current accounts, 13% (12) related to home emergency insurance and 10% (9) related to health insurance. The remaining 22 case files were in relation to 10 other product types.
- Poor administration or delay was the most common issue, occurring in 36% (32) of the case files opened by CIFO this quarter.
- Non-payment of claim was the second most common issue, represented in 19% (17) case files and the third most common issue was fraud, represented in 9% (8) of case files.

Q2 Case Files - Top Product Areas		
Product	Number	Percentage
Current account	47	52%
Home emergency insurance	12	13%
Health insurance	9	10%

Q2 Case Files - Top Issues		
Issue	Number	Percentage
Poor administration or delay	32	36%
Non-payment of claim	17	19%
Fraud	8	9%