

DATA PUBLICATION GLOSSARY OF TERMS	The template for each publishing firm containing the complaint data we reported to the Financial Conduct Authority (FCA) for the last six month reporting period.
Complaint publication report	
Firm name	The name of the legal entity or company authorised by the FCA, which we are required to report complaint data under. A firm can incorporate a number of brands or trading names.
Group	N/A
Brands/trading names	All registered trading names of a company.
Period covered	The FCA complaint reporting period to which the published data relates. We report complaint data to the FCA twice a year for the periods 1 st January to 30 th June; and 1 st July to 31 st December. We have 30 business days from the end of the reporting period to submit our reports.
Complaints opened	New FCA reportable complaints received during the complaint reporting period.
Complaints closed	Complaints resolved during the FCA complaint reporting period. A degree of overlap means some complaints are opened in one reporting period and closed in another.
Context	Means by which we give the figures in each complaint publication report relevance so they are more useful to readers i.e. how many complaints the firm received in relation to the amount of business they undertake.
Closed within 8 weeks	Illustrates our timeliness in handling complaints. Under FCA complaint handling rules we have 8 weeks from the date we receive a complaint to provide a final response or explain why we are not yet in a position to respond (usually complex cases).
Complaints upheld	Complaints where we find in the customer's favour.
Product Category	The product/service groupings under which firms are required to report complaint data to the FCA. Complaints about all products and services we offer fall into to one of the following FCA categories – Home finance and General insurance and pure protection:
	Home finance - incorporates complaints about mortgages and loans secured on property including equity release products; impaired credit mortgages; and other regulated and non-regulated home finance products.
	General insurance and pure protection - incorporates complaints about general insurance products such as buildings and contents insurance; together with protection products such as income protection; payment protection insurance and critical illness insurance.