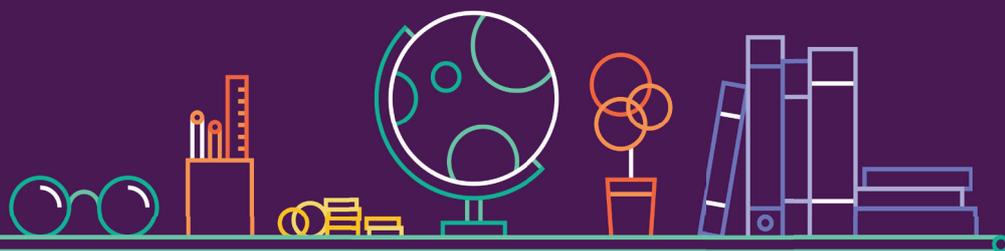




Annual Activity Report for Ombudsman Services **(CTSI report)**



Ombudsman Services

In June 2015, Ombudsman Services (OS) was approved by the Chartered Institute of Trading Standards (CTSI) to provide alternative dispute resolution services under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015 (the Regulations).

As part of that approval, under Schedule 5 of the Regulations, OS is required to produce an annual activity report that contains the information below:

a) The number of domestic disputes and cross-border disputes the ADR entity has received

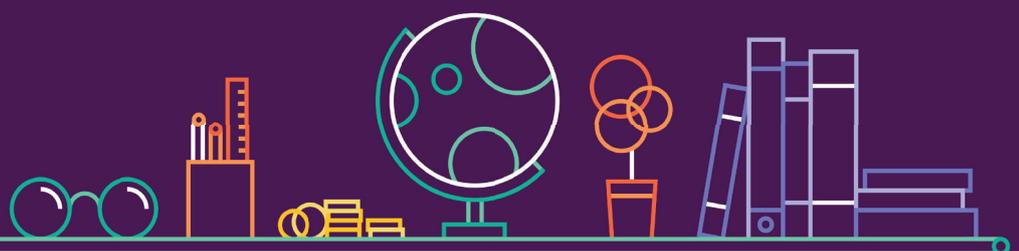
OS received 379 disputes during the reporting period. A dispute is defined as a request from a complainant notifying OS of an unresolved complaint for investigation. Of these cases 240 fell within scope of what OS can deal with.

The cases received are all domestic disputes with no cross-border disputes recorded.

b) The types of complaints to which the domestic disputes and cross-border disputes relate

The following table sets out the types of domestic disputes that were referred to OS within the reporting period which came within the scope of what OS can deal with. No cross-border disputes were received.

| Non-Cross Border Complaints | |
|-----------------------------|-----------------|
| Complaint Type | Number of cases |
| Claims | 83 |
| Repairs | 54 |
| Mis-selling | 43 |
| Quality of service | 39 |
| Other | 21 |
| Grand total | 240 |



c) A description of any systematic or significant problems that occur frequently and lead to disputes between consumers and traders of which the ADR entity has become aware due to its operations as an ADR entity

Due to the limited number of cases OS has accepted for investigation, and the limited data available to interrogate, it is difficult to identify systemic or significant problems.

The majority of disputes relate to repair services. The goods covered by the service range from small technology devices through to large white goods. The largest complaint driver we have seen relates to rejected claims where a repair has been unsuccessful. In these cases the trader may cancel the service, providing a refund of monthly payments in lieu of a successful repair.

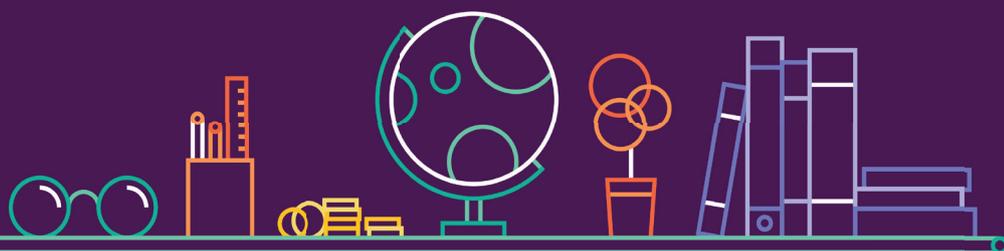
A repeat issue, also referenced in last years report, is that many disputes relate to the information supplied to consumers about the services provided. Consumer's lack a clear understanding of the terms and conditions they have agreed to, and this can lead to the dispute being raised.

d) Any recommendations the ADR entity may have as to how the problems referred to in paragraph (c) could be avoided or resolved in future, in order to raise traders' standards and to facilitate the exchange of information and best practices

Trader's should ensure the information they supply is presented in a clear and understandable format so that customers know what to expect and what is covered by their repair plans.

e) The number of disputes which the ADR entity has refused to deal with and upon what grounds

OS recorded no disputes as having been rejected under the reasons set out in this section.



f) The percentage of alternative dispute resolution procedures which were discontinued for operational reasons and, if known, the reasons for the discontinuation

The number of complaints that were discontinued by OS during the reporting period for operational reasons was 134. This represents 35% of the total amount of disputes received.

The table below is the percentage breakdown of the reasons for the discontinuation:

| Reason for refusal | Percentage of cases |
|--|---------------------|
| The subject matter of the dispute did not fall within the scope of what OS; Communications can consider under its scheme rules | 0 % |
| The consumer submitted an incomplete application to OS which could not be taken forward owing to the lack of information | 100 % |
| The trader that the consumer is complaining about was not registered with OS as its ADR entity | 0 % |
| The consumer was not a 'customer' of the trader | 0 % |

g) The average time taken to resolve domestic disputes and cross-border disputes;

The average time taken to resolve a domestic dispute is 35 days. No cross-border disputes were received.

h) The rate of compliance, if known, with the outcomes of the alternative dispute resolution procedures;

Data to confirm the rate of compliance is not currently available. However, OS follow's a process to pursue any trader that fails to implement a binding decision within the required timeframe. OS will review the membership status of any trader that fails to comply with a binding decision, with a view to terminating that membership.

i) The co-operation if any, of the ADR entity within any network of ADR entities which facilitates the resolution of cross-border disputes

OS does not co-operate with other ADR entities, in relation to this scheme, in the way described here.

