



# Consumer Codes

## 2015 Review Consultation



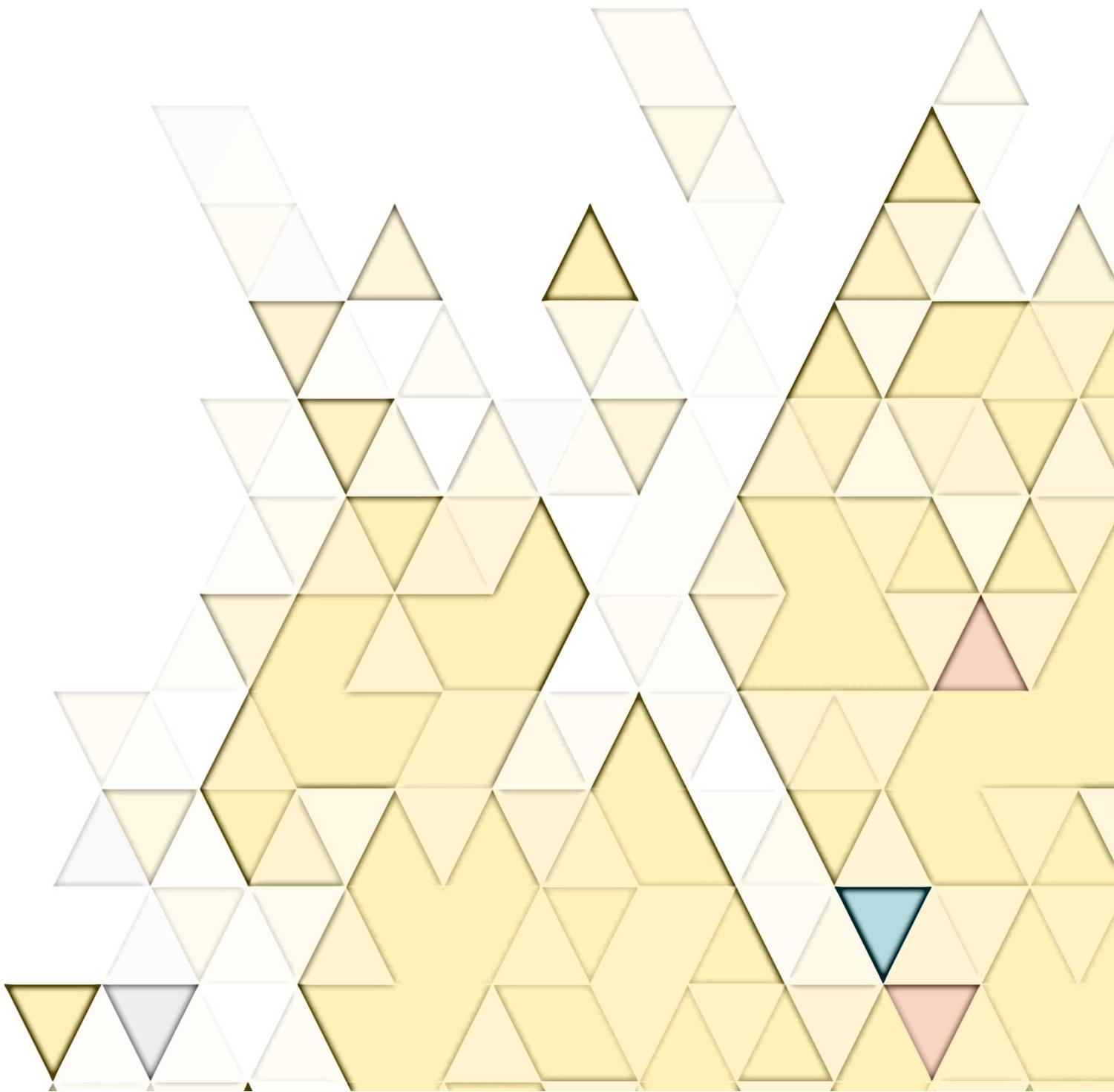
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# Part 1

## Narrative



# Introduction

The consumer landscape is changing. Both the goods and services bought and sold and the methods by which consumers purchase them has changed dramatically over the past ten years and continues to evolve. The consumer service takes a million calls a year. Consumers' issues, problems and complaints are coded in order to run reports and analyse consumer trends and detriment, share with stakeholders, develop policy, challenge bad practice and enforce regulation.

The consumer codes have remained unchanged for the past decade. They are falling out of date with the current consumer landscape and are proving to be less useful to stakeholders, regulators and Trading Standards bodies.

BIS have asked and funded Citizens Advice to review the consumer codes, and recommend an appropriate set of codes that better reflects the consumer landscape. We have undertaken a comprehensive review of the codes and made recommendations for significant changes. We have also recommended some structural changes.

We are seeking views on these proposals and these views can be provided using the [questionnaire](#) that accompanies this document. The consultation period will end on the 12 June 2015, after which we will be unable to accept further comments.

All the recommended changes will have significant operational impact on the Citizens Advice consumer service. The changes will also impact third parties, particularly our referral partners. This is particularly so for the structural changes that we are recommending. We want to ensure that any changes we make are made with full knowledge of the potential operational and financial impact. As part of the consultation exercise, we will be considering the operational impact of these changes in detail, including the impact on our referral partners. Any actual changes are dependent on a full understanding of their feasibility and the costs to all parties.

The changes we are recommending will make it easier and quicker to gather information because the revised codes allow cases to be categorised with greater granularity. For example, if a case relates to a parking issue, there is currently one code available, *Car parking and clamping*. We are recommending three codes to differentiate between public, private, and airport parking, as these have all been issues of consumer concern.

Furthermore new codes will be available to more accurately reflect the products and services that consumer's buy and the way in which they buy them. An example of this

would be an issue relating to e-cigarettes bought using a mobile app. Currently this cannot be coded by either product or purchase method but the recommended codes will enable both to be accurately recorded.

One structural change we are recommending is a new code family for scams. To return to the car parking issue as an example; if this was a scam, the case could be recorded as such without either the need for the adviser to provide this information in the case notes, or the loss of any other currently coded information.

These changes will give better intelligence to Citizens Advice and its partners, on emerging issues and consumer detriment. This will facilitate the better targeting of resources for policy, enforcement, education and campaign work.

## Scope

The primary scope of this consultation is the codes used by the consumer service. Specifically, this includes the general consumer codes and the stand alone codes for energy and post.

The general consumer codes have a multi layered structure which facilitates the coding of;

- Product/services,
- Payment type,
- Purchase method and
- Complaint type

These have all been reviewed and recommendations made.

It should be noted that the system also has fields for;

- Awareness codes
- Caller, case and trader region codes
- Caller type codes
- Case type codes
- Consumer title codes
- Signposted organisations
- Trading Standards authorities
- Transaction country

These are not in scope for public consultation but where necessary we will update them.

The energy and post codes are configured in a different way. We have analysed the codes relevant to them in their entirety.

We have also looked at making wider improvements to the whole code structure.

Changes to consumer related Bureaux codes (Advice Issue Codes) are not in scope for this consultation. However, we will be undertaking a significant review of Bureaux codes in 2016 and we will feed in the results of the consultation in to it.

We have also considered the extent of alignment between the consumer codes (including energy and post) and the European Consumer codes guidance.

The recommendations we are making are for the updating of the consumer service case management system – FLARE and the Partner Portal<sup>1</sup> that gives access to it.

Improvements to other systems are not in scope for this work. However, we recognise that there will be costs to other parties in mapping these new codes to their systems. We are particularly interested in comments regarding likely costs to other parties.

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<sup>1</sup> This is the system by which members of the Consumer Protection Partnership (CPP) accesses case information.

# Methodology

Our aim is to make the codes relevant to the modern consumer landscape. We have analysed existing codes to check they were still relevant and have looked for areas of consumer issues that could not currently be coded. Specifically, the recommendations we are making follow analysis of the following:

- Low /High use codes
- Cases classified as 'other'
- Consideration of changes to economic landscape
- Survey
- Partner Portal analysis
- Feedback on early findings from working groups
- Discussions with key stakeholder for Energy and Post
- Consideration of the need for overarching improvements

## Low/high use codes

For the general consumer service codes, we reviewed the volumes of cases that were assigned to particular existing codes between Quarter 1 2012 and Quarter 3 2014. The table below sets out the potential actions when volumes reached certain thresholds.

**Table 1 - Thresholds for call volumes Q1 2012 - Q3 2014**

Volumes	Potential Action
<100 <sup>2</sup>	Either delete or merge with other code
100-1,000	Merge with other code
1,000-10,000	Leave
>10,000	Breakdown

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<sup>2</sup> Initially we considered codes with volumes of fewer than 1000 as potential deletions but the feedback we received from the working group indicated that this was too aggressive.

It should be noted that we used this as a guide rather than a hard rule. For example, we did not delete low used codes where we felt that the potential detriment for each case could be high.

## Cases classified as 'other'<sup>3</sup>

If the adviser is unable to find a relevant code for the issue that the caller is describing, the issue will be classified as 'other'. The underlying issue cannot easily be identified or measured in such cases and the issue can only be identified through the case notes. Between Q1 2012 and Q3 2014 over 160,000 cases had an 'other' classification.

In order to understand better what type of consumer issues were being classified as 'other', we asked advisers to enter a short description of the goods/service that had been classified as 'other'. These were then captured and analysed.

In a two week period in January 2015 there were 2380 cases where the goods/services were classified as 'other'. We analysed all of these. Where an issue occurred more than once, we looked to see whether a new code should be created.

## Consideration of changes to economic landscape

We have also tried to consider the key changes to the consumer landscape that have occurred (or are occurring) e.g. the decline in video cassette recorders and the emergence of e-readers. We did not just consider new products and services but the way in which consumer's products and services can now make purchases e.g. a purchase made in-app using e-money.

## Survey

We devised a survey seeking views on possible additions and deletions as well as more general improvements. This was issued to Trading Standards organisations across Britain. We received 39 responses to this. The survey we issued can be found in Appendix 2: *Survey issued to Trading Standards bodies in January 2015*.

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<sup>3</sup> We have not carried out a similar exercise for cases classified as 'unknown'. We assessed a sample of such cases in the Partner Portal and found that the majority of them were either not complaints or awaiting classification.

## Feedback from working groups

We established a working group to consider our pre-consultation initial recommendations. This was made up of Citizens Advice/Citizens Advice Scotland (CAS) colleagues, representatives from Trading Standards bodies across Britain and regulators (where appropriate). This was correspondence based and was comprised of 14 Trading Standards representatives and 8 Citizens Advice/CAS colleagues. In addition we asked for specific feedback on our recommendations from regulators in areas relevant to their authority; namely FCA and OFCOM.

## Partner Portal analysis

We used the Partner Portal for a number of reasons, namely;

- To verify demand for a potential new code
- To understand what type of issues were assigned particular codes, and
- In high volume cases, to understand better how they could be broken down.

## Discussions with key stakeholders for energy and post

We have adopted a different methodology for the energy and post codes compared to our approach for the general consumer codes. This reflects the different way that consumer issues relating to them are handled and the different stakeholders who have an interest in them.

For the energy codes we have sought the views of the Citizens Advice Energy Team and the Extra Help Unit (EHU) to help create our recommendations. For the post codes we sought the views of the Citizens Advice Post Team to help create our recommendations.

## Overarching improvements

We have also considered possible improvements to the overall structure of the consumer codes. We have sought suggestions from colleagues and via the survey. In addition, we have analysed the feedback we have received and in some cases decided that the best way to implement it was to make an overarching improvement rather than a change to an existing code.

# Recommendations

The key changes we are recommending are;

- A new code category of 'scams'
- A detriment field
- New codes
- Integration of codes for post issues into the general consumer codes
- Assigning multiple codes to one case

We believe that adoption of these changes will provide the accuracy needed for issues to be easily and rapidly identified to better target advice, enforcement and market reform.

These changes are set out below. The detail of our recommended changes to codes is provided in Parts 2 and 3.

## New code family for scams

(applies to general consumer codes but excludes energy codes)

It is not currently possible to identify scams from the coding structure. The ability to do so has been identified as a priority need from all our sources of information.

In light of this, we are recommending a wholly new code family of scams, in which the type of scam can also be identified. As this would be a new code family, users will still be able to use the 'complaint type' for greater description and granularity

This will enable Citizens Advice and Trading Standards to quickly identify individual scams and scam trends.

We recognise the risk that adding a new code family may place additional burdens on advisers. We will be considering the detail of this potential impact and how to mitigate it, as part of the consultation. Details can be found in Section 4.

## Considerations for implementation

Clearly, this new code family will be of particular interest to our referral partners, as we anticipate that most cases that are marked as scams will be referred on to the appropriate organisation.

Whilst we believe that this facility will bring significant benefits to our referral partners, we recognise that there are likely to be implementation costs that will need to be borne by them. For example, organisations currently receiving notifications of specific scam types in their area may need to change their information systems.

In order for us to form a reasonable understanding of how this change may impact our referral partners we are particularly interested in comments from them on the issues they may face to implement this change.

Questions relating to new scam type codes can be found in Part 2.

### **Detriment field (applies to general consumer codes but excludes energy codes)**

The ability to quantify the level of detriment suffered has been identified as a useful tool as it would assist in the prioritising of issues. This is particularly so for helping determine where Citizens Advice, other Consumer Protection Partnership (CPP)<sup>4</sup> members or our referral partners, should target their resources for policy, enforcement, education and campaign work.

Whilst detriment can take many forms, financial loss, physical injury etc., we are recommending that this field is limited to financial loss and only numeric values be allowed. This would enable calculations to be made for aggregate and average detriment for a particular issue.

### **Considerations for implementation**

We are recommending that this information will be made available on our Partner Portal. It could also form part of any referral or notification that we make. However, as with scams, such a change may have cost implications to our referral partners. We

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<sup>4</sup> The CPP is a network of organisations in the UK that provides advice and help to consumers and enforces consumer law. Membership is made up of Citizens Advice, Trading Standards bodies and certain regulators.

would therefore like to understand these cost implications and would welcome any comments on this.

Question	
1	Do you agree with the creation of a detriment field?
2	Do you have any other comments regarding the creation of a detriment field?

## Integration of post codes

Consumer issues related to post are currently coded in a different way compared to general consumer codes. We are recommending that codes relating to post are integrated into the general consumer codes.

They are currently coded using a single tier structure and there are a large number of codes in use. The consumer service has specialists that handle post issues. Vulnerable clients and complex cases can be referred to the EHU.

The volumes of complaints received are low with many codes not recording a single entry in a quarter. The total volume of complaints received in Q3 2014 was 313.

There is also a Postal Services code in the general consumer service codes. These solely relate to non-regulated services. Between Q1 2012 and Q3 2014 there were 3479 post related complaints coded in the general consumer service codes.

In our view there is a clear need to align the post codes into the general consumer codes, and to dramatically reduce the number of codes.

This will save time for advisers who will no longer have to search for little used codes, provide efficiency savings in terms of system maintenance, and reduce the risk of double counting, given some codes relevant to post are already within the general consumer service and are as widely used as the post codes.

Details of the new codes for post can be found in Section 5 group J (Mail, Delivery and Post Offices).

The changes we are proposing will have a significant operational impact. We will be considering the impact of these proposed changes in detail during the consultation period. As part of this exercise, we will explore the need and viability of integrating data concerning post into the general consumer data warehouse.

If the operational impact is too great, we may decide not to integrate the codes in the way we are recommending. It should be noted that we are not recommended similar changes to the Energy codes and these will remain separate from the general consumer codes.

Questions relating to post codes can be found in Part 2.

## New codes

### General consumer

Our analysis of the ‘other’ categories indicated that there was a need for a number of new codes. In some cases the need for a new code was compelling because of the high volume of cases on a particular issue. Examples of this are vitamin supplements and passport services. We also received numerous specific requests for a code on a particular issue from the survey and through feedback e.g. Energy Performance Certificates.

We have created a new tier 1 (high level) product/service code ‘Communication and Technology Services’. This brings together several existing (and now related) codes that are currently separate e.g. ‘audio-visual’ ‘personal computers, accessories, software and devices’ and ‘telecommunications’. It is also an area that has seen major changes in what consumers buy. This new tier 1 code has enabled these changes to be captured.

In addition to expanding the codes available in the goods and services code family, we have added codes to ‘payment type’ ‘purchase method’ and ‘complaint type’. This is particularly evident in the ‘complaint type’ family.

Neither the survey nor the feedback indicated much enthusiasm for the deletion of significant numbers of codes. Nevertheless, we have recommended some codes be deleted where they are out of date or little used e.g. furs. We have also recommended the merging of a number of existing codes with other existing codes or with areas of consumer interest not currently captured. For example, in the floor coverings section, we have merged laminates and wood.

### Energy

Energy codes have a different structure compared to the general consumer codes. Cases are coded by specific, energy related complaint types and also by the provider concerned.

We are recommending that this structure remains and that the data warehouse remains separate. Unlike the post codes, energy codes are high use codes and potential detriment is greater when things go wrong. Feedback received up to now has indicated that the current structure is still fit for purpose.

Although we are recommending the retention of the current structure, we are proposing some significant changes. We are recommending that the ‘marketing’, ‘metering’ and ‘pre-payment tier 1 codes are merged into other tier 1 codes. We are also recommending the creation of a new tier 1 code ‘Smart Meters’. Within this framework and in line with our proposals for the general consumer codes we are recommending several additions, deletions, moves and mergers of tier 2 codes.

### **Operational impact**

It is important that we maintain our ability, as far as possible, to monitor trends over a time period, that may involve using both the old and new codes. Therefore, where possible, the codes will be mapped between old and new, so that the case data that we hold can also be mapped. It is clear that this process will not be straight-forward in all cases and in some cases may not be possible at all. This is particularly true where codes have been deleted and not replaced. Where we believe mapping is straight-forward, this can be seen in the ‘code changes’ table below each ‘recommended codes’ table.

Questions relating to new codes can be found in Parts 2 and 3.

## Assigning multiple codes to one case (applies to general consumer and energy codes)

There are many cases which involve multiple issues. For example, a caller might complain about a faulty product **and** poor customer service in the way the trader dealt with the issue. Currently there is no way to code such issues on one case file and users have to manually populate additional issues in the case notes. This takes time and limits the ability to track these additional issues.

We are therefore recommending that a facility to have multiple codes assigned to a single case for the following code families.

- Product/services,
- Payment type,
- Purchase method,
- Complaint type, and
- Energy

This will have a significant operational impact on both Citizens Advice and our referral partners. We will be assessing this impact in detail, as part of our consultation. Referral partners should consider the impact on their systems of getting this additional information via the referrals and notifications system.

In light of this, we particularly welcome views on the cost implication for them of receiving this information as part of the referral notification system. Following from this, we would also particularly like to receive comment on whether our referral partners would prefer receiving this information via the referrals and notification process or accessing it only via the Partner Portal.

### Question

3	Do you agree with the recommendation to allow more than one code within a code family to be assigned to a case?
4	Do you have any other comments regarding the assignment of multiple codes to one case?

# At a glance

## General consumer code families and fields

Current Code Families and Fields	Recommended Code Families and Fields
Awareness codes	Awareness codes
Caller, case and trader region codes	Caller, case and trader region codes
Caller type codes	Caller type codes
Case type codes	Case type codes
Complaint type	Complaint type
Consumer title codes	Consumer Title codes
Payment type	Payment type
Product/services	Product/services
Signposted organisations purchase method product/services	Signposted organisations purchase method product/services
Trading Standards authorities	Trading Standards authorities
Transaction country	Transaction country
	Detriment field (new field recommended)
	Scam codes (new field recommended)

## Next steps and recommended actions

As part of this consultation, we will analyse the feasibility and costs in full of these recommendations. Once the consultation has closed we will review the feedback and assess the feasibility/costs. We will then issue a final report in Summer 2015.

Following this, the changes to the codes are likely to be implemented in 2016. This implementation will include an exercise to map data relating to existing codes, to the new codes. Throughout the document we have shown how codes map to each other. However, it should be noted that there are some changes that we are recommending that do not lend themselves easily to this exercise.

For these changes to work effectively, it will be essential that advisers are given all the information and training that they need.

We have undertaken a comprehensive review of consumer codes and we believe that the recommended changes better reflect the current consumer landscape. However, the consumer landscape is continually evolving and therefore, for the codes to remain useful they need to be maintained on a regular basis.

We are therefore recommending that an annual check is made to ensure that the codes remain fit for purpose and that a more in depth review is carried out every three years.

## Navigating Parts 2 and 3

We have made changes to a large number of codes and have tried to illustrate these changes in as clear a way as possible.

We will refer at regular intervals to ‘tier 1’, ‘tier 2’ and ‘tier 3’ codes. Tier 1 is the highest level codes that describe the general area. Tiers 2 and 3 are progressively lower level codes.

In most cases, we have shown both the existing codes and the recommended codes. Where we are creating new codes, they will be shown in green text. Where we have changed codes or moved them, text will be shown as blue. Deletions without replacement are shown as blue text on a buff background.

There will be a reminder key to show this at the beginning of each section. At the end of each recommendation you will see a table setting out the changes we have made.

Below is an example of how Parts 2 and 3 are structured.

Tier 1 code

### Group C: Personal Goods and Services

#### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

Tier 2 code

## CH - Tobacco and Related Products

Existing Codes (including proposed deletions)

CH	Tobacco and Related Products
CH01	Cigarettes
CH02	Loose tobacco and papers
CH03	Cigars/pipes
CH04	Lighters
CH05	Lighter fuels

Deleted tier 3 code

## Recommended Codes

CH	Tobacco and Related Products
CH01	Cigarettes
CH02	Loose tobacco and papers
CH04	Lighters/lighter fuels
CH06	E-cigarettes
CH07	E-cigarette chargers
CH08	Paan, bidi and shisha

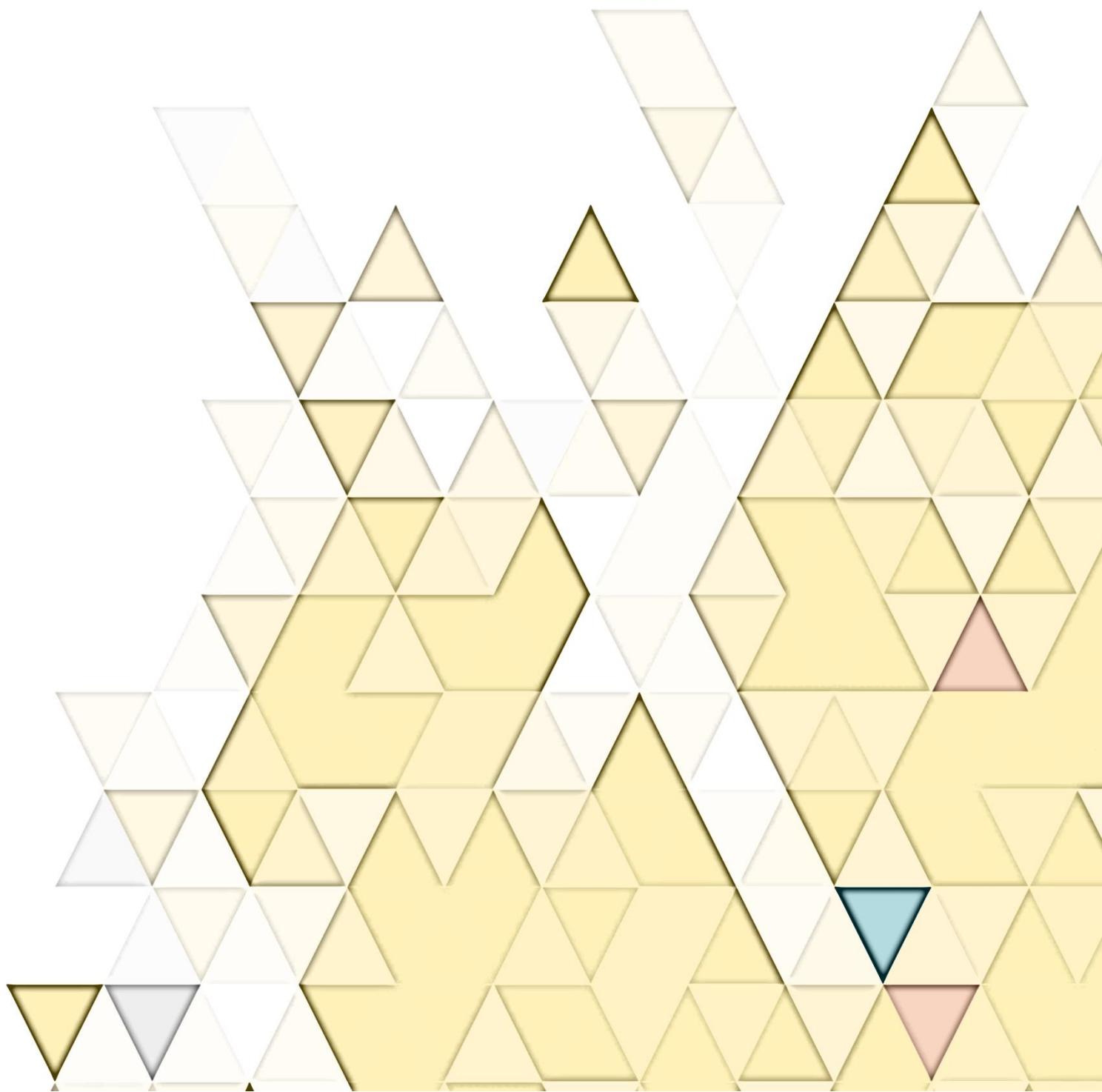
New tier 3 code

## Code Changes

CH	CH03 Deleted low used code CH04 Widened to include lighter fuels CH05 Deleted and merged into CH04 CH06, CH07, CH08 New codes required
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# Part 2

## General Consumer Codes



## Section 1

# Purchase Method Codes

### Commentary

We have created codes in this area to better reflect changes in the consumer landscape. The European Commission consumer codes recommendation document describes selling and advertising methods as a means of carrying out a transaction. However, we continue to use payment and purchase method type codes that broadly cover similar codes.

As well as providing a greater number of purchase method codes, we have introduced specific codes that are associated with particular products and services, such as post and vehicles.

There is currently one code for internet purchases and we have provided greater granularity to reflect the various options available.

We have also moved codes from the Product Service Codes area to make a distinction between where the purchase was made, how the purchase was paid for, and the nature of complaint or enquiry.

In light of these changes we have grouped together codes to improve the navigation of these codes.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

## Existing Codes (including proposed deletions)

Code	Code Description
-1	Unknown
02	Auction
03	Internet auction
04	TV auction/interactive sale
05	Telephone
06	Internet
07	Mail order
08	Unsolicited postal
09	Unsolicited telephone
10	Unsolicited fax
11	Unsolicited email
12	Market stall
13	Trade fair/exhibition
14	Boot sale
15	One day sale/mock auction
16	Doorstep uninvited
17	Doorstep invited
18	Street canvasser (i.e. "do you want to change your gas supply?")
20	Party plan
21	Trader premises
22	Street seller
23	Transport fare purchased at time of travel
24	Continuous purchases (e.g. subscriptions)
25	Private purchase/sale
99	Other

## Recommended Codes

Code	Trader Premises
02	Market stall
03	Prepared/hot food outlet
04	Post Office counter
05	Residence
06	Store
07	Transport fare purchased at time of travel

## Code Changes

Existing codes	<p><b>02</b> Moved and redefined to new code 03 <i>Physical auction house</i> within <i>Other Purchase Methods</i> code family</p> <p><b>03</b> Moved and redefined to new code 10 <i>Online marketplace</i> within <i>Remote Purchases</i> family</p> <p><b>07</b> Moved and widened to new code 09 <i>Mail order/catalogue</i> within <i>Remote Purchases</i> family</p> <p><b>10</b> Deleted</p> <p><b>14</b> Deleted</p> <p><b>15</b> Moved and widened to new code 21 <i>One day sale, mock auction and boot sale</i> within <i>Unsolicited and Doorstep</i> family</p> <p><b>16</b> Moved and widened to new code 20 <i>Doorstep</i> within <i>Unsolicited and Doorstep</i> family</p> <p><b>17</b> Deleted</p> <p><b>18</b> Deleted</p> <p><b>21</b> Deleted and new codes created under heading <i>Trader Premises</i></p> <p><b>24</b> Moved to Payment Method type codes</p>
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Trader premises	<p><b>02</b> Existing code 12</p> <p><b>03</b> New code required</p> <p><b>04</b> New code required</p> <p><b>05, 06</b> New codes created by widening existing code 21</p> <p><b>07</b> Existing code 23</p>
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Code	Remote Purchases
07	Apps
08	Internet
09	Mail order/catalogue
10	Online marketplace
11	Post Office website/phone line
12	SMS
13	Social media
14	Supermarket delivery
15	Telephone
16	TV auction/interactive sale

## Code Changes

Remote purchase	<b>07</b> New code required
	<b>08</b> Existing code 06
	<b>09</b> Widened existing code 07 to include catalogues
	<b>10</b> Redefined existing code 03 to include online marketplaces
	<b>11-14</b> New codes required
	<b>15</b> Existing code 05
	<b>16</b> Existing code 04

Code	Vehicle Purchases
16	Franchise or chain garage/dealer
17	Independent garage/dealer
18	Mobile garage service

## Code Changes

Vehicle purchase	<b>16-18</b> New codes moved from Group E Transport codes ED, EE and EF

Code	Unsolicited and Doorstep
19	Automated call
20	Doorstep
21	One day sale, mock auction and boot sale
22	Unsolicited email
23	Unsolicited postal
24	Unsolicited telephone

## Code Changes

Unsolicited and doorstep	<b>19</b> New code required <b>20</b> Merged existing codes 16 and 17 <b>21</b> Widened existing code 15 to include boot sales <b>22</b> Existing code 11 <b>23</b> Existing code 08 <b>24</b> Existing code 09
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Code	Other Purchase Methods
-1	Unknown
02	Party plan
03	Physical auction house
04	Private purchase/sale
05	Street seller/canvasser
06	Trade fair/exhibition
99	Other purchase methods

## Code Changes

Other purchase methods	<b>-1</b> Existing code <b>02</b> Existing code 20 <b>03</b> Redefined existing code 02 to <i>Physical auction house</i> <b>04</b> Existing code 25 <b>05</b> Merged existing code 22 with existing code 18 <b>06</b> Existing code 13
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Question	
5	Do you agree with our recommended purchase method codes and structure?
6	Do you have any other comments regarding the changes to purchase method codes?

## Section 2

# Payment Method Codes

## Commentary

We have made changes to reflect modern payment methods and in particular, digital payments and Continuous Payment Authorities.

We note some requests from stakeholders to include contactless and mobile as specific payment types. Whilst we accept that there are a variety of means by which payments can be made, we have tried to maintain a relatively high level to avoid adviser confusion and obsolescence. Nevertheless, we have added a number of codes to reflect the variety of ways for which goods and services can be paid.

## Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

## Existing Codes (including proposed deletions)

Code	Code Description
-1	Unknown
01	Cash
02	<a href="#">Credit card</a>
04	Not paid
05	Not disclosed
06	<a href="#">Debit card</a>
07	HP
08	Other credit (not HP)
09	Deferred credit
10	Cheque

11	Bankers draft
12	Postal order
13	Escrow accounts
14	Text message
15	Direct debit
16	<a href="#">PayPal</a>
17	Store voucher
99	Other

### Recommended Codes

Code	Code Description
-1	Unknown
01	Cash
02	Credit card (including digital/contactless payments)
03	Charge card (including digital/contactless payments)
04	Not paid
05	Not disclosed
06	Debit card (including digital/contactless payments)
07	HP
08	Other credit (not HP)
09	Deferred credit
10	Cheque
11	Bankers draft
13	Escrow accounts
14	Text message
15	Direct debit
16	Non-bank digital payment service (e.g. PayPal or Apple Pay)
17	Gift voucher
18	Bank transfer (including digital person to person transfer e.g. PayM)
19	Continuous Payment Authority

20	Pre-paid card (including digital/contactless payments)
21	Store card (including digital/contactless payments)
22	Credit note
23	Digital currency (e.g. Bitcoin)
24	E-money (e.g. Ukash)
99	Other

### Code Changes

- 02 Widened to include digital and contactless payments
- 03 New code required
- 06 Widened to include other non-bank digital services
- 12 Deleted
- 16 Widened to include other non-bank digital services
- 17 Amended to clarify code
- 18 Widened to include digital transfers
- 19-24 New codes required

### Question

7	Do you agree with the changes made to payment type codes?
8	Do you have any other comments regarding changes to the payment type codes?

## Section 3

# Complaint Type Codes

### Commentary

We have refreshed codes to maintain relevance and to reduce duplication. In doing so, we have also introduced new codes to provide greater granularity.

The *Access to Goods and Services* code family has been expanded and now allows for complaints related to restricted access provision of non-digital services.

Through cooperation with stakeholders we have further developed areas like Terms and Conditions. For example, deposits and tenure codes have been added to the hierarchy, in light of concerns around problem landlords.

Changes have also been made to correct naming errors and provide clarity to codes that are not well understood by advisers, like *Breach of fiduciary duty/responsibility*.

We aim to capture key concerns in postal delivery and with the new financial payment services family of codes.

Complaints relating to energy suppliers should be handled by the energy team. Existing energy codes have been removed, as they relate specifically to energy suppliers and have very low usage in the general consumer codes area. These have been replaced with Green Deal and renewable energy related codes to provide greater granularity.

We have considered a number of ways to deal with Green Deal issues. We propose the best way to code these issues is to create a complaint code, rather than a product or service code. This is because consumers purchase a service such as insulation, rather than purchase a Green Deal.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

## Existing Code Group Hierarchy (including proposed deletions)

-1	Unknown
-1	Unknown

01	Defective Goods
01	Defective goods
01A	Defective goods
01B	Equal liability (section 7.5 CCA)
01C	Safety
01D	Breach of contract
01E	Unsuitable goods provided
01F	Wrong goods provided
01G	Return of goods not wanted (distance selling)

02	Substandard Services
02	Substandard services
02A	Substandard services
02B	Equal liability
02C	Safety
02D	Customer service
02E	Negligence

03	Credit
03	Credit
03A	APR and interest charges
03B	Early settlement
03C	Extortionate credit
03D	Default and termination

<b>04</b>	Prices
04	Prices
04A	Failure to display price
04B	Misleading quote/estimate
04C	Overcharging
04D	Wrongly priced

<b>05</b>	Delivery/Collection/Repair
05	Delivery/collection/repair
05A	Failure/delay in delivery
05B	Failure/delay in collection
05C	Failure/delay in promised repair

<b>06</b>	Cancellation
06	Cancellation
06A	Failure to observe cancellation rights

<b>07</b>	Selling Practices
07	Selling practices
07A	Unsolicited goods
07B	High pressure selling
07C	Inertia selling
07D	Direct marketing to vulnerable groups
07E	Pyramid/multi-level selling
07F	Selling goods from multi-packs
07G	Bogus selling

<b>08</b>	<b>Misleading Claims/Omissions</b>
08	Misleading claims/omissions
08A	Verbal misrepresentation/misdescription
08B	Advertising
08C	Labelling
<b>08D</b>	<b>Failure to supply adequate notification of cancellation</b>
08E	Failure to supply full information
08F	Short measure/weight
08G	Counterfeiting
08H	Incorrect/misleading pre-shopping advice
<b>08I</b>	<b>Failure to give notice</b>

<b>09</b>	<b>Offers of Inadequate Redress</b>
09	Offers of inadequate redress
09A	Credit notes
09B	Other offers of inadequate redress
09C	Refusal to help

<b>10</b>	<b>Terms and Conditions</b>
10	Terms and conditions
10A	Unfair terms
10B	Attempt to restrict liability
10C	Breach of fiduciary duty/responsibility

<b>11</b>	<b>Problems Pursuing a Claim</b>
11	Problems pursuing a claim
11A	Trader not traceable
11B	Failure to give business name
<b>11C</b>	<b>Other</b>
11D	Trader not contactable

<b>12</b>	<b>Business Practices</b>
12	Business practices
12A	Unfair business/commercial practice
12C	Harassment

<b>13</b>	<b>Age-Restricted Sales</b>
13	Age-restricted items
13A	Age restricted items

<b>14</b>	<b>Energy Selling Transactions</b>
14	Energy selling transactions
14A	Transfer/change of supplier
14B	Supply problems
14C	Distribution/transportation
14D	Metering
14E	Selling practices
14F	Energy re-selling
14G	Other

15	Food Related Complaints
15	Food related complaints
15A	Microbiological contamination
15B	Chemical contamination
15C	Labelling

16	Access to Goods and Services
16	Access to goods/services
16A	Discrimination
16B	Other problems accessing goods and services

17	Guarantees
17	Guarantees
17A	Problems/claims arising under guarantee

18	Animals
18	Animals
18A	Farm animal health and welfare
18B	Domestic animal health and welfare

## Recommended Codes

-1	Unknown
-1	Unknown

## Code Changes

-1	No change
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01	Defective Goods
01A	Defective goods
01B	Equal liability (Section 75 Consumer Credit Act)
01C	Safety
01E	Unsuitable goods provided
01F	Wrong goods provided
01G	Return of goods not wanted

## Code Changes

01B	Amended to 'Section 75 of the Consumer Credit Act'
01D	Moved to <i>Terms &amp; Conditions and Contracts</i> as new code 10D
01G	Removed 'distance selling' from code definition

02	Substandard Services
02A	Substandard service
02B	Equal liability (Section 75 Consumer Credit Act)
02C	Safety
02D	Customer service
02E	Negligence
02F	Failure/delay in providing service
02G	Queue times
02H	Quality of advice

02I	Damage to customer belongings/property
02J	Failure/delay in promised repair
02K	Service outage

## Code Changes

02B	Expanded to include Section 75 of the Consumer Credit Act
02F-02K	New codes required

03	Credit
03A	APR and interest charges
03C	Unfair credit transactions
03D	Default interest and charges
03E	Termination
03F	Problems agreeing repayment plans
03G	Continuing to collect on disputed debts
03H	Failure to provide pre-contractual information

## Code Changes

03B	Deleted low used code
03C	Redefined as unfair credit transactions
03D	Redefined to include interest and charges and remove termination
03E-03H	New codes required

04	Prices and Charges
04A	Failure to display price
04B	Misleading quote/estimate
04C	Overcharging
04D	Wrongly priced
04E	Unclear billing/charging
04F	Drip pricing and surcharges

04G	Exit/cancellation/termination charges
04H	Metering
04I	Other overcharging
04J	Mid-contract price increases

### Code Changes

04E-04J	New codes required
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05 Post and Delivery	
05A	Failure/delay in delivery
05B	Failure/delay in collection
05D	Stolen
05E	Loss
05F	Misdelivery
05G	Changes to collection/delivery times

### Code Changes

05C	Moved to <i>Substandard Services</i> as new code 02J
05D-05G	New codes required

06 Cancellation Rights	
06A	Failure to observe cancellation rights
06B	Failure to supply adequate notification of cancellation rights

### Code Changes

06	Expanded heading to include cancellation rights
06B	New code required

07	Selling Practices
07A	Unsolicited goods
07B	High pressure selling
07C	Inertia selling
07D	Direct marketing to vulnerable groups
07F	Selling goods from multi-packs
07I	<span style="color: green;">Signing up to services without consent (e.g. slamming)</span>
07J	Nuisance call

### Code Changes

07E	Deleted as covered by Scam Types
07G	Deleted as covered by Scam Types
07H	New code required
07I	New code required

08	Misleading Claims/Omissions
08A	Verbal misrepresentation/misdescription
08B	Advertising
08C	Labelling
08E	Failure to supply full information
08F	Short measure/weight
08G	Counterfeiting
08H	Incorrect/misleading pre-shopping advice
08J	<span style="color: green;">Clocking and other tampering of goods</span>
08K	<span style="color: green;">Written misrepresentation/misdescription</span>

## Code Changes

08D	Moved to <i>Cancellation Rights</i> as new code 06B
08I	Deleted duplication of <i>Cancellation Rights</i> codes
08J, 08K	New codes required

09	Complaint Handling and Offers of Inadequate Redress
09A	Credit notes
09B	Other offers of inadequate redress
09C	Refusal to help or facilitate access to ombudsman service
09D	Poor handling of complaint
09E	Victimisation following a complaint

## Code Changes

09	Expanded heading to accommodate offers of inadequate redress
09C	Widened to include refusal to facilitate access to ombudsman service
09D, 09E	New codes required

10	Terms & Conditions and Contracts
10A	Unfair terms
10B	Attempt to restrict liability
10C	Breach of fiduciary duty/responsibility (breach of trust e.g. insider trading, malpractice, causing redress)
10D	Breach of contract
10E	Security of tenure
10F	Deposit
10G	Unclear/concealed terms
10H	Problems/claims arising under guarantee

## Code Changes

10	Expanded heading to include contracts
10C	Widened definition of code to give examples
10D	Moved from existing code 01D
10E, 10F, 10G	New codes required
10H	Moved from existing code 17A

11	Problems Pursuing a Claim
11A	Trader not traceable
11B	Failure to give business name
11C	Other problems pursuing a claim
11D	Trader not contactable

## Code Changes

11C	Minor redefinition
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12	Business Practices
12A	Unfair business/commercial practice
12C	Harassment
12D	Duty/tax not paid
12E	Failure to obtain appropriate licence/permit
12F	Privacy and data protection concerns

## Code Changes

12D, 12E, 12F	New codes required
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13	Age Restricted Sales
13A	Age restricted items

Code Changes

13	No changes
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14	Energy and Green Deal
14I	Green deal related
14J	Leasing arrangements of renewable energy systems

Code Changes

14A-14G	Existing codes deleted
14I, 14J	New codes required

15	Food Related Complaints
15A	Microbiological contamination
15B	Chemical contamination
15C	Labelling
15D	Diet/health related
15E	Allergy/intolerance related
15F	Foreign body
15G	Sold past Use By/Best Before date

Code Changes

15D-15G	New codes required
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<b>16</b>	<b>Access to Goods and Services</b>
16A	Discrimination
16C	Access to bank and Post Office branches
16D	Restricted access to provision of non-digital services
16E	Poor or non-existent signal reception and coverage in area
16F	Poor or non-existent digital download and streaming capability in area
16G	Reduction in service provision in area
16H	Inadequate or no service provided in area
16I	Other problems accessing goods and services

#### Code Changes

16B	Deleted and moved to new code 16I
16C-16H	New codes required

<b>18</b>	<b>Animals</b>
18A	Farm animal health and welfare
18B	Domestic animal health and welfare
18C	Animal feed issues

#### Code Changes

18C	New code required
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<b>19</b>	<b>Financial and Payment Services</b>
19A	Delays in payments
19B	Poor performance of financial product or service
19C	Unauthorised transaction with contactless card
19D	Other unauthorised transactions
19F	Other financial and payment service

## Code Changes

19A-19F New codes required

### Question

9	Do you agree with the complaint type codes and/or structure?
10	Do you have any other comment regarding changes to complaint type codes?

## Section 4

# Scam Type Codes

### Commentary

We have seen a universal demand for codes to deal with issues that bear the hallmarks of a scam. Therefore, we are creating a new code family to separately identify scams.

By introducing this new code family we will be able to monitor scams more efficiently. The new code family will sit alongside the complaint type codes and allow for a greater detail of scams to be recorded.

We note from our analysis of the Partner Portal that scams are currently recorded in case notes. This new code would replace the need to manually enter this information into the case note. To save time for the adviser, we are recommending that this code type defaults to 'Not scam'. We are therefore confident that the need to populate these new codes will not add a significant burden to the adviser.

Most of the codes we have created are entirely new. However, a number have been copied or moved from other code families. Gifting schemes, for example, are now illegal and so can now only be a scam. Similarly, complaints relating to pyramid schemes are highly likely to be considered as a scam.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

## Recommended Codes

Code	Code Description
01	Not scam
02	Anti-malware/virus
03	Betting and lottery
04	Copycat websites
05	Counterfeiting
06	Gifting schemes
07	Identity theft
08	Investment
09	Impersonating a police officer/official
10	Mail
11	Non-existent holiday homes
12	Parking
13	Pension
14	Phishing/vishing
15	Pyramid schemes
16	Rogue traders
17	Timeshares
18	Upfront fees
99	Other scams

## Questions

11	Do you agree with the creation of the scam code family and the scam types listed within it?
12	Do you have any other comments regarding the new scam type codes?

## Section 5

# Product Service Codes

## Group A: House Fittings and Appliances

### Commentary

As part of the development of the consumer landscape, consumers are using new products and services whilst others are falling out of use. In this group of codes we have expanded some families to provide new codes where significant case volumes were found within 'other'. For example, the *Home maintenance and improvements* family contains nine new codes and two codes with minor changes in definition to accommodate contemporary issues.

We have removed *Audio visual* and *Personal Computers, Accessories, Software and Services* codes and have created a new tier 1 group called *Communication and Technology Services* for related codes.

A new tier 2 category *Fires, Heating, Renewables and Energy Saving Products/Services* has been created to acknowledge the growing popularity of log burners, renewable energy systems and related services.

The overall volume of codes within Group A has modestly<sup>5</sup> decreased.

EU equivalent group code: *House maintenance and improvement services*.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

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<sup>5</sup> 'Modest' equals a volume change of between 10 and 20 codes. We are not stating an exact number as some modifications may be made.

## AA - House Construction

Existing Codes (including proposed deletions)

AA	House Construction
AA01	New house construction
AA02	Furniture incorporated in new house at time of sale
AA03	Guarantees relating to new houses
AA04	Land
AA05	New house purchase
AA99	Other

Recommended Codes

AA	New Property Construction and Purchase
AA01	New property construction
AA04	Land
AA05	New property purchase
AA99	Other

Code Changes

AA	AA01, AA05 Codes widened to include all types of property AA02, AA03 Deleted as covered by AA05
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## AB - Home Maintenance and Improvements

Existing Codes (including proposed deletions)

AB	Home Maintenance and Improvements
AB01	Roofing
AB02	Decorator services
AB03	Plumbers and plumbing
AB04	Central Heating (including installation and servicing)
AB05	Electrical services and installations
AB06	Tarmac and paving

AB10	Fitted Kitchens
AB11	Insulation
AB12	Burglar Alarms
AB13	Wall coating
AB14	Damp Proofing
AB15	Solar Heating
AB16	Fascias
AB17	Guttering
AB18	Replacement doors
AB19	Fitted Bathrooms
AB99	Other general building work

### Recommended Codes

AB	Home Maintenance and Improvements
AB01	Roofing
AB02	Decorator services
AB03	Plumbing and plumbers
AB05	Electrical services and installations
AB06	Tarmac, paving and driveways (including laying and pressure washing services)
AB10	Fitted Kitchens
AB12	Home security systems and smoke alarms
AB13	Wall coating
AB14	Damp proofing
AB16	Fascias and soffits
AB17	Guttering
AB18	Window frames and doors (excluding garage doors)
AB19	Fitted bathrooms
AB20	Major renovations (including lofts, conversions and extensions)
AB21	Scaffolding
AB22	Locks and locksmiths

AB23	Fixtures, fittings and accessories (including taps, mirrors, door handles)
AB24	Roof sealing
AB25	Electric garage doors/gates
AB26	Skips and skip hire
AB99	Other general building work

### Code Changes

AB	AB04 Deleted and moved to new heading <i>AG: Fires, Heating, Renewables and Energy Saving Products/Services</i> AB06 Widened to include driveways AB11 Deleted and moved to AG18 AB12 Widened to include home security systems AB15 Deleted as covered by AG21 AB16 Widened to include soffits AB18 Widened to include windows frames and redefined as doors excluding garage doors AB20-AB26 New codes required
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## AC - Glazing Products and Installations

### Existing Codes (including proposed deletions)

AC	Glazing Products and Installations
AC01	Double glazing
AC02	Conservatories
AC03	Glazing services
AC99	Other

### Code Changes

AC	Deleted and moved to new tier 2, <i>AG: Fires, Heating, Renewables and Energy Saving Products/Services.</i>
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## AD - Furniture

### Existing Codes (including proposed deletions)

AD	Furniture
AD05	Upholstered furniture
AD06	Non-upholstered furniture
AD07	Beds and mattresses
AD08	Kitchen furniture
AD09	Fitted furniture
AD10	Bathroom fittings
AD11	Antiques
AD12	Leather furniture
AD99	Other

### Recommended Codes

AD	Furniture
AD05	Upholstered furniture and covers (e.g. sofas)
AD06	Non-upholstered furniture
AD07	Beds, mattresses and accessories
AD08	Kitchen furniture
AD09	Fitted furniture
AD11	Antique and second hand furniture
AD12	Leather furniture
AD99	Other

### Code Changes

AD	AD05 Redefined to give an example AD10 Deleted as is covered by new code AB23 AD11 Widened to include second hand furniture
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## AF - Floor Coverings

Existing Codes (including proposed deletions)

AF	Floor Coverings
AF01	Carpets
AF02	Mats and rugs
AF03	Laminates
AF04	Ceramics
AF05	Wood
AF06	Linoleum
AF07	Fitting
AF08	Underlay
AF99	Other

Recommended Codes

AF	Floor Coverings
AF01	Carpets and underlay
AF02	Mats and rugs
AF03	Laminates and wood
AF04	Tiles
AF06	Linoleum and vinyl
AF07	Fitting
AF99	Other

Code Changes

AF	AF01 Widened to include underlay AF03 Widened to include wood AF04 Redefined to include various types of tiles AF05 Deleted as covered by AF03 AF08 Deleted as covered by AF01
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## AG - Fires, Heating, Renewables and Energy Saving Products/Services

### Recommended New Codes

AG	Fires, Heating, Renewables and Energy Saving Products/Services
AG01	Biomass energy
AG02	Central heating, heating systems and boiler installation
AG03	Central heating, heating systems and boiler servicing
AG04	Chimney sweep services
AG05	Conservatories/orangeries
AG06	District heating
AG07	Double/triple glazing
AG08	Electric fires
AG09	Energy brokers
AG10	Energy performance certificates
AG11	Energy saving lighting
AG12	Fire places and hearths
AG13	Gas fires
AG14	Glazing services
AG15	Ground/air source heat pumps
AG16	Heaters
AG17	Hydro energy
AG18	Insulation
AG19	Open fires
AG20	Remote heating control
AG21	Solar power
AG22	Solar thermal energy
AG23	Solid fuel burning stoves (e.g. log, wood, pellets, multi-fuels)
AG24	Underfloor heating
AG25	Wind turbines
AG99	Other

## Code Changes

**AG** These include services that may be provided by an energy supplier. New codes required to provide greater granularity and group together related products and services.

AG01 New code required

AG02, AG03 New codes required linked to, but not directly mapping from, AB04

AG04 New code moved from BP08

AG05 New code moved from AC02 and redefined to include orangeries

AG06 New code required

AG07 New code moved from AC01 and redefined to include triple glazing

AG08-AG12 New codes required

AG13 New code moved from AN07

AG14 New code moved from AC03

AG15 New code required

AG16 New code from merging of AN10 (space heaters) and AN11 (fixed heaters)

AG17 New code required

AG18 New code moved from AB11

AG19, AG20 New codes required

AG21 New code moved from AB15 (solar heating) and expanded to cover all aspects of solar power

AG22-AG99 New codes required

## AH - Domestic Fuel

Existing Codes (including proposed deletions)

BB	Domestic Fuel
BB01	Gas
BB02	Electricity
BB03	Dual fuel agreements
BB04	Solid fuel
BB05	Oil
BB06	Liquid gas
BB99	Other

## Recommended Codes

AH	Domestic Fuel and Water
AH01	Gas
AH02	Electricity
AH03	Dual fuel agreements
AH04	Solid fuel, oil and liquid gas
AH07	Water
AH08	Sewerage
AH09	Filters, softeners and water saving devices
AH99	Other

## Code Changes

AH	BB Deleted, moved to AH and merged with <i>BE: Water</i> AH Code renamed AH04 Widened to merge with AH05 and AH06 AH05, AH06 Deleted as covered by widened AH04 AH07, AH08 New codes moved from tier 2 code <i>BE: Water</i> AH09 New code required
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## AK - Textiles and Soft Furnishings

### Existing and Recommended Codes

AK	Textiles and Soft Furnishings
AK01	Bedding
AK02	Cushions
AK03	Curtains and blinds
AK04	Furniture fabrics
AK05	Recovering and re-upholstery services
AK99	Other

## Code Changes

AK	No change
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## AL - Audio-Visual

Existing Codes (including proposed deletions)

AL	Audio-Visual
AL01	DVD players/recorders
AL02	VCRs
AL03	TVs
AL04	CD, Hi-Fi, tape players non-portable
AL05	CD, Hi-Fi, tape players portable
AL06	Satellite/digital/cable supply equipment
AL07	Digital/satellite/cable supply agreements
AL08	Radios
AL09	Hire charges TV, video, DVD
AL10	Games players
AL99	Other

Code Changes

AL	<p>Deleted.</p> <p>New tier 1 code, <i>I : Communication and Technology</i> created. Codes above are related, but do not directly map across.</p>
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## AM - Personal Computers, Accessories, Software and Services

Existing Codes (including proposed deletions)

AM	Personal Computers, Accessories, Software and Services
AM01	Personal computers
AM02	Self-build components
AM03	Computer accessories
AM04	Printers and scanners
AM05	Computer repairs
AM06	Computer helplines
AM07	Computer software upgrades

AM08	Laptops, notebooks and tablet PCs
AM09	PDAs
AM99	Other

## Code Changes

AM	<p>Deleted.</p> <p>New tier 1 code: I – Communication and Technology created. Codes above are related, but do not directly map across.</p>
----	--

## AN - Large Domestic Appliances

Existing Codes (including proposed deletions)

AN	Large Domestic Appliances
AN01	Electric cookers
AN02	Fridges and freezers
AN03	Washing machines
AN04	Tumble dryers
AN05	Washers-dryers (combined)
AN06	Dishwashers
AN07	Gas fires
AN08	Gas powered appliances
AN09	Gas cookers
AN10	Space heaters
AN11	Fixed heaters
AN99	Other

## Recommended Codes

AN	Large Domestic Appliances
AN01	Electric cookers
AN02	Fridges and freezers
AN03	Washers/dryers

AN06	Dishwashers
AN09	Gas cookers
AN12	Appliance accessories (including cooker hoods)
AN13	Large appliance repairs
AN99	Other

### Code Changes

AN	AN03 Widened to include dryers and washer dryers AN04 Deleted as covered by AN03 AN05 Deleted as covered by AN03 AN07 Moved to new heading <i>AG: Fires, Heating, Renewables and Energy Saving Products/Services</i> AN08 Deleted as covered by other codes and complaint types AN10, AN11 Deleted as covered by new tier 3 code AG16 AN12 New code required AN13 New code required
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## AR - Small Domestic Appliances

### Existing Codes (including proposed deletions)

AR	Small Domestic Appliances
AR01	Vacuum cleaners
AR02	Microwave ovens
AR03	Sewing machines
AR04	Portable heating appliances
AR05	Power tools
AR99	Other

## Recommended Codes

AR	Small Domestic Appliances
AR01	Vacuum cleaners
AR02	Microwave, mini ovens and slow cookers
AR03	Sewing machines
AR06	Electric blankets
AR07	Kettles
AR08	Coffee machines
AR09	Food processors, blenders and mixers
AR10	Deep fat fryers
AR11	Irons
AR12	Steam cleaners
AR13	Small appliance repairs
AR99	Other

## Code Changes

AR	AR02 Widened to include mini ovens AR04 Deleted as covered by new code for heaters AG16 AR05 Deleted and moved to BJ05 AR06-AR13 New codes required
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## AT - Repairs to Domestic Appliances

### Existing Codes (including proposed deletions)

AT	Repairs to Domestic Appliances
AT01	Repairs to domestic appliances
AT02	Other

## Code Changes

AT	Deleted as codes are covered within code family AN and AR
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## Group B: Other Household Requirements

### Commentary

This category includes products used for individual consumption, domestic cleaning, utilities and services. Where codes are little used, we have made changes as a reflection of changing consumer behaviour.

We have removed the Postal Services codes and created a new family to capture all mail and post services issues, including those with Royal Mail or the Post Office. All telecommunications codes have also been removed as they are now covered by the new tier 1 code family *Communication and Technology*.

Low used codes have been deleted or merged with existing codes to broaden their definition. Examples of this are the *Laundry and Dry Cleaning* codes, where we have merged most of the codes into a new one under the heading of *Other Household Goods and Services*. The code for Dyeing has been deleted as it is very little used.

With analysis of 'other' type codes, we have found a significant volume of complaints about lights and lighting. We are therefore recommending a new code for this. We are also recommending the merging of the tier 2 *Water* with *Domestic Fuel* in order to reflect the utility nature of both products.

The overall volume of codes within Group B has slightly<sup>6</sup> decreased.

EU equivalent group code: *Consumer Goods and General Consumer Services*.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

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<sup>6</sup> 'Slight' equals a volume change of between 1 and 9 codes. We are not stating an exact number as some modifications may be made.

## BA - Food and Drink

Existing Codes (including proposed deletions)

BA	Food and Drink
BA01	Additives
BA02	Bakery cereal products
BA03	Beverages
BA04	Cakes/confectionary
BA05	Dairy products
BA06	Alcoholic drinks
BA07	Other drinks
BA08	Eggs/egg products
BA09	Fish and shellfish
BA10	Baby/infant foods
BA11	Fruit and vegetables
BA12	Herbs and spices
BA13	Meat
BA14	Poultry
BA15	Nuts/nut products
BA16	Soups/broths/sauces
BA99	Other

## Recommended Codes

BA	Food and Drink
BA01	Additives
BA02	Bakery and cereal products
BA03	Beverages and bottled water (excluding energy drinks)
BA04	Cakes/confectionery (e.g. chocolate)
BA05	Dairy products
BA06	Alcoholic drinks
BA07	Other drinks
BA08	Eggs/egg products
BA09	Fish and shellfish
BA10	Baby/infant foods
BA11	Fruit and vegetables
BA12	Herbs and spices
BA13	Meat
BA14	Poultry
BA15	Nuts/nut products
BA16	Soups, broths and sauces
BA17	Condiments, conserves and honey
BA18	Supplements (e.g. vitamins, muscle/weight gainers, protein powders)
BA19	Pizzas, ready meals and savoury snacks
BA20	Energy drinks
BA99	Other

## Code Changes

BA	BA02 Minor rewording to separate bakery and cereal products BA03 Widened to include bottled water BA04 Minor clarification BA16 Minor rewording BA17-BA20 New codes required
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## BB - Domestic Fuel

Existing Codes (including proposed deletions)

BB	Domestic Fuel
BB01	Gas
BB02	Electricity
BB03	Dual fuel agreements
BB04	Solid fuel
BB05	Oil
BB06	Liquid gas
BB99	Other

Code Changes

BB	Deleted codes as moved to <i>AH: Domestic Fuel and Water</i>
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## BE - Water

Existing Codes (including proposed deletions)

BE	Water
BE01	Water
BE02	Sewerage
BE99	Other

Code Changes

BE	Deleted codes as moved to <i>AH: Domestic Fuel and Water</i>
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## BF - Postal Services

Existing Codes (including proposed deletions)

BF	Postal Services
BF01	Postal services general
BF99	Other

Code Changes

BF	Deleted codes as covered in new group <i>J: Mail, Delivery and Post Offices</i>
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## BH - Laundry and Dry Cleaning

Existing Codes (including proposed deletions)

BH	Laundry and Dry Cleaning
BH01	Dry cleaning
BH02	Clothing repairs and tailoring
BH03	Dyeing
BH04	Launderettes
BH99	Other

Code Changes

BH	Deleted as covered by heading <i>BP: Other Household Goods and Services</i>
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## BJ – DIY Materials

Existing Codes (including proposed deletions)

BJ	DIY Materials
BJ01	DIY materials
BJ02	Tools (not power)
BJ03	Paint
BJ04	Wall coverings

BJ99	Other
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## Recommended Codes

BJ	DIY Materials, Handyman Services and Trusted Trader Schemes
BJ01	DIY materials
BJ02	Tools (not powered)
BJ03	Paint, varnish and wood stain
BJ04	Wall coverings
BJ05	Power tools (excluding chainsaws)
BJ06	Tool hire
BJ07	Handyman
BJ08	Trusted trader schemes
BJ99	Other

## Code Changes

BJ	BJ Renamed to include handyman services and Trusted Trader schemes BJ02 Minor rewording BJ03 Widened to include varnish and wood stain BJ05 code moved from AR05 and clarified to exclude chainsaws as a new chainsaw code is available BJ06, BJ07, BJ08 New codes required
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## BM - Telecommunications

## Existing Codes (including proposed deletions)

BM	Telecommunications
BM01	Telephone services (land line)
BM02	Mobile phones (hardware)
BM03	Mobile phones (service agreements)
BM04	Premium rate services
BM05	Remote messaging services
BM06	Phone downloads

BM99	Other
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## Code Changes

BM	<p>Deleted.</p> <p>New tier 1 code created, <i>I: Communication and Technology</i>. Codes above are related, but do not directly map across.</p>
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**BP - Hardware, Cleaning and Other Household Goods and Services**

## Existing Codes (including proposed deletions)

BP	Hardware, Cleaning and Other Household Goods and Services
BP01	Domestic cleaning products
BP02	Domestic cleaning services
BP03	Crockery
BP04	Cooking and dining utensils
BP05	Glassware
BP06	Ironmongery
BP07	Window cleaning services
BP08	Chimney sweeps
BP99	Other

## Recommended Codes

BP	Other Household Goods and Services
BP01	Domestic cleaning products
BP02	Domestic and window cleaning
BP03	Crockery and glassware
BP04	Kitchen and dining utensils
BP09	Batteries, chargers and adapters
BP10	Lighting and light bulbs (including accessories)
BP11	Seasonal decorations
BP12	Dry cleaning, clothing repairs and laundry services (including launderettes and ironing)

BP13	Glue and solvents
BP14	Waste management, recycling, scrap collection
BP15	Pest control
BP16	Candles and torches
BP17	Second hand goods purchasing services (e.g. laptops, CDs)
BP99	Other

### Code Changes

BP	BP Redefined as other household goods and services
	BP02 Widened to include window cleaning
	BP03 Widened to include glassware
	BP04 Minor redefinition kitchen and dining utensils
	BP05 Deleted and merged into BP03
	BP06 Deleted low used code
	BP07 Deleted and merged into widened BP02
	BP08 Moved to AG04
	BP09, BP10, BP11 New codes required
	BP12 New code moved from merged BH codes

BP13 Moved from CZ09

BP14-BP17 New codes required

## BQ – Gardening Products and Services

### Existing Codes (including proposed deletions)

BQ	Gardening Products and Services
BQ01	Flowers and plants
BQ02	Gardening equipment
BQ03	Lawnmowers
BQ04	Fences
BQ05	Sheds
BQ06	Seeds and bulbs
BQ07	Garden furniture
BQ08	Garden tools

BQ09	Gardeners/tree surgeons
BQ99	Other

## Recommended Codes

BQ	Gardening Products and Services
BQ01	Flowers and plants (including seeds and bulbs)
BQ02	Gardening equipment/tools (e.g. lawnmowers)
BQ05	Sheds, fences and gates
BQ07	Garden furniture
BQ09	Garden services (including gardeners, tree surgeons, soft landscaping)
BQ10	Chainsaws
BQ11	Decking
BQ12	Water features, parts and services
BQ13	Hot tubs and swimming pools
BQ99	Other

## Code Changes

BQ	BQ01 Merged with BQ06
	BQ02 Widened definition and to give example of lawnmowers
	BQ03 Deleted and merged into BQ02
	BQ04 Deleted and merged into BQ05
	BQ05 New code required
	BQ06 Deleted and merged into BQ01
	BQ08 Deleted and merged into BQ02
	BQ09 Redefined to include other garden services
	BQ10, BQ11, BQ12 New codes required

# Group C: Personal Goods and Services

## Commentary

Our analysis of 'other' has identified a number of new areas that require new codes to be created. In light of this we have created three new tier 2 codes:

- CC: Passports, Licences and Permits
- CG: Charities
- CY: Priority Services and Discount/Loyalty Schemes

We have also brought together education, employment and training services under one tier 2 code, *Education, Employment and Training*, as we believe these areas are related.

We have added and deleted a number of tier 3 codes. The overall volume of codes within Group C has modestly<sup>7</sup> increased.

EU equivalent group code: *Consumer Goods (Clothing and Footwear, Education, Health, Tobacco)*.

## Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

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<sup>7</sup> 'Modest' equals a volume change of between 10 and 20 codes. We are not stating an exact number as some modifications may be made.

## CA - Clothing and Clothing Fabric

Existing Codes (including proposed deletions)

CA	Clothing and Clothing Fabric
CA01	Children's clothing
CA02	Women's clothing
CA03	Men's clothing
CA04	Sportswear
CA05	Hats
CA06	Clothing material
CA07	Furs
CA08	Protective clothing
CA09	Handbags and accessories
CA99	Other

Recommended Codes

CA	Clothing, Footwear, Bags and Suitcases
CA01	Children's clothing and footwear
CA02	Women's clothing
CA03	Men's clothing
CA04	Sportswear
CA06	Clothing material and haberdashery
CA08	Protective clothing and footwear
CA09	Handbags and accessories
CA10	Women's footwear
CA11	Men's footwear
CA12	Sports footwear
CA13	Repairs and alterations
CA14	Bespoke clothing (including wedding dresses and tailoring)
CA15	Bags and suitcases
CA99	Other

## Code Changes

CA	CA Renamed
	CA01 Widened to include footwear
	CA05 Deleted and covered by existing codes CA01-CA04
	CA06 Widened to include haberdashery
	CA07 Deleted low used code
	CA08 Widened to include protective footwear
	CA10, CA11, CA12 Moved from tier 2 code CK Footwear
	CA13, CA14 New codes required
	CA15 Moved from tier 2 code CZ: <i>Other Personal Goods and Services</i>

## CB - Disability Aids

Existing Codes (including proposed deletions)

CB	Disability Aids
CB01	Hearing aids
CB02	Mobility aids
CB03	Motorised scooters
CB04	Motorised wheelchairs
CB05	Other mobility vehicles
CB06	Stairlifts
CB07	Adjustable/orthopaedic beds
CB09	Bath aids
CB99	Other

Recommended Codes

CB	Disability Aids
CB01	Hearing and low vision aids
CB02	Mobility aids (e.g. walking sticks, bathroom aids, kitchen aids)
CB03	Mobility vehicles (including powered and non-powered)
CB06	Stairlifts
CB07	Adjustable/orthopaedic chairs/beds
CB99	Other

## Code Changes

CB	CB01 Widened to include low vision aids CB02 Widened to clarify definition CB03 Widened to include powered and non-powered vehicles CB04, CB05 Deleted as covered by CB03 CB07 Widened to include adjustable/orthopaedic chairs CB09 Deleted as covered by CB02
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## CC - Passports, Licences and Permit Services

### Recommended New Codes

CC	Passports, Licences and Permit Services
CC01	Passports
CC02	Blue badges
CC03	Visas
CC04	TV licences
CC05	Driving licences, theory tests and road tax
CC06	EHIC (European Health Insurance Card)
CC99	Other

### Code Changes

CC	New codes required
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## CD - Medical Goods and Services

Existing Codes (including proposed deletions)

CD	Medical Goods and Services
CD01	Dentists
CD02	Chiropodists
CD03	Opticians
CD04	Osteopaths/physiotherapists/chiropractors
CD05	Private medical cover plans
CD06	Pharmaceutical products and medical devices
CD07	Residential care homes
CD08	NHS charges and medical expenses
CD09	Cosmetic surgery (private)
CD10	Other private medical treatment
CD11	Dental technicians
CD99	Other

Recommended Codes

CD	Medical Care, Goods and Services
CD01	Dental and hygienist services (excluding teeth whitening)
CD02	Podiatrists/Chiropodists
CD03	Opticians and prescription eyewear
CD04	Chiropractors/osteopaths/physiotherapists
CD06	Pharmaceutical products and medical devices
CD07	Residential care/nursing homes
CD08	NHS treatment and medical expenses
CD09	Cosmetic surgery (private)
CD10	Private medical treatment
CD12	Home help and social care (including domestic help, nursing/health care)
CD13	Complementary/alternative medicine (including acupuncture, homeopathy, meditation)
CD14	Quit smoking products and therapies

CD99	Other
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## Code Changes

CD	CD Renamed
	CD01 Widened to include hygienist services excluding teeth whitening
	CD02 Minor rewording to define alternative term podiatrist
	CD03 Widened to include prescription eyewear
	CD05 Deleted and merged into new code DG10
	CD07 Minor redefinition to include nursing homes
	CD08 Redefined to NHS treatment and medical expenses
	CD10 Minor redefinition to private medical treatment
	CD11 Deleted as covered by CD01
	CD12, CD13, CD14 New codes required

**CE - Toiletries, Perfumes, Beauty Treatments and Hairdressing**

Existing Codes (including proposed deletions)

CE	Toiletries, Perfumes, Beauty Treatments and Hairdressing
CE01	Cosmetics
CE02	Hairdressing
CE03	Hair removal therapy
CE04	Beauty treatments
CE05	Cosmetic therapies
CE06	Toiletries
CE07	Wigs
CE08	Hair replacement therapies
CE09	Slimming products/services
CE10	Piercing and tattoos
CE11	Nail shops
CE12	Hair care products
CE13	Perfume
CE99	Other

## Recommended Codes

<b>CE</b>	Toiletries, Perfumes, Beauty Treatments and Hairdressing
CE01	Cosmetics
CE02	Hairdressing and wigs
CE03	Hair removal therapy
CE04	Beauty treatments (e.g. massages, skincare)
CE05	Cosmetic treatment (e.g. Botox)
CE06	Toiletries
CE08	Hair replacement therapies
CE09	Slimming products and services
CE10	Piercing and tattoos
CE11	Nail shops
CE12	Hair care products (excluding hair straighteners)
CE13	Perfume
CE14	Hair straighteners
CE15	Sunbeds and solariums
CE16	Teeth whitening
CE99	Other

## Code Changes

<b>CE</b>	CE02 Widened to include wigs
	CE04 Minor clarification
	CE05 Minor clarification
	CE12 Clarified to exclude hair straighteners
	CE14 New code required
	CE15 Moved from CZ03
	CE16 New code required

## CF – Jewellery, Silverware, Clocks and Watches

Existing Codes (including proposed deletions)

CF	Jewellery, Silverware, Clocks and Watches
CF01	Clocks (including repairs)
CF02	Watches (including repairs)
CF03	Silverware
CF04	Jewellery (including repairs)
CF99	Other

Recommended Codes

CF	Jewellery, Silverware, Timepieces and Ornaments
CF01	Clocks (including repairs)
CF02	Watches
CF03	Silverware
CF04	Jewellery
CF05	Watch repairs
CF06	Jewellery repairs
CF07	Ornaments
CF99	Other

Code Changes

CF	CF02 Redefined to exclude repairs CF04 Redefined to exclude repairs CF05, CF06 New codes required to cover repairs CF07 New code required
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## CG – Charities

### Recommended New Codes

CG	Charities
CG01	Collections
CG02	Donations
CG03	Sponsorships
CG04	Clothing/footwear recycling
CG99	Other

### Code Changes

CG	New codes required
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## CH - Tobacco and Related Products

### Existing Codes (including proposed deletions)

CH	Tobacco and Related Products
CH01	Cigarettes
CH02	Loose tobacco and papers
CH03	Cigars/pipes
CH04	Lighters
CH05	Lighter fuels
CH99	Other

### Recommended Codes

CH	Tobacco and Related Products
CH01	Cigarettes
CH02	Loose tobacco and papers
CH04	Lighters/lighter fuels
CH06	E-cigarettes
CH07	E-cigarette chargers
CH08	Paan, bidi and shisha

CH99	Other
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### Code Changes

CH	CH03 Deleted low used code CH04 Widened to include lighter fuels CH05 Deleted and merged into CH04 CH06, CH07, CH08 New codes required
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## CK - Footwear

### Existing Codes (including proposed deletions)

CK	Footwear
CK01	Children's footwear
CK02	Women's footwear
CK03	Men's footwear
CK04	Sports footwear
CK05	Footwear repairs
CK99	Other

### Code Changes

CK	CK01 Deleted and merged into CA01 CK02 Deleted and moved to CA10 CK03 Deleted and moved to CA11 CK04 Deleted and moved to CA12 CK05 Deleted as covered within CA13 CK99 Deleted as not required
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## CL – Nursery Goods and Services

Existing Codes (including proposed deletions)

CL	Nursery Goods and Services
CL01	Buggies, prams and pushchairs
CL02	Cots
CL03	High chairs
CL04	Child minding
CL05	Day care services
CL06	Other nursery furniture
CL07	Nursery education
CL08	Child car seats
CL99	Other

Recommended Codes

CL	Nursery Goods and Services
CL01	Buggies, prams and pushchairs
CL02	Nursery furniture (e.g. cots, bedding, high chairs)
CL04	Child minding/day care services and nursery education
CL08	Child car seats
CL09	Baby accessories (e.g. dummies/clips and baby toys)
CL10	Baby carriers
CL99	Other

Code Changes

CL	CL02 Widened to include other nursery furniture
	CL03 Merged into CL02
	CL04 Widened to include day care and nursery education
	CL05 Deleted and merged into CL04
	CL06 Deleted and merged into CL02
	CL07 Deleted and merged into CL04
	CL09, CL10 New codes required

## CM - Home-Working Schemes and Gifting Schemes

Existing Codes (including proposed deletions)

CM	Home-Working Schemes and Gifting Schemes
CM01	Home working
CM02	Gifting schemes
CM99	Other

Code Changes

CM	<p>CM Deleted</p> <p>CM01 Deleted and moved to CN06</p> <p>CM02 Deleted and moved to Scam type code 03</p> <p>CM99 Deleted as not required</p>
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## CN – Education, Employment and Training

Recommended New Codes

CN	Education, Employment and Training
CN01	Correspondence/distance learning courses
CN02	Class-based vocational training
CN03	Other educational services
CN04	Recruitment/employment
CN05	Modelling/talent
CN06	Home working
CN99	Other

Code Changes

CN	<p>CN New tier 2 code</p> <p>CN01 Moved from CZ02</p> <p>CN02 New code required</p> <p>CN03 Moved from DY07 with minor rewording</p> <p>CN04 New code incorporating DY05</p> <p>CN05 Moved from CZ08</p> <p>CN06 Moved from CM01</p>
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## CY - Priority Services and Discount/ Loyalty Schemes

### Recommended New Codes

CY	Priority Services and Discount/ Loyalty Schemes
CY01	Priority service (e.g. Amazon Prime)
CY02	Discount schemes (e.g. student cards, Groupon)
CY03	Loyalty scheme
CY99	Other

### Code Changes

CY	New codes required
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## CZ – Other Personal Goods and Services

### Existing Codes (including proposed deletions)

CZ	Other Personal Goods and Services
CZ01	Introduction agencies
CZ02	Correspondence/distance learning courses
CZ03	Sunbeds and solarium services
CZ04	Sunglasses
CZ05	Bags and suitcases
CZ06	Stationery
CZ07	Genealogy services
CZ08	Modelling/talent agencies
CZ09	Glue and solvents
CZ10	Will preparation services
CZ99	Other

## Recommended Codes

CZ	Other Personal Goods and Services
CZ01	Dating agencies
CZ04	Sunglasses
CZ06	Stationery
CZ07	Genealogy services
CZ12	Escort agencies
CZ13	Artworks and antiques (excluding antique furniture)
CZ14	Gift cards and vouchers
CZ99	Other

## Code Changes

CZ	CZ01 Renamed CZ02 Deleted and moved to CN01 CZ03 Deleted and moved to CE15 CZ05 Deleted and moved to CA15 CZ08 Deleted and moved to CN05 CZ09 Deleted and moved to BP13 CZ10 Deleted and merged into new code DX05 CZ12, CZ13, CZ14, CZ15 New codes required
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# Group D: Professional and Financial Services

## Commentary

We have provided greater granularity on banking, credit and insurance services. We have also added two new tier 2 codes: *Legal Services* and *Other Financial Services*.

In our analysis of banking, we are recommending that we change the codes to focus on the service provided rather than institution types, as services provided by building societies, banks and credit unions (to some extent) are very similar.

The greater granularity mentioned above has led to an overall modest<sup>8</sup> increase in the volume of codes within Group D.

EU equivalent group code: *Financial Services* (*we provide greater granularity in professional services*).

## Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

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<sup>8</sup> 'Modest' equals a volume change of between 10 and 20 codes. We are not stating an exact number as some modifications may be made.

## DA - Personal Banking

Existing Codes (including proposed deletions)

DA	Personal Banking
DA01	Banking services
DA02	Building society services
DA03	Credit unions
DA99	Other

Recommended Codes

DA	Retail Banking
DA04	Current accounts (including charges, overdrafts, access to account)
DA05	Savings accounts
DA06	Foreign currency exchange/Bureau de change
DA07	Payments services (including transactions, cash machines, pre-paid card providers)
DA08	Money transfers (e.g. MoneyGram, Western Union)
DA99	Other

Code Changes

DA	DA Renamed tier 2 code DA01-DA03 Deleted as covered by DA04 to DA07 and DB13 DA04-DA08 New codes required
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## DB - Hire and Unsecured Credit

Existing Codes (including proposed deletions)

DB	Hire and Unsecured Credit
DB01	Credit agreements/loans (linked)
DB02	<b>Credit agreements/loans (not linked)</b>
DB03	Hire purchase/conditional sale agreements
DB04	Credit cards
DB05	<b>Debit cards</b>
DB06	Store cards
DB07	<b>Overdrafts</b>
DB08	<b>Cheque cashing services</b>
DB09	Pawn broking
DB99	Other

Recommended Codes

DB	Credit Not Secured on Property
DB01	Credit agreements/loans (linked)
DB03	Hire purchase/conditional sale agreements
DB04	Credit cards
DB06	Store cards
DB09	Pawn broking
DB10	<b>Payday loans</b>
DB11	<b>Logbook loans</b>
DB12	<b>Guarantor loans</b>
DB13	<b>Personal loans</b>
DB14	<b>Pension loans</b>
DB15	<b>Student loans</b>
DB99	Other

## Code Changes

DB	<p>DB Renamed tier 2 code</p> <p>DB02 Deleted as covered by more granular codes DB10 to DB14</p> <p>DB05 Deleted as not required</p> <p>DB07 Deleted low used code and covered by DA04</p> <p>DB08 Deleted as not required</p> <p>DB10-DB15 New codes required</p>
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## DE - Ancillary Credit Business

Existing Codes (including proposed deletions)

DE	Ancillary Credit Business
DE01	Credit brokers
DE02	Credit reference agencies
DE03	Debt adjusting
DE04	Debt collection
DE05	Credit repair
DE99	Other

Recommended Codes

DE	Ancillary Credit Business
DE01	Credit brokers
DE02	Credit reference agencies
DE03	Debt management
DE04	Debt collection (excluding enforcement agents)
DE05	Credit information services (including credit repair)
DE06	Enforcement agents of court orders (including bailiffs and sheriff officers)
DE07	Insolvency practitioners and services
DE99	Other

## Code Changes

	DE03 Widened definition
	DE04 Clarified definition
DE	DE05 Widened to credit information services
	DE06 New code required to provide granularity for some cases currently covered by DE04
	DE07 New code required

## DG - Insurance

Existing Codes (including proposed deletions)

DG	Insurance
DG01	Motor
DG02	Buildings
DG03	Contents
DG04	Holiday/travel
DG05	Extended warranties
DG06	Payment protection
DG07	Brokers and intermediaries
DG08	Life
DG09	Pet
DG10	Health
DG99	Other

Recommended Codes

DG	Insurance
DG01	Motor
DG02	Buildings
DG03	Contents
DG04	Holiday/travel
DG05	Extended warranties
DG06	Payment protection
DG07	Brokers and intermediaries

DG08	Life (including term insurance)
DG09	Pet
DG10	Private health/dental (e.g. critical illness)
DG11	Landlord insurance
DG12	Emergency utility repair (e.g. heating, water)
DG13	Mobile phone and tablet
DG14	Gadgets and satellite TV equipment
DG15	Business and indemnity
DG99	Other insurance

### Code Changes

DG	DG08 Clarified to confirm term insurance included DG10 Widened and merged with CD05 to include private health/dental insurance DG11-DG15 New codes required
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## DL - Mortgages and Secured Credit

### Existing Codes (including proposed deletions)

DL	Mortgages and Secured Credit
DL01	Mortgages
DL02	Mortgage brokers
DL99	Other

### Recommended Codes

DL	Mortgages, Mortgage Brokers and Credit Secured on Property
DL01	Mortgages
DL02	Mortgage brokers
DL03	Secured loans (non-mortgage)
DL99	Other

## Code Changes

DL	DL Renamed DL03 New code required
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## DN - Pensions

Existing Codes (including proposed deletions)

DN	Pensions
DN01	Occupational pensions
DN02	Non-occupational pensions
DN99	Other

Recommended Codes

DN	Pensions
DN01	Workplace/occupational pensions
DN02	Non-workplace/non-occupational pensions
DN03	Pension release schemes
DN99	Other

Code Changes

DN	DN01, DN02 Minor clarification DN03 New code required
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## DO – Other Financial Services

Recommended New Codes

DO	Other Financial Services
DO01	Investment/financial planning/advice
DO02	Wealth and investment management (including stockbroking)
DO03	Price comparison services
DO99	Other

## Code Changes

DO	DO01 New code moved from DY11 and minor rewording DO02 New code incorporating DY09 DO03, DO99 New codes required
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## DP - Estate Agents and Property Purchase Services Schemes

Existing Codes (including proposed deletions)

DP	Estate Agents and House Purchase Services
DP01	Estate agents
DP02	House valuation
DP03	Conveyancing
DP99	Other

Recommended Codes

DP	Estate Agents and Property Purchase Schemes
DP01	Estate agents
DP04	Quick sale/sale and rent back schemes
DP99	Other

Code Changes

DP	DP02 Deleted low used code and covered by DP01 DP03 Moved to DX03 – very low used code but retained as potential high detriment DP04 New code required
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## DQ - Letting and Property Management Services

Existing Codes (including proposed deletions)

DQ	Letting and Property Management Services
DQ01	Letting agents
DQ02	Property management agents
DQ03	Landlords
DQ04	University/student accommodation
DQ99	Other

Recommended Codes

DQ	Letting and Property Management Services
DQ01	Letting agents
DQ02	Property management agents
DQ03	Landlords
DQ99	Other

Code Changes

DQ	DQ04 Deleted low used code
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## DX - Legal Services

Recommended New Codes

DX	Legal Services
DX01	Solicitors
DX02	Claims management financial services (inc. PPI, mortgage mis-selling and other financial service/credit claims and timeshare claims)
DX03	Claims management personal injury services (inc. accident, industrial)
DX04	Conveyancing
DX05	Wills, power of attorney and probate services
DX06	Legal Advice Lines
DX99	Other legal services

## Code Changes

DX	DX01 New code moved from DY03 DX02, DX03 New codes required DX04 New code moved from DP03 DX05 New code moved from CZ10 and definition expanded DX06 New code moved from DY12 DX99 New code required
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## DY - Professional Services

Existing Codes (including proposed deletions)

DY	Professional Services
DY01	Architects
DY02	Surveyors
DY03	Solicitors
DY04	Accountants
DY05	Employment agencies
DY06	Funeral services
DY07	Educational services
DY08	Advertising agencies
DY09	Stock brokers (shares)
DY10	Bureau de change
DY11	Investment/financial advisers
DY12	Legal advice lines
DY99	Other

Recommended Codes

DY	Professional Services
DY01	Architects
DY02	Surveyors
DY04	Accountancy services (including book keeping and tax return services)
DY06	Funeral services
DY13	Tax/bill rebate and reduction services (including council tax, business rates)

DY99	Other
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## Code Changes

DY

- DY03 Deleted and moved to new code DX01
- DY04 Widened definition
- DY05 Deleted and covered by new CN04
- DY07 Deleted and moved to CN03
- DY08 Deleted and moved to GA06
- DY09 Deleted and merged into DO02
- DY10 Deleted and moved to DA05
- DY11 Deleted and merged into DO01
- DY12 Deleted and moved to DX06

## Group E: Transport

### Commentary

We have made significant changes to the way transport issues are coded. We noted the high volumes of cases that are assigned to new and second hand car purchases. There are a wide variety of things that can go wrong with a car and within the current structure it is not possible to identify them. We have therefore created new codes for the most common issues relating to vehicle purchases and maintenance. This aligns closely with the low level codes used at a European level.

By doing this, we have removed the ability to code where a car was bought from this code family. However, we have retained the ability to identify where a car was bought, by adding the relevant codes to the purchase method code family.

We also highlight the greater granularity we are recommending in parking issues.

The changes we have made have led to an overall marked<sup>9</sup> increase in the volume of codes within Group E.

EU equivalent group code: *Transport*.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

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<sup>9</sup> 'Marked' equals a volume change of between 20 and 30 codes. We are not stating an exact number as some modifications may be made.

## ED - New Cars

Existing Codes (including proposed deletions)

ED	New Cars
ED01	Purchased from franchise dealer
ED02	Purchased from independent dealer
ED99	Other

Recommended Codes

ED	New Cars
ED03	New cars general
ED04	Exterior body and windscreens
ED05	Tyres
ED06	Engines, batteries, brakes, gears and clutches
ED08	Interior (including air-con, infotainment tech)
ED09	Electrics and lights
ED99	Other

Code Changes

ED	ED01, ED02 Deleted and moved to Purchase Method vehicle purchase codes 16 and 17 ED03-ED10 New codes required
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## EE - Second Hand Cars

Existing Codes (including proposed deletions)

EE	Second Hand Cars
EE01	Purchased from franchise dealer
EE02	Purchased from independent dealer
EE99	Other

## Recommended Codes

EE	Second Hand Cars
EE03	Second hand cars general
EE04	Battery/electrical
EE05	Brakes
EE06	Engines
EE07	Exterior bodywork and windscreen
EE08	Gears and clutches
EE09	Interior (including air-con, infotainment tech)
EE10	Tyres new
EE11	Tyres part worn
EE12	Wheels and suspension
EE99	Other

## Code Changes

EE	EE01, EE02 Deleted and moved to Purchase Method vehicle purchase codes 16 and 17 EE03-EE07 New codes required
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## EF - Car Repairs and Servicing

### Existing Codes (including proposed deletions)

EF	Car Repairs and Servicing
EF01	Franchise garage/dealership
EF02	Independent garage
EF03	Mobile
EF99	Other

## Code Changes

EF	Codes deleted and moved to Purchase Method vehicle purchase codes 16, 17 and 18
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## EG - Other Motor Vehicle Purchases

Existing Codes (including proposed deletions)

EG	Other Motor Vehicle Purchases
EG01	Commercial vehicles
EG02	Motor homes
EG03	Motorcycles
EG04	Motor scooters
EG99	Other

Recommended Codes

EG	Other New Motor Vehicle Purchases
EG05	Commercial/agricultural vehicles
EG06	Motor homes
EG07	Motorcycles
EG08	Motor scooters
EG09	Quad bikes, mini motos and trikes
EG99	Other

Code Changes

EG	EG Renamed to focus on <b>new</b> vehicle purchases EG05-EG09 New codes required to provide granularity from previous codes
----	--

## EH - Other Motor Vehicle Repairs and Servicing

Existing Codes (including proposed deletions)

EH	Other Motor Vehicle Repairs and Servicing
EH01	Commercial vehicles
EH02	Motor homes
EH03	Motorcycles
EH04	Motor scooters
EH99	Other

## Recommended Codes

EH	Other Second Hand Motor Vehicle Purchases
EH05	Commercial/agricultural vehicles
EH06	Motor homes
EH07	Motorcycles
EH08	Motor scooters
EH09	Quad bikes, mini motos and trikes
EH99	Other

## Code Changes

EH	EH Renamed and redefined to focus on <b>second hand</b> vehicle purchases - servicing and repair issues moved to EJ EH05-EH09 New codes required to provide granularity from previous EG codes
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## EJ - Spares and Accessories

### Existing Codes (including proposed deletions)

EJ	Spares and Accessories
EJ01	Tyres
EJ02	Spares and accessories
EJ99	Other

## Recommended Codes

EJ	Vehicle Servicing, Spares/Parts and Accessories
EJ03	Tyres new
EJ04	Tyres part worn
EJ05	Battery/electrical
EJ06	Brakes
EJ07	Engines
EJ08	Exterior bodywork and windscreen
EJ09	Gears and clutches
EJ10	Interior (including air-con, infotainment tech, sat nav)

EJ11	Wheels and suspension
EJ12	Other vehicle spares/parts and accessories
EJ13	Vehicle consumables (e.g. engine oil, anti-freeze/screen wash)
EJ14	Vehicle MOT, service and repairs
EJ15	Car scrappage and salvage
EJ99	Other

### Code Changes

EJ

EJ Renamed to define all garage services and spares for all vehicles  
 EJ01 Deleted and split across new codes EJ03 and EJ04  
 EJ02 Deleted and split across new codes EJ03-EJ09  
 EJ03-EJ15 New codes required

## EK - Bicycles and Repairs

### Existing Codes (including proposed deletions)

EK	Bicycles and Repairs
EK01	Bicycles
EK02	Repairs
EK99	Other

### Recommended Codes

EK	Bicycles, Repairs and Accessories
EK01	Bicycles (including power-assisted)
EK02	Repairs
EK03	Bicycle parts, spares and accessories
EK99	Other

### Code Changes

EK

EK01 Expanded to include power-assisted bicycles  
 EK03 New code required

## EL - Petrol and Oil

Existing Codes (including proposed deletions)

EL	Petrol and Oil
EL01	Petrol
EL02	Diesel
EL03	LGP Autogas
EL04	Oil
EL05	Lubricants
EL99	Other

Recommended Codes

EL	Vehicle Fuel and Charging Stations
EL01	Petrol
EL02	Diesel
EL03	LPG Autogas
EL06	Electric vehicle charging station
EL99	Other

Code Changes

EL	EL03 Minor correction EL04, EL05 Deleted, move and merged into EJ13 EL06 New code required
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## EM - Transport

Existing Codes (including proposed deletions)

EM	Transport
EM01	Air
EM02	Maritime
EM03	Bus
EM04	Coach

EM05	Rail and tube
EM06	Taxis (road)
EM07	Trams
EM08	Other public transport
EM09	Taxis (sea and air)
EM99	Other

### Recommended Codes

EM	Public Transport
EM01	Air
EM02	Maritime
EM03	Bus and coach
EM05	Rail, tube and tram
EM06	Taxis
EM99	Other

### Code Changes

EM	EM Heading redefined to public transport EM03 Widened to include coaches EM04 Deleted and merged with EM03 EM05 Widened to include trams EM06 Widened to include all taxis EM07 Deleted and merged into EM05 EM08 Deleted as covered by EM99 EM09 Deleted as merged into EM06
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## EN - Freight

### Existing and Recommended Codes

EN	Freight
EN01	Freight and shipping
EN02	Removals and storage
EN99	Other

### Code Changes

EN	No changes
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## EY - Boats, Caravans, Trailers

### Existing Codes (including proposed deletions)

EY	Boats, Caravans, Trailers
EY01	Caravans (static and mobile)
EY02	Boats, accessories, other recreational craft (including surf boards)
EY03	Trailers and towing equipment
EY99	Other

### Recommended Codes

EY	Boats, Caravans, Trailers and Towing Equipment
EY01	Caravans (mobile)
EY02	Boats, boat parts, accessories and associated services
EY04	Caravans (static)/park homes and associated services
EY05	Trailers (including horsebox trailers) and towing equipment
EY99	Other

## Code Changes

	EY01 Redefined to include mobile caravans only
	EY02 Redefined to focus on boats and boating
EY	EY03 Deleted and merged into new code EY05
	EY04 New code required to provide greater granularity from EY01
	EY05 New code required

## EZ - Other Motoring Costs

Existing Codes (including proposed deletions)

EZ	Other Motoring Costs
EZ01	Car rental/hire (self-drive)
EZ02	Car rental/hire (with driver)
EZ03	Driving lessons
EZ04	Car parking and clamping
EZ05	Breakdown services
EZ06	Motor vehicle associations and clubs
EZ07	Garage rents
EZ99	Other

Recommended Codes

EZ	Other Motoring Products and Services
EZ01	Vehicle rental/hire (self-drive)
EZ02	Vehicle rental/hire (with driver)
EZ03	Driving lessons
EZ05	Breakdown services
EZ08	Parking and parking penalties (private)
EZ09	Parking and parking penalties (public)
EZ10	Airport parking and meet & greet services
EZ11	Toll bridges, tunnels and roads
EZ12	Carpooling and car clubs

EZ13	Car washes, valeting and products
EZ99	Other

### Code Changes

EZ	<p>EZ Renamed EZ01, EZ02 Widened to include other vehicles EZ04 Deleted as covered by EZ08-EZ10 EZ06, EZ07 Deleted low used codes EZ08-EZ13 New codes required</p>
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## Group F: Leisure

### Commentary

Following the analysis of ‘other’, we identified issues with catering and entertainment. We have added a number of new codes for these areas.

We have also deleted the two tier 2 codes named below:

- Internet Facilities
- CDs, Games Video Tapes, Video Games Software, Computer (Non-Operating System) Software, DVDs.

These codes are now covered by the new tier 1 code families *Communication and Technology*.

The effect of our recommended changes is a slight<sup>10</sup> decrease in volume of codes within Group F.

EU equivalent group code: *Leisure Services*.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

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<sup>10</sup> ‘Slight’ equals a volume change of between 1 and 9 codes. We are not stating an exact number as some modifications may be made.

## FD - Holiday Caravan Renting, Caravan/Camping Sites and Boats

Existing Codes (including proposed deletions)

FD	Holiday Caravan Renting, Caravan/Camping Sites and Boats
FD01	Caravan sites
FD02	Caravan rental
FD03	Camp sites
FD04	Boat rental
FD99	Other

Recommended Codes

FD	Holiday Caravan Renting, Caravan/Camping Sites and Boats
FD01	Caravan sites and camp sites
FD02	Caravan, camper van and boat rental
FD99	Other

Code Changes

FD	FD01 Merged with FD03 FD02 Merged with FD04 FD03 Deleted and merged with FD01 FD04 Deleted and merged with FD02
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## FE - Timeshare

Existing Codes (including proposed deletions)

FE	Timeshare
FE01	Timeshare
FE02	Holiday clubs
FE03	Timeshare resale
FE99	Other

## Code Changes

FE	Merged all codes into new code FG10
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## FG - Holidays and Accommodation

### Existing Codes (including proposed deletions)

FG	Holidays
FG01	Travel agents
FG02	Accommodation (UK/overseas)
FG03	Package holidays in UK
FG04	Package holidays overseas
FG05	Inclusive tours
FG99	Other

### Recommended Codes

FG	Holidays and Accommodation
FG01	Travel agents
FG02	Self-catering accommodation
FG03	Package holidays in UK
FG04	Package holidays overseas (excluding all-inclusive and activity packages)
FG06	All inclusive package holidays overseas
FG07	Activity package holidays overseas and ancillary activities
FG08	Hotels, guest houses, B&B
FG09	Cruises and tours
FG10	Timeshares and holiday clubs
FG99	Other

## Code Changes

FG	<p>FG02 Clarified to ensure focus on self-catering</p> <p>FG04 Split into new codes FG04, FG06 and FG07 to provide greater granularity for a high volume code</p> <p>FG05 Deleted and merged into cruises and tours</p> <p>FG06, FG07 New codes required</p> <p>FG08 New code moved from FH06</p> <p>FG09 New code required and incorporating inclusive tours</p> <p>FG10 New code to accommodate deleted FE codes</p>
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## FH - Entertainment, Catering and Accommodation

Existing Codes (including proposed deletions)

FH	Entertainment, Catering and Accommodation
FH01	Cinema
FH02	Catering
FH03	Restaurants
FH04	Night clubs
FH05	Disco hire
FH06	Hotels, guest houses, B&B
FH07	Mobile food vendors
FH08	Pubs and inns
FH09	Hampers
FH10	Theatre
FH11	Takeaways
FH99	Other

Recommended Codes

FH	Catering
FH02	Event catering
FH03	Restaurants
FH07	Mobile and street food vendors

FH08	Pubs, inns and bars
FH11	Takeaways and fast food
FH12	Sandwich bars, cafés and coffee shops
FH99	Other

## Code Changes

FH	<p>FH Renamed</p> <p>FH01 Deleted and moved to new code FI01</p> <p>FH02 Refined definition to event catering</p> <p>FH04 Moved to FI06 and clarified definition</p> <p>FH05 Deleted as covered by new code FI04</p> <p>FH06 Deleted and moved to FG08</p> <p>FH07 Widened to include street food vendors</p> <p>FH08 Widened to include bars</p> <p>FH09 Deleted low used code</p> <p>FH10 Deleted and moved to new code FI08</p> <p>FH11 Widened to include fast food</p> <p>FH12 New code required</p>
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## FI - Culture and Entertainment

### Recommended New Codes

FI	Culture and Entertainment
FI01	Cinemas
FI02	Concerts and festivals
FI03	Event days/experiences and spas
FI04	Event planning services (e.g. weddings/stag/hen parties, children's parties, hall hire and balloons)
FI05	Galleries
FI06	Night clubs (including lap dancing clubs)
FI07	Spectator sports
FI08	Theatre
FI09	Ticket resale services

FI10	Visitor attractions (e.g. theme parks, heritage sites, fair grounds)
FI99	Other

## Code Changes

FI	FI New tier 2 code required
	FI01 Moved from FH01
	FI02-FI05 New codes required
	FI06 Moved from FH04 and definition widened
	FI07 New code required
	FI08 New code moved from FH10
	FI09, FI10, FI99 New codes required

**FJ - Internet Facilities**

## Existing Codes (including proposed deletions)

FJ	Internet Facilities
FJ01	Internet service providers
FJ02	Chat rooms
FJ03	News services
FJ04	Domain name services
FJ05	Pay-per-view services
FJ99	Other

## Code Changes

FJ	FJ Deleted tier 2 as covered within new tier 1 code <i>I: Communication and Technology</i>
	FJ01 Deleted as modern equivalent in IA
	FJ02 Deleted as not required
	FJ03 Deleted as not required
	FJ04 Deleted and merged into GA10
	FJ05 Deleted as covered by services within <i>I: Communication and Technology</i>

## FK - Books, Newspapers and Magazines

Existing Codes (including proposed deletions)

FK	Books, Newspapers and Magazines
FK01	Books
FK02	Magazines
FK03	Newspapers
FK04	Partworks
FK99	Other

Recommended Codes

FK	Books, Newspapers and Magazines
FK01	Books
FK02	Newspapers and magazines
FK99	Other

Code Changes

FK	FK02 Merged with newspapers FK03 Deleted and merged with FK02 FK04 Deleted low used code
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## FL - Sports, and Hobby Equipment and Services

Existing Codes (including proposed deletions)

FL	Sports and Hobby Equipment Services
FL01	Camping equipment
FL02	Sports equipment
FL03	Stamps
FL04	Coins
FL05	Musical instruments
FL06	Health clubs and gyms
FL07	Sports facilities

FL99	Other
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## Recommended Codes

FL	Sports and Hobby Equipment Services
FL01	Camping equipment
FL02	Sports equipment
FL03	Stamps, coins and collectables
FL05	Musical instruments
FL06	Health clubs, gyms and studios/classes (e.g. dance, swimming)
FL07	Sports facilities
FL08	Children's extra-curricular classes including dance and acting classes and sports clubs
FL09	Firearms and airguns
FL10	Binoculars, telescopes and other optical instruments
FL99	Other

## Code Changes

FL	FL03 Widened to include coins and collectables
	FL04 Deleted and merged into FL03
	FL06 Definition widened
	FL08, FL09 New codes required
	FL10 New code incorporating FQ07

**FM – Toys, Games**

## Existing Codes (including proposed deletions)

FM	Toys, Games
FM01	Toys
FM02	Games
FM99	Other

## Recommended Codes

FM	Toys, Games, Dolls and Model Sets
FM01	Toys (excluding baby toys)
FM02	Games (e.g. board/card games)
FM03	Dolls
FM04	Model sets/kits
FM05	Garden toys
FM99	Other

## Code Changes

FM	FM Renamed FM01 Definition clarified FM02 Definition clarified FM03, FM04, FM05 New codes required for greater granularity
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## FN - CDs, Games Video Tapes, Video Games Software, Computer (Non-Operating System) Software, DVDs

### Existing Codes (including proposed deletions)

FN	CDs, Games Video Tapes, Video Games Software, Computer (Non-Operating System) Software, DVDs
FN01	Compact discs
FN02	DVDs
FN03	Audio and videotapes
FN04	Video games and software
FN05	Computer games
FN06	Vinyl records
FN99	Other

## Code Changes

FN	Deleted and codes merged into new tier 1, <i>I: Communication Technology</i> FN01, FN02, FN03, FN06 Deleted and merged and moved to IC07 FN04, FN05 Deleted and covered within <i>I: Communication Technology</i>
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## FO - Pets and Veterinarian Products/Services

Existing Codes (including proposed deletions)

FO	Pets and Veterinarian Products/Services
FO01	Animals and pets
FO02	Kennels and animal boarding
FO03	Pet foods
FO04	Veterinarian goods and services
FO99	Other

Recommended Codes

FO	Pets and Veterinarian Products/Services
FO01	Pets and animals (excluding farm animals)
FO02	Kennels and animal boarding
FO03	Pet and animal foods (excluding farm animals)
FO04	Veterinarian goods and services
FO05	Stabling/livery services
FO06	Animal breeders and puppy farms
FO07	Pet/animal grooming products and services
FO08	Pet/animal accessories (e.g. toys, cages, leads)
FO99	Other

Code Changes

FO	FO01, FO03 Reworded and clarified FO05-FO08 New codes required
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## FP - Betting, Competitions, Prize Draws and Business Guides

Existing Codes (including proposed deletions)

FP	Betting, Competitions, Prize Draws and Business Guides
FP01	Betting services
FP02	Lotteries
FP03	Scratch cards
FP04	Chain letters
FP05	Prize draws
FP06	Business guide
FP07	Data protection letters
FP99	Other

Recommended Codes

FP	Betting, Competitions, Prize Draws and Surveys
FP01	Betting services
FP02	Lotteries and scratch cards
FP04	Chain letters
FP05	Competitions and prize draws
FP08	Lifestyle surveys
FP99	Other

Code Changes

FP	FP Heading reworded to remove business guides and include surveys
	FP02 Widened to include scratch cards
	FP03 Deleted and merged with FP02
	FP05 Widened to include competitions
	FP06 Deleted as not required
	FP07 Deleted as not required
	FP08 New code required

## FQ - Photography

Existing Codes (including proposed deletions)

FQ	Photography
FQ01	Cameras
FQ02	Film processing
FQ03	Films (photographic)
FQ04	Video cameras
FQ05	Photographic equipment
FQ06	Photographers
FQ07	Optical instruments
FQ99	Other

Recommended Codes

FQ	Photography
FQ01	Cameras
FQ02	Photo and film processing/printing (including transfer services)
FQ04	Video, action and drone cameras
FQ05	Photographic equipment
FQ06	Photographers/videographers
FQ99	Other

Code Changes

FQ	FQ02 Widened and incorporating films FQ03 Deleted and merged into FQ02 FQ04 Widened FQ06 Widened FQ07 Deleted and merged into FL10
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## FZ - Other Recreational Goods and Services Including Age-Restricted Items

Existing Codes (including proposed deletions)

FZ	Other Recreational Goods and Services Including Age-Restricted Items
FZ01	Fireworks
FZ02	Explosives
FZ03	Knives
FZ04	Psychics, clairvoyants and horoscopes
FZ99	Other

Recommended Codes

FZ	Other Recreational Goods and Services Including Age-Restricted Items
FZ01	Fireworks and explosives
FZ03	Knives and offensive weapons
FZ04	Psychics, clairvoyants and horoscopes
FZ05	Legal highs
FZ99	Other

Code Changes

FZ	FZ01 Widened to include explosives FZ02 Deleted and merged into FZ01 FZ03 Widened to include offensive weapons FZ05 New code required
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## Group G: Commercial Goods and Services

### Commentary

We have identified a number of new issues relating to commercial and business matters. We have therefore recommended codes to cater for this demand. We also took the opportunity to move existing business related codes to this area.

Our recommended changes mean a slight<sup>11</sup> increase in volume of codes within Group G.

EU equivalent group code: Other (we offer greater detail of commercial goods and services.)

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

### GA - Industrial/Commercial Goods and Services

#### Existing Codes (including proposed deletions)

GA	Industrial/Commercial Goods and Services
GA01	Industrial/commercial goods
GA02	Industrial/commercial services
GA04	Farm animals and farm fertilizer
GA05	Farm animal feeds
GA99	Other

<sup>11</sup> 'Slight' equals a volume change of between 1 and 9 codes. We are not stating an exact number as some modifications may be made.

## Recommended Codes

GA	Industrial/Commercial Goods and Services
GA01	Industrial/commercial goods
GA02	Industrial/commercial services
GA04	Farm animals and farm fertilizer
GA05	Farm animal feeds
GA06	Advertising agencies
GA07	Business transfer agents
GA08	Directory listing services (including search engine optimisation)
GA09	Intellectual property (copyright, patents and trademarks)
GA10	Websites, hosting, domain names and social media services
GA99	Other

## Code Changes

GA	GA06 New code moved from DY08 GA07-GA09 New codes required GA10 New codes required and incorporating FJ04
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# Group H: Broadcasting

## Commentary

Given the changes in technology, we have taken a decision to bring these codes into the new tier 1 code Communication and Technology.

EU equivalent group code: *Postal services and electronic communications.*

## Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

## HA - Broadcasting

### Existing Codes (including proposed deletions)

HA	Broadcasting
HA01	Content of broadcasts
HA03	Reception of broadcasts
HA99	Other

### Code Changes

HA	H Deleted HA01 Deleted and moved to IA05 HA03 Deleted and moved to Complaint Type code 16E and 16F
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# Group I: Communication and Technology

## Commentary

We have tried to bring related products and services into one area and reflect the development in this market. In doing this, we have noted that products and services previously bought separately can now be bought as a bundle.

In some cases we have moved codes to this area. In other cases we have created codes that previously did not exist.

EU equivalent group code: *Postal services and electronic communications*.

## Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

## IA - Core Communications Services

### Recommended New Codes

IA	Core Communications Services
IA01	Bundled services
IA02	Broadband/MiFi
IA03	Landlines
IA04	TV services
IA05	Mobile phone (PAYG)
IA06	Mobile phone (PAYM)
IA99	Other

## IB – Ancillary Communication Services

### Recommended New Codes

IB	Ancillary Communication Services
IB01	Anti-malware/virus services
IB02	Call blockers/telephone restriction services
IB03	Directory enquiry services
IB04	International phone card
IB05	One-off pay per view services
IB06	Other software including upgrades
IB07	Premium rate services
IB08	VOIP
IB99	Other

## IC – Digital/Media Content and Gaming

### Recommended New Codes

IC	Digital/Media Content and Gaming
IC01	Apps
IC02	Broadcast content
IC03	Data storage (including cloud services)
IC04	e-books/e-zines
IC05	Online subscriptions (news, magazines etc.)
IC06	Online video gaming
IC07	Physical media products (DVDs, CDs, games cartridges, vinyl, etc.)
IC08	Social media
IC09	Video/music downloads/streaming
IC99	Other

## ID - Media Devices and Accessories (Hardware Purchases and Repairs)

### Recommended New Codes

ID	Media Devices (Hardware Purchases and Repairs)
ID01	Audio equipment (e.g. MP3s, radios, speakers)
ID02	Computer helplines
ID03	Computer repairs
ID04	Mobile repairs
ID05	Other device repairs
ID06	Games consoles
ID07	Mobile phone handset recycling
ID08	Mobile phone unlocking services
ID09	Mobile phone and gadget accessories (e.g. Bluetooth headset, cover/case, selfie stick)
ID10	PCs, Laptops, netbooks
ID11	Satellite or cable TV/aerial repair
ID12	Tablets, E-readers
ID13	TVs
ID14	TV reception products (aerials, boosters, satellite dishes, cables and set top boxes)
ID15	TV related products (e.g. DVD players, Blu-ray players)
ID16	Wearable Technology
ID99	Other

### Code Changes

IA	
IB	Changes too significant to directly map all codes. However, tier 2 codes AL, AM, BM are contained with group I.
IC	
ID	

## Group J: Mail, Delivery and Post Offices

### Commentary

We have given details of our rationale for integrating the existing post codes into the general consumer codes in the Recommendations section of Part 1.

This is a new code where we have integrated the current Post Codes into the Consumer Codes.

We have decided to maintain the current level of granularity and therefore, the number of codes, in respect of regulated postal services. Conversely, we have taken the opportunity to reduce the number of codes that describe non-regulated services.

There has been a significant<sup>12</sup> reduction in codes as a result of this change.

EU equivalent group code: *Postal services and electronic communications*.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

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<sup>12</sup> 'Significant' equals a volume change of more than 30 codes. We are not stating an exact number as some modifications may be made.

## JA – Regulated/Licenced Postal Services

### Existing Codes (including proposed deletions)

Service	Code	Description
MPS/direct mail opt-out schemes (failure to stop unwanted post)	DM01	Receiving unwanted mail
	DM02	Unwanted mail opt-out scheme issue
	DM03	Not set
Delivery office/sorting office issue	DS01	Keepsafe failure (mail not held at DO for agreed period)
	DS02	Trouble contacting DO/SO (incl. opening hours/office closures)
	DS03	Staffing levels (shortages/removal from usual routes)
	DS04	Not set
	DS05	Lost mail at DO following advice card
Mail delivery	MB01	Discarded/dumped mail
Mail collection	MC02	Additional pillar box request
	MC06	Collection problems
	MC09	Condition of pillar boxes (incl. vandalism/tabs/plate missing)
	MC10	Not set
Mail delivery	MD01	Lost mail - premium services
	MD02	Delayed delivery - non-premium services (incl. sorting issues)
	MD03	Misdeliveries - continuous (incl. sorting issues)
	MD04	Delayed delivery - premium services (incl. sorting issues)
	MD05	Damaged Mail
	MD06	Failure to deliver to secure point (e.g. letterbox)
	MD07	Inconsistent/infrequent and late deliveries
	MD08	Alleged theft/tampered mail
	MD09	Returned to sender by delivery office (incl. incorrectly addressed mail)

	MD10	Postage surcharge (incl. customs clearance/local collect fees)
	MD11	Disputed delivery (incl. failure to ring door bell)
	MD12	Redelivery failures/problems (incl. inconvenient delivery times advised)
	MD13	Return address problems (not given/unclear)
	MD14	Failure to deliver to individual flats
	MD15	Mail left with person other than addressee
	MD16	Failure to send by correct service level paid for
	MD17	Misdeliveries - isolated (incl. sorting issues)
	MD18	Post Office Box failure (incl. cancellation)
	MD19	Not set
	MD20	Lost mail - non-premium services
	MD21	Failure to obtain signature on delivery
	MD27	Track and Trace
Miscellaneous	MI01	Miscellaneous
Royal Mail procedures	PR01	Pricing issues e.g. weight/measure discrepancies
	PR02	Provision of information (incl. leaflets and form availability)
	PR03	Royal Mail policy/procedure (incl. compensation scheme/complaint procedure/pay rises)
	PR04	Royal Mail's complaints process
	PR05	Staff attitude/behaviour (incl. dress code/driving/damage to property/elastic band disposal)
	PR06	Not set
Royal Mail regulated products and services	RMCAR	Articles for the blind
	RMFAR	Certificate of posting

	RMGAR	Delivery of mail: issues where an item has been delivered by RM, or RM delayed, damaged, lost, tampered with mail, dropped rubber bands etc.
	RMJAR	International mail - incoming: delivered by RM
	RMJCR	International mail - outbound: Economy
	RMAAR	International Standard (unless sent from a business account)
	RMJDU	International mail - outbound: International Signed (unless sent from a business account)
	RMJER	International mail - outbound: International Signed and Tracked
	RMKAR	Keepsafe (unless for a business account)
	RML5R	Legislative petitions
	RMOAR	Ordinary letters: first and second class
	RMSAR	Post restante
	RMTBR	Post box (density and collection)
	RMUAR	Recorded Signed For
	RMVAR	Redirection
	RMVBR	Return to sender where original service regulated
	RMXAR	Small and medium parcels
	RMWBR	Special Delivery by 1pm (unless sent from a business account)
Royal Mail non-regulated products and service	RMBAU	International Tracked
	RMDAU	BFPO
	RMEAR	Business collections
	RMGBU	Delivery of mail: unwanted mail
	RMHAU	Door to door
	RMABU	International Standard sent from a business account
	RMJFR	International Signed and Tracked sent from a business account

	RMIAR	Freepost
	RMJBR	International mail - outbound: International Signed sent from a business account
	RMKBU	Keepsafe for a business account
	RMLAU	Local Collect
	RMMAU	Mail Collect
	RMNAR	Mail Sort
	RMPAR	Packetpost
	RMRAR	PO Box
	RMTCU	Post box not related to density or collection
	RMWAU	Special Delivery by 9am
	RMWCU	Special Delivery by 1pm sent from a business account
	RMWDU	Special Delivery: Saturday delivery
	RMWXX	Special Delivery: service type unknown
	RMQAU	Philatelic (stamp collecting)
	RMVCU	Return to sender where original service non-regulated
	RMZZU	Unable to categorise
Postal address issues	PA01	Address/postcode change requested/imposed/disputes
	PA02	Address/postcode not listed (web/telephone enquiries)
	PA03	Not set
Post Office network issues	PO01	Queuing
	PO02	Wrong advice given (incl. lack of advice or knowledge)
	PO04	Crown conversions/closures/relocations (temp and permanent)
	PO05	Opening hours
	PO06	Payment process problems (incl. incorrect postage applied/wrong change etc.)

	PO07	Facilities (incl. disabled access/size/cleanliness/ tidiness etc.)
	PO08	Postal orders
	PO09	Not set
Redirection failures	RF01	False redirect set up
	RF02	Failure/delay to set up redirection
	RF04	Redirection failure (incl. delivery to original address/wrong address)
	RF05	Redirection fees
	RF06	Not set
	RF07	Alleged theft/tampered Mail
Other operator regulated products and services	XXAAR	Domestic letter: indicia prefix = CL
Other operator non-regulated products and services	XXABX	Domestic letter: indicia prefix = C9
	XXZCZ	Domestic letter: indicia prefix unknown
	ZZADU	Domestic parcel
	XXCAU	International outbound: letter
	XXCBU	International outbound: parcel
	XXCCU	International incoming: letter
	XXCDU	International incoming: parcel
	ZZZZZ	Unable to categorise

## Recommended New Codes

JA	Regulated/Licenced Postal Services
JA01	Articles for the blind
JA02	Certificate of posting
JA03	Delivery of mail: issues where an item has been delivered by Royal Mail (RM), or RM delayed, damaged, lost, tampered with mail, dropped rubber bands etc.
JA04	International mail - incoming: delivered by RM
JA05	International mail - outbound: Economy
JA06	International Standard (unless sent from a business account)
JA07	International mail - outbound: International Signed (unless sent from a business account)
JA08	International mail - outbound: International Signed and Tracked
JA09	Keepsafe (unless for a business account)
JA10	Legislative petitions
JA11	Ordinary letters: first and second class
JA12	Poste Restante
JA13	Post box (density and collection)
JA14	Recorded Signed For
JA15	Redirection
JA16	Return to sender where original service regulated
JA17	Small and medium parcels
JA18	Special Delivery by 1pm (unless sent from a business account)
JA19	Other operator domestic letter: indicia prefix = CL

## Code Changes

JA	These map across from the Royal Mail regulated products and services codes
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## JB – Non-Regulated/Licenced Postal Services

### Recommended New Codes

JB	Non-Regulated/Licenced Postal Services
JB01	Delivery/picking up mail and parcels non-regulated
JB02	Sending mail and parcels non-regulated
JB03	Post boxes (e.g. changes to collection times and post box closure)
JB04	Post Office counter services (e.g. stamps, recorded delivery, parcel sending)
JB99	Other

### Code Changes

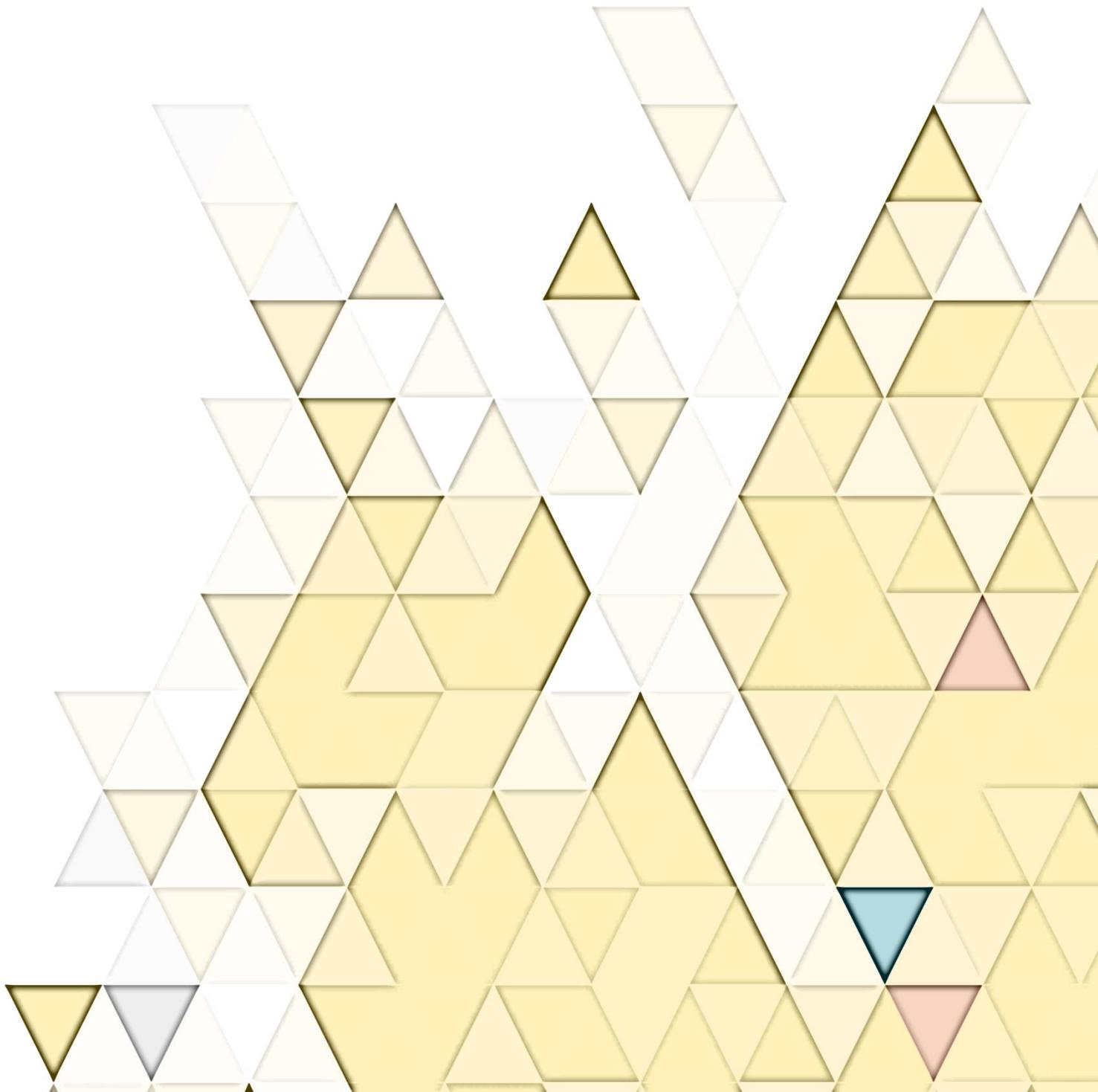
JB	Significant changes that cannot easily be mapped from existing codes
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### Questions for product service codes

13	Do you agree with our addition of a new tier 1 product service code for Communication and Technology?
14	Do you have any other comments regarding the product service codes or structure?

# Part 3

## Energy Codes



## Commentary

The energy codes are organised differently to the general consumer codes. Complaint types are combined with product types to form one code.

We are recommending that the energy codes are used solely for products and services that can **only** be provided by energy companies. Where products can be provided by energy companies **and** other providers, e.g. boiler servicing, the general consumer codes should be used.

We have deleted Marketing, Metering and Prepayment Meter codes and merged them into the other tier 2 codes. We have also added a new tier 2 code for issues relating to Smart Meters.

### Key

Green text	Signifies where wording of an existing code has been changed or a new code has been inserted.
Blue text	Signifies where wording of an existing code has been changed or moved to a new location.
Blue text	Signifies where an existing code has been deleted and not replaced.

## AD - Advice/Information

### Existing Codes (including proposed deletions)

AD	Advice/Information
AD1	Priority services register
AD2	Energy efficiency advice
AD3	Pricing information
AD4	Supply point number information
AD5	Company contact details (non-complaint purposes)
AD6	How to change supplier
AD7	Maximum resale price
AD8	Non domestic contract issues

## Recommended Codes

AD	Advice/Information	
AD1	Priority Services Register	Consumer request for Priority Service Registrar (PSR) information / consumer is eligible for the PSR and has asked to be registered but the supplier has failed to do this. Or they are registered on the scheme but have not received the relevant service. Note: Suppliers have different names for their PSR.
AD2	Energy efficiency or renewables Advice	Consumer request for energy efficiency or renewables information – this includes referral to EEACs, etc.
AD3	Pricing information	Consumer request for pricing literature (in English, Welsh or any format) including any leaflet or any pricing sheet.
AD4	Supply point information	Consumer needs to find out who supplies the electricity and/or gas to their property. The MPAN or MPR information will identify the supplier(s). Need to call MPAS/Xserve and provide the consumer's address details.
AD5	Company contact details (non-complaint purposes)	Consumer request for supplier, distributor or transporter contact details.
AD6	How to change supplier	The consumer is after assistance about how to change supplier.
AD7	Maximum resale price	Consumers enquiring about supply of gas or electricity via their landlords meter.
AD8	Non domestic contract issues	Inc. deemed rates/out of contract rates, terminations notice/notification period/renewal procedures.
AD9	Rented property, tenant change, set up new account	Enquiries from tenant or landlord relating to closing or setting up an account.
AD10	Warm Home Discount	Queries about eligibility or payment.

AD11	Meter data collection/inspection	Including frequency of data collection/meter readings, behaviour of reps and availability of appointments (Guaranteed Standards payments where applicable). The consumer has a problem with the MPRN / MPR / MPAS numbers. Common problems include crossed meters or difficulty in identifying which supply point actually belongs to the consumer. The information held by MPAS/Xoserve may be incorrect or in need of an update.
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### Code Changes

AD	AD2, AD4 Wording change AD9, AD10 New codes required AD11 New code created from merging of ME4 and ME5
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## BE - Billing Errors

Existing Codes (including proposed deletions)

BE	Billing Errors
BE1	Failure to set up DD/DD set at incorrect level
BE2	DD unauthorised withdrawal
BE3	Back-billing/catch up bill received
BE4	Clarity of bill
BE5	New bill not received / Frequency of bills
BE6	Customer not responsible for bill/ debt
BE7	Failure to refund
BE8	Final bill not received
BE9	Disputed use of premises: business /domestic
BE10	Online tariff problem
BE11	Security deposits
BE12	Missing/misdirected payments (credit meter)
BE13	Incorrect opening/closing meter reading on transfer
BE14	PPM statements

BE15	Multiple MPRs/MPANs for one site
Recommended Codes	
BE	Billing Errors
BE1	Failure to set up DD/DD set at incorrect level
BE2	DD at incorrect level, including DD not taken
BE3	Back-billing/catch up bill received
BE4	Bill format unclear
BE5	New bill not received /frequency of bills

BE6	Customer not responsible for bill/ debt	Typically this covers periods when the occupier was not responsible for the supply. This is most common when there are tenants involved. For example occasions where usage for the landlord's supply has been added to a tenant's bill.
BE7	Failure to credit/refund	Consumer is owed money by current or previous supplier including overpayment on direct debits (current) or transfer reading resulting in consumer having paid too much (previous). The supplier reviews the account and finds a large credit but instead of issuing it decide to investigate it further and will not release the balance until they are satisfied it is correct.
BE8	Final bill not received	<b>Often caused by a disagreement over the final meter reading or the date when the consumer moved out of the property. When this happens the supplier will delay issuing the final bill. When a consumer changes supplier or moves out of a property the final bill may be delayed or not provided. Possible causes are disputed final reading or where a final reading has not been provided by the consumer or the new supplier.</b> <b>Enquiry relating to any bill not being received.</b>
BE9	Disputed use of premises: business/domestic	Can happen when the consumer runs a business from home (and is the sole site named on the contract). Business suppliers may try and convince these consumers that a business or non-domestic contract is necessary. However, an account should be classed as a domestic account if the household uses most of their supply for non-commercial purposes e.g. household use. There can be occasions where the consumer has signed a multi-site contract which includes a business and home. In these instances the property is treated as business.
BE10	Online account issues	The consumer has a specific issue with the use of the online account.
BE12	Missing/misdirected payments (credit meter)	The customer claims to have made payments and the supplier denies receiving these. It could be the money was sent to the wrong account or ended up in a suspense account.

BE13	Incorrect opening/closing meter reading on transfer	Readings are often estimated so the consumer wishes to dispute this reading.
BE14	PPM statements	Consumers may receive a prepayment meter (PPM) statement which seems to suggest there is a debt or credit on their account and this may cause confusion to 'pay as you go' customers. This could highlight a problem with the consumer's account such as mis-directed payments or failure to bill on the correct tariff, In some cases, a consumer may not have received their annual PPM statement.
BE15	Multiple MPRs/MPANs for one site	Includes duplicate MPAN/MPR references numbers, wrongly recorded data on transporter or distributor database or consumer has not been allocated an MPAN/MPR so is unable to transfer supplier.
BE16	Unaffordable/ unauthorised/ unilateral DD increase	Can be due to the supplier increasing the direct debit (DD) without providing adequate notice under the DD guarantee.
BE17	Breach of back billing code	The back billing rules under the Energy Retails Association (ERA) Billing Code of Practice may apply if it can be shown that the supplier was at fault for mismanaging the account e.g. it would have been reasonable to assume that the supplier should have been aware of the problem and could have carried out an investigation. Note: the ERA Billing Code is a self-regulatory code and has no legal force in law.
BE18	Balance query	The consumer is confused about the balance of their account.
BE19	Other balance query	Issues relating to balance of account.
BE20	Standing charge query	Issues relating to the build-up of standing charges on unused suppliers and problems for very low energy users.
BE21	Inaccurate bill or inaccurate estimated bill	The consumer believes that their bill or estimated bill is incorrect or inaccurate.

BE22	Post installation back billing	In situations where installation reveals meter was not read for a long time or previous bills were inaccurate.
BE23	Meter accuracy	Consumer disputes the accuracy of a meter including over or under registering, meter not recording or displays not available and queries relating to accuracy following a meter exchange. Or, consumer disputes cost of meter test fee.
BE24	PPM settings (incorrect tariff rate/incorrect debt repayment rate)	Customer is having difficulties using the prepayment meter (PPM) or the charge card, is disputing the calibration or the emergency credit facility etc., or has a faulty meter or low battery (including when consumer is off supply).
BE25	PPM misdirected payments	Consumer has used a prepay card belonging to another supplier or person so the payments go missing.

### Code Changes

BE	BE2, BE4, BE7, BE8, BE10 Wording change BE11 Deleted and moved to DD10 BE16-22 New codes required BE23 New code moved from ME1 and wording change BE24 New code moved from PP1 and wording change BE25 New codes moved from PP5 and wording change
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## CS - Customer Service

### Existing Codes (including proposed deletions)

CS	Customer Service Failure
CS1	Complaint not registered by company
CS2	Phone queue too long

## Recommended Codes

CS	Customer Service Failure	
CS1	Complaint not registered by company	Staff conduct/attitude, failure to adhere to promised call backs, failure to adhere to agreed actions.
CS2	Difficulty contacting supplier	If consumer has made serious attempts but has been unable to contact their provider to register their complaint, they may be eligible for having their complaint fast-tracked to the Ombudsman.
CS3	Mis-selling	<p>Consumer believes that their signature has been forged on the contract documents. Under the EnergySure agreement, the consumer is due compensation of £250 for a proven forged signature. EnergySure is a self-regulatory agreement which all members of the Energy Retail Association are all members.</p> <p>Consumer believes they were given wrong information by the sales agent - were misinformed about the product and/or price, the terms of the contract or their right of cancellation etc.</p> <p>Consumer says they did not know they were entering into a contract - e.g. consumer says they were just asking or signing for information, were agreeing or signing to prove contact or visit by sales agent or to say their meter had been read etc.</p>
CS4	Inappropriate staff behaviour	Consumer believes they have been subjected to aggressive, rude, harassing or intimidating behaviour by a sales agent, were asked to agree to a contract when they were not the account holder or were contacted at unsociable hours (after 8.00 pm).
CS5	Signatory not responsible for account	Consumer believes that the person who entered into the contract is not authorised to do so as the fuel accounts at that property are not in their name, is not authorised to sign on their behalf e.g. tenants, employee, partners, parents, children or is under the age of 18.
CS6	TPI/Broker complaint	Complaint about the behaviour or service provided by a Third Party Intermediary or Broker

CS7	Complaint about a Price Comparison Service Provider	Consumer wants to complain about some aspect of the service provided by a Price Comparison Website. Please name the website in the notes.
CS8	Price/Tariff information incorrect or not sent	Consumer did not receive accurate price information when requested or at point of sale.
CS9	Appointments not kept	Company failed to attend a scheduled appointment with the consumer.
CS10	Meter provision/ installation/ positioning	Failure or delay associated with the supplier's exchange of a meter either because it is faulty or the consumer requires a different type of meter e.g. credit to prepayment meter (PPM) or vice versa. The consumer has an issue with the current position of their meter and has experienced difficulty in getting it moved either because of the prohibitive cost or delays by the supplier in carrying out the job(Guaranteed Standards payments where applicable). The consumer may have been told their meter needs to be moved for safety reasons or refused a move for safety.
CS11	PPM fault not addressed promptly (on supply)	The consumer does not have any card or the correct card to operate their prepayment meter (PPM) or the card is damaged and there is a delay in the supplier issuing a new one. The consumer has lost their card or is unable to credit their card at the PayPoint facility or on the meter. Can include consumer complaints about charges for replacement of lost key/card.

## Code Changes

CS	CS Renamed
	CS3 New code moved from MA1 and reworded
	CS4 New code moved from MA2
	CS5 New code moved from MA5
	CS6, CS9 New codes required
	CS10 New code merging ME2 and ME3
	CS11 New code required

## DD - Debt/Disconnects

Existing Codes (including proposed deletions)

DD	Debt/Disconnects
DD1	Unsuitable or unaffordable payment scheme to cover debt
DD2	Debt recovery practices
DD3	Unable to request suitable payment methods (fuel direct, PPM)
DD4	Disconnection/forced PPM without proper process
DD5	Disconnection/forced PPM in error
DD6	Disconnection following due process
DD7	Vulnerable consumer disconnected
DD8	Disputed Rights of Entry
DD9	PPM self disconnection (unable to credit meter)

Recommended Codes

DD	Debt/Disconnects
DD1	<p><b>Unsuitable payment scheme/ payment method</b></p> <p>Consumer is experiencing difficulty with the repayment scheme agreed with or imposed by the supplier to cover a debt and may need to have the repayment renegotiated. Alternatively, the debt on the account is not reducing (or may be increasing) as the level of the payment arrangement was set too low to cover the consumer's normal consumption and recovery of any debt.</p> <p>The consumer has been told by the supplier that they are unable to provide them with the payment method of their choosing or the option they've requested is not supported by the supplier e.g. a special tariff or meter type. Examples could include a supplier refusing to let a customer move onto fuel direct, a customer on an independent gas transporter (IGT) network requesting a prepayment (PPM), or a supplier preventing a PPM customer from switching to a credit meter because they've had previous payment problems or did not pass a credit check.</p>

DD2	Debt recovery practices	Consumer does not believe that company action (including any action by a third party collection agency on the energy company's behalf) to recover the debt has followed the correct procedure. This includes not undertaking adequate attempts to make contact with the consumer, not agreeing pay arrangement which are appropriate to the consumer's circumstances (level of regular payments, appropriateness of a prepayment meter), using aggressive or intimidating behaviour etc.
DD5	Disconnection/ forced PPM in error	The supplier has disconnected the consumer or fitted a prepayment meter (PPM) in error. Includes situations where the supplier has disconnected the wrong customer/property, disconnected for a bill which the consumer has paid or does not owe, disconnected for a debt owed by a previous occupier, the consumer/property is not supplied by that supplier or the company has disconnected for safety reasons in error. Consumer has experienced problems due to company's disconnection process. The supplier has disconnected the consumer or fitted a prepayment meter (PPM) at the consumer's premises without following the process set out in its Code of Practice. This will include no prior warning, no alternative payment methods offered and excessive fees charged for disconnection/reconnection.
DD6	Disconnection following due process	The supplier has done everything correctly and the consumer has asked for assistance in getting back on supply.
DD7	Vulnerable consumer disconnected	The supplier has disconnected a consumer who is vulnerable (e.g. age, sickness or disability) – particularly during winter months' moratorium. See Consumer Direct/Citizens Advice Scotland agreed definition of vulnerability.
DD9	PPM self disconnection (unable to credit meter)	The consumer is unable to have a supply because they do not have enough money to credit the meter to either have some energy or cover the amount requested to be repaid for debt.

DD10	Security deposits	Consumer has queried the supplier's decision to charge a security deposit e.g. the amount requested, period held or the interest rate. This situation often occurs when a consumer requests to switch from a prepayment (PPM) to a credit meter and the supplier requests a security deposit that the consumer feels is unreasonable.
DD11	Suspected meter tampering	Consumer Direct advisor should advise the consumer to inform the supplier if known; otherwise they should advise the consumer to inform the distributor/transporter for the area. If the allegation is against the consumer themselves they should be advised to obtain the investigative officer's report on the meter
DD12	Unable to credit PPM (faulty meter /payment device)	<p>The consumer does not have any card or the correct card to operate their prepayment meter (PPM) or the card is damaged and there is a delay in the supplier issuing a new one.</p> <p>The consumer does not have any card or the correct card to operate their prepayment meter (PPM) or the card is damaged and there is a delay in the supplier issuing a new one.</p> <p>The consumer has lost their card or is unable to credit their card at the PayPoint facility or on the meter. Can include consumer complaints about charges for replacement of lost key/card.</p>

## Code Changes

DD	DD1 Wording change DD3 Deleted as not required DD4 Deleted and merged into DD5 DD5 Merged with DD4 DD8 Deleted as not required DD10 New code moved from BE11 DD11 New code moved from ME6 DD12 New code and merging of PP2, PP3 and PP4
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## DT - Distribution/Transportation

Existing Codes (including proposed deletions)

DT	Distribution/Transportation
DT1	Quality of supply
DT2	Reliability of supply/supply disruptions
DT3	Connections/alterations of supply
DT4	Difficulty or delay in obtaining connection/alteration to supply
DT5	Excavations/Reinstatement
DT6	Emergency service provision gas
DT7	Network Safety

Recommended Codes

DT	Networks
DT1	Quality/reliability of supply
DT3	Connections/alterations of supply

Consumer has a concern about the quality of their gas or electricity supply. This could include electrical power fluctuations or poor gas pressure as well as cross polarity issues.

Consumer has experienced interruptions caused by work carried out by a distribution network operator (DNO) or gas transporter (GT) or because of damage caused by weather conditions, engineering fault(s), third party damage etc. This may be covered by an overall Guaranteed Standard (GS) standard if electricity / gas supply cuts are short but numerous. If the disruption lasts for over 24 hours then GS payments apply (unless the distributor invokes a special clause where the standard does not apply e.g. severe weather conditions).

The consumer is complaining or querying the details about the quoted cost for a connection or alteration to their gas or electricity supply. Or a consumer may be experiencing difficulties in obtaining a quote for a connection / alteration. This may be covered by a GS standard.

The consumer has accepted a quote for a connection / alteration to supply and is waiting for the work to be

		completed. The company's deadline for completing the work will be specified in the contract.
DT5	Excavations/reinstatement	An excavation or reinstatement of the premises which has been carried out by the electricity distributor or gas transporter, have caused disruption to the consumer, damaged the consumer's property or the property has not been reinstated to a reasonable standard. Consumer may also be upset over delays in completing the work.
DT6	PSR contingency measures (heating, cooking, generator)	Consumer has experienced difficulties with the gas emergency service provision provided by their transporter. This could include the failure to provide standby appliances for consumers who may be considered vulnerable.
DT7	Network safety	Consumer has a safety issue with the gas transportation network or the electricity distribution network. Gas escapes should always be reported to the national gas emergency line - 0800 111 999 (including by the Consumer Direct adviser if necessary).

## Code Changes

DT	DT Renamed DT1 Existing code merged with DT2 DT2 Deleted and merged with DT1 DT3 Existing code merged with DT4 DT6 Wording change
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## MA - Marketing

Existing Codes (including proposed deletions)

MA	Marketing
MA1	Suspected forged signature
MA2	Inappropriate staff behaviour
MA3	Misrepresentation
MA4	Consumer agreed only to receive information
MA5	Signatory not responsible for account

Code Changes

MA	MA Deleted as not required MA1 Deleted and moved to new code CS3 MA2 Deleted and moved to new code CS4 MA3, MA4 Deleted as not required MA5 Moved to new code CS5
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## ME - Metering

Existing Codes (including proposed deletions)

ME	Metering
ME1	Meter accuracy
ME2	Meter provision or exchange
ME3	Meter positioning
ME4	Meter reading/data collection
ME5	Supply point administration query (MPRN/MPR/MPAS)
ME6	Suspected meter tampering

Code Changes

ME	ME Deleted as not required ME1 Deleted, reworded and moved to new code BE23 ME2, ME3 Deleted and merged into new code CS10 ME4, ME5 Deleted and merged into new code AD11 ME6 Deleted and moved to new code DD11
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## PP - Prepayment Meters (PPM)

Existing Codes (including proposed deletions)

PP	Prepayment Meters (PPM)
PP1	PPM settings (incorrect tariff rate/incorrect debt repayment rate)
PP2	Delay in issuing PPM card (currently off supply)
PP3	Delay in issuing PPM card (currently on supply)
PP4	Difficulty charging PPM card/card faulty/card lost
PP5	PPM misdirected payments

Code Changes

PP	PP1 Deleted, reworded and moved to BE24 PP2, PP3, PP4 Deleted and moved to DD12 PP5 Deleted and moved to BE25
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## SM - Smart Meters

Recommended New Codes

SM	Smart Meters	
SM1	Smart meter installation issues	Consumer wishes to complain about a Smart meter installation.
SM2	In home display problems	Consumer has a problem with the Smart meter 'in house' display
SM4	Information about Smart meters	Consumer requests information on Smart Meters.
SM5	Smart meter inaccurate bills	Consumer has an issue with the amount of their bill in relation to the Smart Meter display.
SM6	Significant drop in bills after Smart installation.	Consumer is concerned that there has been a significant drop in the amount of their bill and concerns that past bills may have been too high.
SM7	Significant increase in bills after Smart installation	Consumer is concerned that bills have increased dramatically following Smart installation.

SM8	Use of Smart meter data	Consumer wishes to complain about how their Smart meter data is being used.
SM9	Consumer does not want a Smart meter	Consumer wishes to complain that they are being forced to change to a Smart meter.
SM10	Smart meter, bill unclear	Consumer does not understand the detail on the bill.
SM11	Smart meter sales or marketing	Consumer wishes to complain about the sales or marketing process for Smart meters.
SM12	Remote disconnection	Consumer has been remotely disconnected by supplier.
SM13	Back billing	Consumer has a problem with 'catch-up' bill following a Smart meter installation
SM14	Switching	Consumer has a problem switching supplier due to Smart meter installation.
SM15	Other	Other Smart meter issue.

### Code Changes

SM	New codes required reflecting the expected increase in use of and complaints related to smart meters. These do not map from previous codes.
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## TR - Transfers

Existing Codes (including proposed deletions)

TR	Transfers
TR1	Transfer in error due to incorrect supply point information
TR2	Cancelled contract not actioned
TR3	Breach of Erroneous Transfer Charter
TR4	Problems arising from contracts
TR5	Supplier unable to supply
TR6	Supplier objection to transfer on grounds of debt
TR7	Supplier objection to transfer on grounds of contract terms
TR8	Transfer not actioned after price notification received
TR9	Transfer windows
TR10	Supplier Objection - reasons unknown
TR11	Failure to correctly apply for transfer

Recommended Codes

TR	Transfers
TR1	Erroneous transfer Could be due to incorrect supply point number/address/postcode.
TR2	Cancelled contract not actioned Consumer believes that they have cancelled a previously agreed contract within the permitted period (cooling off) but the transfer has still gone ahead.
TR3	Breach of Erroneous Transfer Charter This is where the supplier nominated by the consumer to deal with the complaint fails to do so, even if not responsible for the erroneous transfer itself, or fails to abide by the terms of Charter – e.g. failure to issue 5 day, 20 day letters etc.
TR4	Problems arising from contracts Supplier delay in processing contract, not honouring terms of contract, or dispute over terms such as termination fees etc.

TR5	Supplier unable to supply	The supplier has told the consumer that they are unable to offer them a supply of electricity and/or gas. This may be because of the consumer's meter type, choice of tariff, payment method, profile class e.g. high AQ for a domestic gas consumer. Note: this does not apply when a consumer has applied to join a time-limited offering such as a fixed price deal after the closure date.
TR6	Supplier objection to transfer on grounds of debt	The consumer has been prevented from changing supplier, the reason the supplier has given is that there is an outstanding account more than 28 days old.
TR7	Supplier objection to transfer on grounds of contract terms	The supplier has raised an objection to a transfer request because of the terms of the consumer's current contract. Examples where a supplier may object to the transfer include an unfilled notice periods or where the consumer has agreed to stay with supplier for a minimum time period.
TR9	Transfer windows	The new supplier has refused to complete the transfer of the customer based on their current supplier's minimum transfer window. The length of the transfer window can vary from supplier to supplier.
TR11	Failure to correctly apply for transfer	Where the failure is the fault of the new supplier to correctly apply to take a consumer's supply.

## Code Changes

TR	TR1 Wording change TR8, TR10 Deleted as not required
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## Questions

15	Do you agree with the addition of new tier 2 code Smart Meters?
16	Do you have any other comments regarding the Energy codes or structure?

## Appendix 1

# Questionnaire

In this appendix we have brought together the questions we have asked throughout this document and added two summary questions at the end. This is for reference only.

Please give your views in the online questionnaire provided. Answer as many questions as you wish. The consultation period will end on the 12 June 2015, after which we will be unable to accept further comments.

The information you provide will be used to inform the consumer codes report, which will be published in Summer 2015. We would like to make you aware that we may use particular comments to illustrate a widely held view. However, no individual will be personally identified, although we may name organisations from which comments originate.

## [Questionnaire](#)

### Part 1 Questions

#### **Detriment Field**

1. Do you agree with the creation of a detriment field?
2. Do you have any other comments regarding the creation of a detriment field?

#### **Multiple Case Codes**

3. Do you agree with the recommendation to allow more than one code within a code family to be assigned to a case?
4. Do you have any other comments regarding the assignment of multiple codes to one case?

### Part 2 Questions

#### **Purchase Methods**

5. Do you agree with our recommended purchase method codes and structure?
6. Do you have any other comments regarding the changes to purchase method codes?

#### **Payment Types**

7. Do you agree with the changes made to payment type codes?
8. Do you have any other comments regarding changes to the payment type codes?

### **Complaint Types**

9. Do you agree with the complaint type codes and/or structure?
10. Do you have any other comment regarding changes to complaint type codes?

### **Scam Types**

11. Do you agree with the creation of the scam code family and the scam types listed within it?
12. Do you have any other comments regarding the new scam type codes?

### **Product Service Codes**

13. Do you agree with our addition of a new tier 1 product service code for Communication and Technology?
14. Do you have any other comments regarding the product service codes or structure?

## **Part 3 Questions**

### **Energy**

15. Do you agree with the addition of new tier 2 code Smart Meters?
16. Do you have any other comments regarding the Energy codes or structure?

### **Summary Questions**

17. Do you have any comments regarding the likely costs your organisation will incur as a result of the changes we are recommending?
18. Do you have any other comments?

## Appendix 2

# Survey issued to Trading Standards bodies in January 2015

1. In your opinion, how useful are the consumer codes for identifying different consumer problems?

- Very useful
- Fairly useful
- Not sure
- Not very useful
- Not at all useful

2. Please give your reasons \_\_\_\_\_

Coming up next is a set of questions about the consumer codes. The first four questions concern specific code types; i.e. Complaint, Payment Method, Product Goods & Services, and Purchase Method. We are particularly keen to get your views on these areas. The final two questions allows you to provide any suggestions for the other code sets or for any other changes you would like to see. You only need to provide an answer where you have a suggestion for a change.

3. If you want any Complaint Type codes changed, please give details using the prompts provided:

- Add (please describe briefly what you think a new code should cover)

\_\_\_\_\_

- Remove \_\_\_\_\_

- Other change (e.g. move or redefine) \_\_\_\_\_

4. If you want any Payment Method type codes changing, please give details using the prompts provided

- Add (please describe briefly what you think a new code should cover)

\_\_\_\_\_

- Remove \_\_\_\_\_

- Other change (e.g. move or redefine) \_\_\_\_\_

5. If you want any Product Goods and Services type codes changing, please give details using the prompts provided

- Add (please describe briefly what you think a new code should cover)

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- Remove \_\_\_\_\_

- Other change (e.g. move or redefine) \_\_\_\_\_

6. If you want any Purchase Method type codes changing, please give details using the prompts provided:

- Add (please describe briefly what you think a new code should cover)

---

- Remove \_\_\_\_\_

- Other change (e.g. move or redefine) \_\_\_\_\_

7. If you would like to change any other code types, please give details using the prompts provided.

- Add (please describe briefly what you think a new code should cover)

---

- Remove \_\_\_\_\_

- Other change (e.g. move or redefine) \_\_\_\_\_

8. Give details of any other changes you would like to see? \_\_\_\_\_

9. If we implemented your suggestions, how useful would the consumer codes be for identifying different consumer problems?

- Very useful
- Fairly useful
- Not sure
- Not very useful
- Not at all useful

10. Please give your reasons \_\_\_\_\_

Thank you for your time.

## Our aims

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.

## Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We value diversity, promote equality and challenge discrimination.

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