

Appendix C

Product categories

Category	Product	Category	Problem	
Deposit account	Cash management	Industry practice	Breach of written authority/instruction/understanding	
	Foreign currency account		Oral instruction/understanding/promise not carried out	
	Mortgage Offset		Unilateral bank action	
	Financial planning	Passbook	Service quality	Account Balance
		Personal cheque account		Administrative oversight/error
		Statement (no cheques)		Breach of privacy/confidentiality
Term deposit/bank bill		Delay		
Life insurance		Failure to reply to correspondence/enquiries		
Managed funds		Inappropriate request for information		
Housing finance	Rollovers/superannuation	Information inadequate / incorrect	Inappropriate staff attitude to customer	
	Shares/bonds		Loss of document/safe custody items	
	Home loan fixed interest		Advertising/promotion	
Consumer finance	Home loan variable rate		Advice	
	Investment property loan		Contracts	
	Credit cards		Fees & charges	
Business finance	Equity finance *secured*		Investment advice	
	Interest free finance		Lending decision/reason	
	Hire Purchase/Lease *CONSUMER ONLY*		Product/service advice	
	Margin lending		Fee excessive/inappropriate/wrong	
	Personal loan		Interest rate excessive/appropriate	
	Line of credit/Personal overdraft		Account credited/debited wrongly	
	Payment system	Bank guarantee	Calculation errors	
		Business cheque account	Unauthorised transaction	
		Business loan fixed	Incorrect cash given	
		Business loan variable	Lost funds	
		Business Credit Card	Cancelled/withdrawn/rejected facility	
		Commercial bill	Denied access to funds in account	
Other problems	Hedging facilities	Commercial decision	Dishonoured transaction	
	Leasing/hire purchase		Guarantees	
	Merchant facility		Inappropriate collection activity	
	Overdraft		Maladministration in debt recovery	
	Trade facility		Maladministration in granting loan	
	ATM		Reporting to credit agency	
	Bank cheque		Features or eligibility restrictions	
	Cheque, including third-party Cheque		Internet	
	Electronic/Computer banking		Other problems	
	Currency exchange/travellers cheques		Request for indulgences	
	Direct Credits		Balance transfers	
	EFTPOS			
Non-cash payment facility				
Periodic payments/direct debits				
Stored value cards				
Telegraphic transfer/bank drafts				
Telephone banking				
Deposit to a third party account				
Holding title deeds				
Insurance				
No products or services				
Other products or services				
Safe deposit				