

Product category	Major products	Main problems	%
Consumer Finance	Credit Cards	Unauthorised transactions	12.5
		Fee excessive, inappropriate or wrong	9.2
	Line of Credit/Personal Overdraft	Fee excessive, inappropriate or wrong	64.7
		Misleading advertising or promotion	3.0
	Personal Loan	Maladministration in granting loan	14.4
Request for indulgences		11.4	
Payment System	ATM	Incorrect cash given	47.6
		Unauthorised transactions	36.7
	Electronic / Computer Banking	Lost Funds	26.8
		Delay	9.5
	Periodical Payments, Direct Debits	Contractual breach, written instruction not carried out	28.7
Fee excessive, inappropriate or wrong		13.3	
Deposit Account	Statement Savings account	Fee excessive, inappropriate or wrong	21.0
		Account debited / credited incorrectly	12.1
	Term Deposit	Lost Funds	13.4
		Product advice	9.8
	Personal Cheque account	Fee excessive, inappropriate or wrong	23.1
Contractual breach, written instruction not carried out		10.3	
Housing Finance	Home Loan - Variable rate	Delays (eg, loan approval, settlement)	15.9
		Contractual breach, written instruction not carried out	8.9
	Investment Property Loan	Delays (eg, loan approval, settlement)	18.8
		Contractual breach, written instruction not carried out	9.8
	Home Loan - Fixed rate	Early repayment fee excessive, inappropriate or wrong	16.2
Contractual information provided inadequate / incorrect		12.1	
Business Facility	Business Cheque Account	Fee excessive, inappropriate or wrong	15.1
		Withdrawal or deposit errors	10.3
	Credit Card Merchant Facility	Dishonoured transactions	28.2
		Unauthorised transactions	13.6
	Business Loan - Variable	Delays	12.5
Guarantee information provided inadequate / incorrect		10.4	
Financial Planning	Managed Funds	Delays	14.3
		Fee excessive, inappropriate or wrong	14.3
	Shares / Bonds	Delays	30.8
		Advice	15.4
	Superannuation	Contractual breach, written instruction not carried out	25.0
Denied access to funds		16.7	
Other products or services	Insurance	Inadequate/misleading/incorrect product advice	20.3
		Unilateral member action	17.4
	Holding Title Deeds	Lost items	33.3
		Delays	25.0
	Other	Other	39.3
Written instruction not carried out		21.4	