Moving forward together

Scorecards II

14th January 2021

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making communications work for everyone

The voice for water consumers
Llais defnyddwyr dŵr

FINANCIAL CONDUCT AUTHORITY

Understanding performance in essential service sectors

Understanding and monitoring the performance of the sectors we regulate is an important tool for improving consumer outcomes.

This document provides insight into how effectively companies in water, energy, telecoms and essential financial services are delivering for their consumers. Working with **Ofgem, Ofcom, Ofwat, CCW** and the **FCA**, the UK Regulators Network (UKRN) have brought together key consumer metrics covering service quality, price differentials and satisfaction levels. In January 2020, we published the first iteration of the performance scorecards *Moving forward together*

These metrics draw on the extensive research and data collected within each of these sectors, providing a high level view as well as a signposting users to those more detailed metrics. **More information from each of the regulators and CCW on the metrics that they collect in their sector can be found by clicking on their logos below.**

We intend that these performance scorecards will:

- Help regulators and regulated companies determine where to focus action;
- Increase the incentives for suppliers to improve performance
- Provide regulators and policymakers with indicators that will help identify and address any common challenges across sectors

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Working together

Collaboration has remained at the heart of this project, with regulators and UKRN working together to build a picture of the consumer experience across the sectors they regulate.

Collaboration has continued to play an important role in understanding the performance of and consumer experience in our sectors.

Consumer Minister, Paul Scully, said "I am very grateful to the UK Regulators Network and the regulators for compiling this second edition of performance scorecards.

Using performance scorecards, consumers can find out which providers are likely to give them the services they need. This enables companies to compete on aspects of service that really matter to their customers.

I will continue to work with the UK Regulators Network to support them in this work, and I will encourage the further development of making this information available to consumers. I look forward to this and future editions being a valuable aid to consumer decision-making, and to driving healthy competition."

Rachel Fletcher, CEO of **UKRN**, said "Understanding the experience of consumers across our sectors, especially during this most challenging of years, remains an important aspect of improving consumer outcomes. I am very pleased at the way in which our members have continued to work together, building on their extensive sectoral knowledge to create this shared insight. To be able to share this cross sector information, in one place, for the second year, is testimony to the regulators efforts in recognising the important role they can play. I hope this project is helpful to consumer groups and other interested parties in recognising where consumer needs can be best served."

Philippa Pickford, Director of Retail at **Ofgem**, said “During COVID-19 we have worked closely with other regulators via the UKRN to share knowledge on the impacts on consumers in different sectors and the actions we took to address Covid-19 challenges. We will continue this knowledge sharing and take joint action where this is possible and there are clear consumer benefits. We continue to work closely with other regulators through the UKRN to further improve collaboration.”

Lindsey Fussell, Networks and Communications Group Director from **Ofcom**, said “Ensuring people have access to clear information about the price and quality of communications services is really important. These scorecards help people to easily compare how different providers perform, so they can choose the right service for them.”

John Russell, Senior Director of Strategy and Planning from **Ofwat**, said “Having access to up to date information on the performance of regulated companies can help customers and stakeholders build their understanding of our sectors. Having updated the scorecards with the latest available data, I hope they will provide an accessible summary of the wide variety of performance information held across our sectors.”

Emma Clancy, Chief Executive of **CCW**, said “The scorecards continue to provide an invaluable snapshot of the experiences of consumers across multiple utilities and where we need to focus our efforts in improving services for households. It underlines the enormous value of regulators and consumer bodies like CCW working together, particularly as we face down the immediate and long-term challenges presented by COVID-19.”

Sheldon Mills, Executive Director, Consumers and Competition from the **FCA**, said “I am pleased the FCA continues to work closely with the other UKRN regulators and has contributed to this update to the scorecards. The data presented here will help consumers to make informed decisions when choosing a service provider. It should also provide an incentive for firms to compete, and improve their offering to deliver the best possible outcome for their customers.”

The impact of COVID-19

Since the first UKRN performance scorecards were published in January 2020, the COVID-19 pandemic has had a huge impact on the way that households and individuals consume the services we regulate. It has also changed the way many regulated companies have delivered their services.

Here we set out the extent to which these developments may have impacted the data in our scorecards, for each of our sectors:

ofgem	The information in the scorecard was collected in Q3 2020 and Q4 2020, between the COVID-19 lockdowns. Compared to the same time in 2019, the total volume of complaints received by suppliers decreased. Nationally overall satisfaction scores are consistent year on year while net promoter score has improved.
Ofcom making communications work for everyone	Ofcom's scorecard includes metrics (satisfaction, NPS and value for money*) that are based on fieldwork that took place from 2 January to 11 February 2020, prior to the Covid-19 pandemic. Face to face interviews were carried out and followed up with a selection of online interviews. See here for detailed methodology. **Value for money is only reported for mobile providers.*
Ofwat / CCW The voice for water consumers Llais defnyddwyr dŵr	In water, fieldwork was completed between 2 September 2019 and 30 March 2020, before the effects of the COVID-19 lockdown would have been fully felt by households and therefore reflects 'business as usual' views. Complaints data was recorded between April 2019 and March 2020, also before the effects of the COVID-19 lockdown would have been fully felt by customers.
FCA FINANCIAL CONDUCT AUTHORITY	FCA complaints data covers the first half (H1) of 2020 (1 January to 30 June 2020). Given the impact of coronavirus (COVID-19), FCA allowed firms flexibility in the submission deadlines of this data.

Performance across our sectors

Within the performance scorecards we have included a range of metrics we believe will be of interest and that will help to identify where consumers are being well-served and where performance need to improve.

We have summarised some of the key takeaways here around **satisfaction**, **service quality**, **value for money** and **complaints**. However, it is important to note that the metrics all use different methodology and cannot therefore be directly compared across sectors. These slides also include other metrics that may help stakeholders, including **net promoter score (NPS)** and **price differentials** in the energy sector.

Satisfaction/service quality

The **level of customer satisfaction** is generally high, there are gaps in all sectors between the stronger performers and those in need of further improvement. For example, **customer satisfaction levels in telecoms** vary from **97%** for the top performing provider in the mobile sector, to a **77%** satisfaction level for the lowest performer, a landline provider. **In energy, customer satisfaction levels** with suppliers range between **75-80%**, with an average score of **76%**.

When looking at **Overall Service Quality in water and sewerage**, an average of **44%** of customers say they would be **very likely to recommend** their supplier (represented by a score of 9 or 10 on a 1-10 scale). When we look at the top performing company in this sector this increases to **71%** of customers.

For personal current accounts, survey results published in August 2020 show that that the proportion of customers who are either very or extremely likely to recommend their personal current account provider to friends and family varies considerably, from **86%** for the highest performing provider to **44%** for the lowest. In Online and Mobile Banking, it is **89%** for the highest performing provider and **59%** for the lowest.

Net Promoter Score

We have also included the NPS in the **water**, **energy** and **telecom** sectors. NPS is calculated as the proportion of consumers who are promoters of their supplier/provider minus those who are detractors. Consumers are asked: On a scale of 0 to 10, how likely are you to recommended your supplier/provider to a friend, family member or colleague? Responses are grouped as follows: **Promoters** (score 9-10); **Passives** (score 7-8); **Detractors** (score 0-6). The score can range from a low of **-100** (if every customer is a Detractor) to a high of **100** (if every customer is a Promoter). Based on the global NPS standards, any score above 0 is considered “good”, a score of 50 and above is considered “excellent”.

In **water 16** of the **21** companies (**76%**) received a positive NPS, with scores ranging from an NPS of **-9** to **62** (**16 average NPS).** In **energy** the **average NPS is 4**, meaning there are more brand advocates than detractors. Medium suppliers achieved the highest score (11), followed by small suppliers (6) and large suppliers (3). In **telecoms**, of the suppliers listed the range in NPS **is -5** to **52**. The supplier with an NPS of **62** in **water** is the highest NPS seen across the 3 sectors.

Sector	Water	Energy *(Large/Medium/Small)*	Telecoms *Landline*	Telecoms *Broadband*	Telecoms *Mobile*
Average NPS	**16**	**4**	**12**	**12**	**25**

Value for money

The scorecards also capture some metrics on perceptions of **value for money**. These include perceptions of the value for money among **mobile** customers, where between **84% and 97%** of customers are satisfied with the value for money they receive from their supplier. For **water**, the range is between **65%** and **85%** of customers who believe they get good value for money, and for **sewerage** it is between **66%** and **84%.**

Complaints

Complaints are not comparable across sectors because of the different ways complaints processes are structured and information is collected and reported to the regulators.

In **energy**, the complaints are reported by suppliers for large and medium size (per 100,000 accounts) and smaller suppliers (per 10,000 accounts). The number of complaints varies between **2.297%** to **0.147%** for **large and medium suppliers** to **2.29%** to **0.06%** for the **smaller suppliers**.

In **water**, written complaints are reported per 10,000 properties and the average percentage of complaints is less than **1% (0.22%)** across the 21 water companies in the scorecard, with the highest figure being **0.58%**.

In telecoms, people typically raise their complaint with their provider in the first instance, and to an Alternative Dispute Resolution (ADR) scheme if these aren't resolved. Some consumers choose to complain to Ofcom and Ofcom report on these complaints. To compare the performance of providers all complaint volumes are displayed per 100,000 customers. The figures across mobile, landline and broadband are also all below **1%**, with the highest figure being **0.115%**.

In **banking**, firms report to the regulator complaints opened per 1000 accounts. In the latest figures reported, the highest complaints recorded the total was **1.3%**.

Cross-sector metrics - UKCSI

In addition to the detailed metrics from each individual sector, we have also included the sector scores from the UKCSI survey published by The Institute of Customer Service.

UKCSI is a national benchmark of customer satisfaction, published twice a year. The sector scores provide a high level view of how each sector performs based on five dimensions: **experiences with the organisations**; **complaint handling**; and perceptions of an organisation's **customer ethos**, **emotional connection** and **ethical behaviour.**

UKCSI scores are expressed as an index score out of 100. UKCSI covers 13 sectors and is based on 45,000 responses. **259 named organisations received a UKCSI rating in the July 2020 survey**. Each UKCSI incorporates two sets of data to create a rolling measure of customer satisfaction. The July 2020 UKCSI includes responses from surveys conducted between 10 September to 7 October 2019 and 16 March to 13 April 2020. Further information about The Institute of Customer Service can be found here.

Sector	UKCSI score	Experience	Complaint handling	Customer Ethos	Emotional Connection	Ethics
UKCSI (13 sectors) average	**77**	**78**	**58.8**	**76.5**	**76.2**	**75.2**
Banks & Building Societies	79.1	80.5	62	78.2	78.2	77.1
Telecoms & Media	74.2	75.5	57.6	73.5	72.5	72
Energy	71.7	73.3	48.7	70.6	69.5	69.2
Water	74	75.2	59.8	73.2	73.2	72.1

Performance scorecard

Energy

Changes in the retail energy market in 2020

Change in definitions

In Q3 2020 Ofgem revised its definition of small, medium and large energy suppliers. Definitions are now based on market share rather than historic footprint . The category 'large' refers to those suppliers whose market share exceeds 5% in at least one fuel, 'medium' is for those exceeding 1% in at least one fuel, but remaining below 5% in both fuels and 'small' for suppliers with market share below 1% in both fuels.

Consolidation of suppliers

In 2020 the number of energy suppliers operating in the energy market in Great Britain fell due to market exits and brand acquisitions. This means that the brand list in the current scorecard is different from that shown in the previous one.

Default tariff price cap

The level of the default tariff price gap in October 2020 is lower compared to this time a year ago.

Customer satisfaction and likelihood to recommend

	Overall Average (Great Britain)	Large suppliers	Medium suppliers	Small suppliers
Overall satisfaction[1] % who are satisfied with their supplier overall	76%	75%	77%	80%
Likelihood to recommend and Net Promoter Score[2] % who are Promoters % who are Passive % who are Detractors	33% 38% 29%	33% 38% 30%	37% 37% 26%	33% 40% 27%
Net Promoter Score (Promoters minus Detractors)	4	3	11	6

1. **% Satisfied with their supplier overall** is the proportion of domestic energy consumers who are *satisfied* or *very satisfied* with their energy supplier overall. This data comes from the quarterly 'Consumer Perceptions of the Energy Market Survey' commissioned by Ofgem in conjunction with Citizens Advice. Data was collected in Q3 2020.
2. **Net Promoter Score** is calculated as the proportion of domestic energy consumers who are promoters of their energy supplier minus those who are detractors. Consumers are asked: On a scale of 0 to 10, how likely are you to recommended your energy company to a friend of colleague? Responses are grouped as follows: Promoters (score 9-10); Passives (score 7-8); Detractors (score 0-6). Data comes from the quarterly 'Consumer Perceptions of the Energy Market Survey, commissioned by Ofgem in conjunction with Citizens Advice. Data was collected in Q4 2020.

How are suppliers grouped?

As at June 2020, 56 licensed domestic suppliers were active in the retail energy market. Ofgem groups them as follows:

- **Large suppliers**: Bulb, British Gas, E.ON, EDF Energy, npower, Octopus. Scottish Power, SSE/ Ovo
- **Medium suppliers**: Avro Energy, Green Network Energy, Shell Energy, Utility Warehouse, Utilita
- **Small suppliers**: all other suppliers

As of Q2 2020 the large suppliers together accounted for around 83% of the market, the medium suppliers together accounted for 10% of the market and small suppliers accounted for 7% of the electricity market. You can access supplier market share data on the Ofgem data portal

Energy prices *September 2020*

For a typical dual fuel customer paying by direct debit.

The relevant default tariff cap during this period was £ 1127. Visit Ofgem's website to learn more about the [default tariff price cap](#).
The cheapest in market was £790

Large and medium suppliers

Energy provider	Avro Energy	Bulb	British Gas	EDF	E.ON	Green Network
Average annual Standard Variable Tariff 3	£1057	£915	£1123	£1126	£1126	£1105
Average annual Cheapest Tariff 4	£817	£915	£968	£878	£859	£856

Energy provider	nPower	Octopus Energy	Ovo Energy (includes SSE)	Scottish Power	Shell Energy	Utility Warehouse
Average annual Standard Variable Tariff 3	£1126	£978	£1125	£1126	£1126	£1120
Average annual Cheapest Tariff 4	£878	£895	£880	£918	£857	£906

3. A **Standard Variable Tariff** (SVT) is a supply contract with an indefinite length that does not have a fixed-term applying to the terms and conditions. It's an energy supplier's basic offer. If a customer does not choose a specific energy plan, for example after their fixed tariff ends, they are moved to an SVT until they choose a new one. A customer can also make an active choice to select an SVT.
Tariffs are calculated for a typical dual fuel customer paying by direct debit. This is a customer who takes gas and electricity from the same supplier and consumes 12,000kWh/year for gas and 2,900kWh/year for electricity.

4. Ofgem uses weekly prices across the relevant quarter to calculate the **average SVT** price and the **average cheapest tariff** price for each supplier, as well as the average market cheapest tariff price. When calculating the cheapest tariff at both individual supplier and market level, Ofgem excludes tariffs restricted to certain regions. This is to give a representative picture of tariffs generally available to all customers across Great Britain. When calculating the cheapest tariff at individual supplier level, tariffs only available to existing customers (also known as 'retention' tariffs) are included. Tariffs only available to new customers (also known as 'acquisition' tariffs) are excluded.

This information is available and regularly updated on [Ofgem's data portal.](#)

Customer complaints *Q3 2020*

Large and medium suppliers

Energy provider	Avro Energy	British Gas	Bulb	E.ON	EDF	Green Network
Number of complaints received per **100K** gas and electricity accounts	147	926	1962	1521	1589	1722

Energy provider	nPower	Octopus Energy	Ovo Energy/SSE	Scottish Power	Shell Energy	Utilita	Utility Warehouse
Number of complaints received per **100K** gas and electricity accounts	1471	565	2293	1734	2247	587	560

Complaints data refers to complaints directly received by suppliers. This information is available and regularly updated on Ofgem's data portal.

Customer complaints *Q3 2020*

Selection of small suppliers

Energy provider	Affect Energy	Bristol Energy	Daligas	E	ESB Energy	Ecotricity	Entice Energy
Number of complaints received per **10K** gas and electricity accounts	65	163	27	87	31	114	33

Energy provider	Enstroga Energy	Foxglove	Good Energy	Green.	Green Energy UK	GoTo Energy	Gulf Gas & Power
Number of complaints received per **10K** gas and electricity accounts	154	17	97	12	6	19	40

Energy provider	Igloo Energy	Nabuh Energy	Orbit Energy	PFP	Pure Planet	Simplicity Energy	So Energy
Number of complaints received per **10K** gas and electricity accounts	30	373	229	37	80	24	30

Energy provider	Social Energy	Together Energy	Utility Point	Yorkshire Energy	Zog Energy	Zebra Power
Number of complaints received per **10K** gas and electricity accounts	184	195	29	112	11	7

* Note as many small suppliers have fewer than 100,000 (one hundred thousand) customers, complaints data is reported as number of complaints per 10,000 (ten thousand) customers.
Complaints data refers to complaints directly received by suppliers. This information is available and regularly updated on Ofgem's data portal.

Performance scorecard

Telecoms

Mobile providers

	Overall average	BT	EE	giffgaff	iD mobile	O2	Sky	Tesco mobile	Three	Virgin media	Vodafone
Satisfaction[1]	93%	N/A	93%	95%	N/A	93%	N/A	97% ▲	89%	93%	90%
NPS[1]	25	N/A	17	52	N/A	30	N/A	44	10	26	27
Complaints to Ofcom per 100k subscribers[2]	▼ 13	21	7	N/A	10	9	11	3	15	27	26
Satisfaction with value for money[3]	87%	N/A	84%	96%	N/A	87%	N/A	97%	87%	N/A	83%

▲▼ *significantly higher or lower than* ***previous year*** *at the 99% confidence level for market research results*

X% (green) *significantly* ***higher or lower*** *than the overall sector* ***average*** *at the 95% confidence level for market research results*

X% (red) *significantly* ***higher or lower*** *than the overall sector* ***average*** *at the 95% confidence level for market research results*

1. Source: Ofcom Customer Satisfaction Tracker 2020
2. Source: Ofcom CCT data. Notes: All figures are rounded to the nearest whole number; the overall average relates only to the providers included in the analysis. Annualised for 2019. Visit Ofcom's website to see the latest quarterly telecoms complaints data.
3. Source: Ofcom Customer Satisfaction Tracker 2020 . Notes: the industry average relates only to the providers included in the analysis. Satisfaction with value for money data only asked among those with a standalone service, so does not include those who purchase their mobile service as part of a bundle. No data for satisfaction with value for money for BT and Virgin Mobile due to insufficient base size.

Broadband providers

	Overall average	BT	EE	KCOM	plusnet	POST OFFICE	sky	TalkTalk	Virgin media	vodafone
Satisfaction[1]	85%	86%	88%	N/A	93%	N/A	86%	78%	85%	N/A
NPS[1]	12	12	17	N/A	15	N/A	9	-5	19	N/A
Complaints to Ofcom per 100k subscribers[2]	▼52	50	22	N/A	100	37	21	87	60	115

Landline providers

	Overall average	BT	EE	KCOM	plusnet	POST OFFICE	sky	TalkTalk	Virgin media	vodafone
Satisfaction[1]	85%	90%	82%	N/A	83%	N/A	88%	83%	77%	N/A
NPS[1]	12	19	11	N/A	27	N/A	10	9	5	N/A
Complaints to Ofcom per 100k subscribers[2]	▼38	31	17	N/A	78	34	18	69	49	65

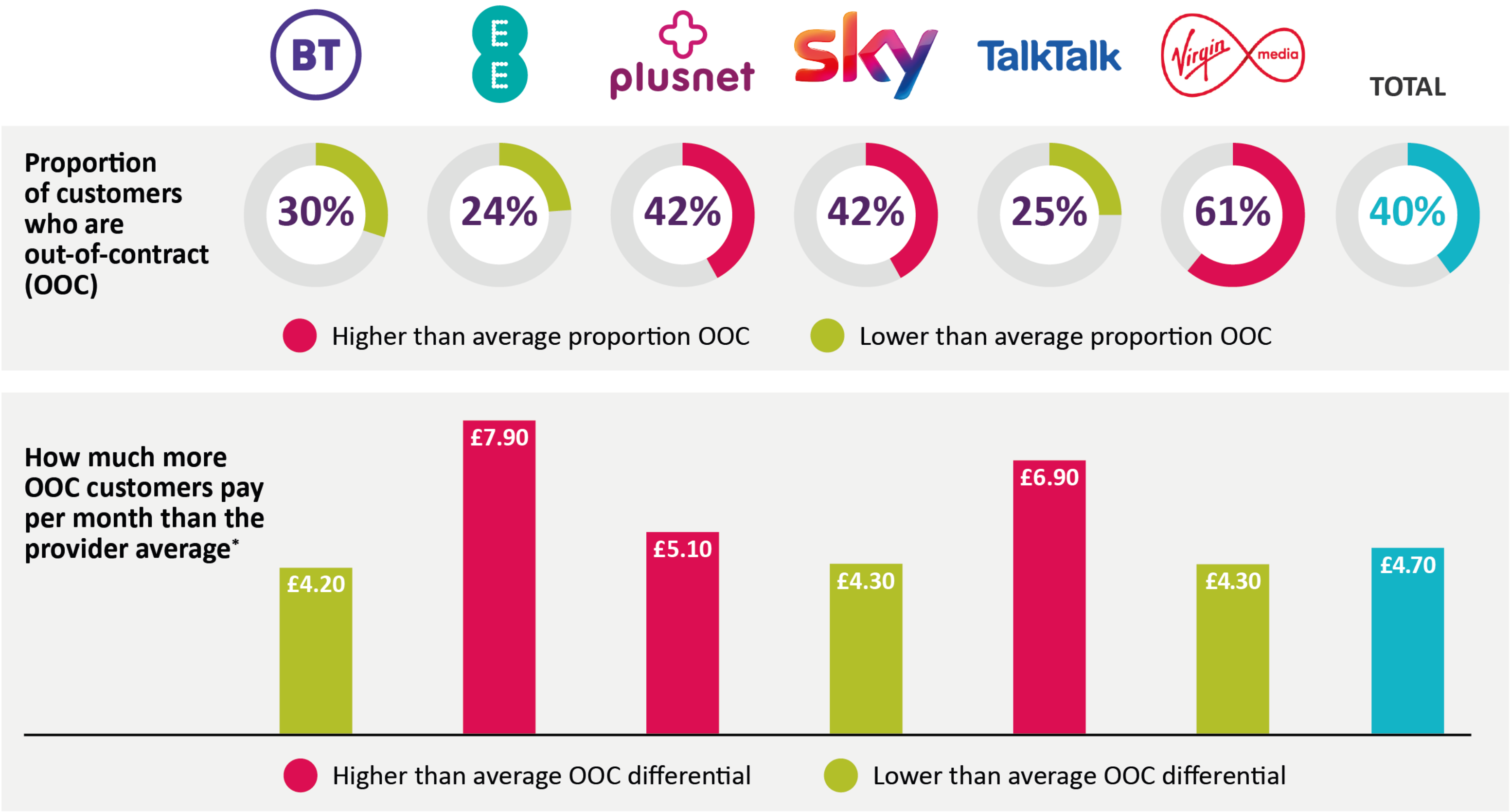
▲▼ *significantly higher or lower than **previous year** at the 99% confidence level for market research results*

X% *significantly **higher or lower** than the overall sector **average** at the 95% confidence level for market research results*

X% *significantly **higher or lower** than the overall sector **average** at the 95% confidence level for market research results*

1. Source: Ofcom Customer Satisfaction Tracker 2020. Note: the overall average relates only to the providers included in the analysis (inclusion criteria: providers with a 4% more market share). No data for KCOM or Post Office due to not meeting the inclusion criteria for this study.
2. Source: Ofcom CCT data. Notes: All figures are rounded to the nearest whole number; the overall average relates only to the providers included in the analysis. Annualised for 2019. Visit Ofcom's website to see the latest quarterly telecoms complaints data. Note: Satisfaction with value for money data is not available for landline and broadband because the question was only asked among those with a standalone service.

Monitoring headline customer outcomes



**To calculate this, individual OOC customers' prices are compared to the average price of a similar product of that provider. These individual differentials are then averaged over all OOC customers of that provider.*

Notes: Based on September 2019 pricing information. Ofcom monitors and reports separately on the extent to which broadband providers differentiate their prices for different groups of customers. The latest broadband pricing data we have can be found at:
Pricing trends in communication services: 2019 , Helping consumers get better deals: A review of pricing practices in fixed broadband and Affordability of communications services: A summary of initial findings.

Performance scorecard

Water and sewage

Likelihood to Recommend

Customers were asked how likely they would be to recommend their water company? (0-10 scale)

Percentage who scored their provider with 9 or 10 rating' shown

Latest Results - August 2020

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Likelihood to Recommend	35%	40%	49%	48%	41%	53%	41%

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Likelihood to Recommend	44%	71%	56%	50%	45%	33%	48%

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Likelihood to Recommend	30%	29%	34%	25%	44%	51%	50%

Satisfaction: Water (W) & Sewerage (S)

Customers were asked 'when thinking about satisfaction with water services and satisfaction with sewerage services, how satisfied or dissatisfied are with your service?' (0-5 scale) -Percentage who scored their provider with a 4 or 5 rating' shown

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Satisfaction with Service: ***Water***	90%	88%	94%	94%	96%	94%	91%
Satisfaction with Service: ***Sewage***	87%	85%	89%	92%	87%	85%	87%

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Satisfaction with Service: ***Water***	92%	93%	93%	96%	94%	86%	93%
Satisfaction with Service: ***Sewage***	89%	89%	91%	80%	91%	80%	90%

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Satisfaction with Service: ***Water***	93%	89%	95%	87%	93%	93%	94%
Satisfaction with Service: ***Sewage***	85%	83%	82%	79%	87%	93%	90%

Net Promoter Score (NPS)

Respondents are grouped as follows:-Promoters (score 9-10) are loyal enthusiasts. -Passives (score 7-8) are satisfied but unenthusiastic customers. -Detractors (score 0-6) are unhappy customers

Latest Results - August 2020

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Net Promoter Score	N/A	18	33	29	17	38	19

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Net Promoter Score	37	62	22	35	-6	-1	24

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Net Promoter Score	-4	-9	7	21	33	33	23

The NPS is calculated by subtracting the % of Detractors from the % of Promoters

Value For Money (VFM): Water (W) & Sewerage (S)

Customers were asked 'when thinking about value for money, how satisfied or dissatisfied are you with the VFM of your service?' (0-5 scale) - Percentage who scored their provider with a 4 or 5 rating' shown

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Value For Money: ***Water***	77%	74%	85%	80%	78%	77%	76%
Value For Money: ***Sewage***	78%	75%	83%	83%	79%	79%	74%

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Value For Money: ***Water***	77%	82%	79%	77%	78%	70%	76%
Value For Money: ***Sewage***	81%	84%	84%	65%	80%	69%	75%

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Value For Money: ***Water***	65%	67%	75%	75%	76%	79%	79%
Value For Money: ***Sewage***	66%	74%	76%	75%	79%	83%	80%

Complaints – Written, per 10,000 Properties

Latest Results - September 2020

Water Company	Affinity Water	Anglian	Bournemouth	Bristol	Cambridge	Dwr Cymru	Essex & Suffolk
Complaints – Written per 10,000 Properties	15.6	24.7	10.1	17.2	27.3	14.6	31.6

Water Company	Hafren Dyfrdwy	Hartlepool	Northumbrian	Portsmouth	Severn Trent	South East	South Staffordshire
Complaints – Written per 10,000 Properties	34.5	20.6	31.4	10.9	22.5	13	16.8

Water Company	South West	Southern	Sutton & East Surrey	Thames	United Utilities	Wessex	Yorkshire
Complaints – Written per 10,000 Properties	19	27.8	11.3	58.3	18.2	11.8	17.6

Performance scorecard

Personal Current Accounts

Current Account Service Quality
Based on the 19 largest personal current account providers in Great Britain

Overall Service Quality

Customers were asked how likely they would be to recommend their provider to friends and family[1].

Latest results published in August 2020

Bank/Building Society	Monzo	Starling Bank	First Direct	Metro Bank	Nationwide	Barclays	Halifax
Overall Service Quality	86%	84%	83%	81%	71%	62%	62%

Bank/Building Society	Santander	Lloyds Bank	Virgin Money	HSBC	NatWest	Bank of Scotland
Overall Service Quality	61%	60%	60%	59%	58%	58%

Bank/Building Society	The Co-operative Bank	Yorkshire Bank	TSB	Clydesdale Bank	Royal Bank of Scotland	Tesco Bank
Overall Service Quality	57%	56%	51%	51%	46%	44%

These results show the proportion of customers of each provider who said they were '**extremely likely**' or '**very likely**' to recommend each service[1]
Access to the full Ipsos Mori Banking metrics surveys published every six months is available here

Current Account Service Quality

Based on the 19 largest personal current account providers in Great Britain

Online and Mobile Banking Services

Customers were asked how likely they would be to recommend their provider's online and mobile banking services to friends and family[1].

Latest results published in August 2020

Bank/Building Society	Monzo	Starling Bank	Metro Bank	First Direct	Nationwide	Barclays	Halifax
Overall Service Quality	89%	88%	85%	83%	81%	81%	81%

Bank/Building Society	Lloyds Bank	Bank of Scotland	Santander	NatWest	Virgin Money	HSBC
Overall Service Quality	78%	77%	76%	75%	75%	72%

Bank/Building Society	Yorkshire Bank	Royal Bank of Scotland	The Co-operative Bank	Clydesdale Bank	TSB	Tesco Bank
Overall Service Quality	71%	71%	67%	66%	65%	59%

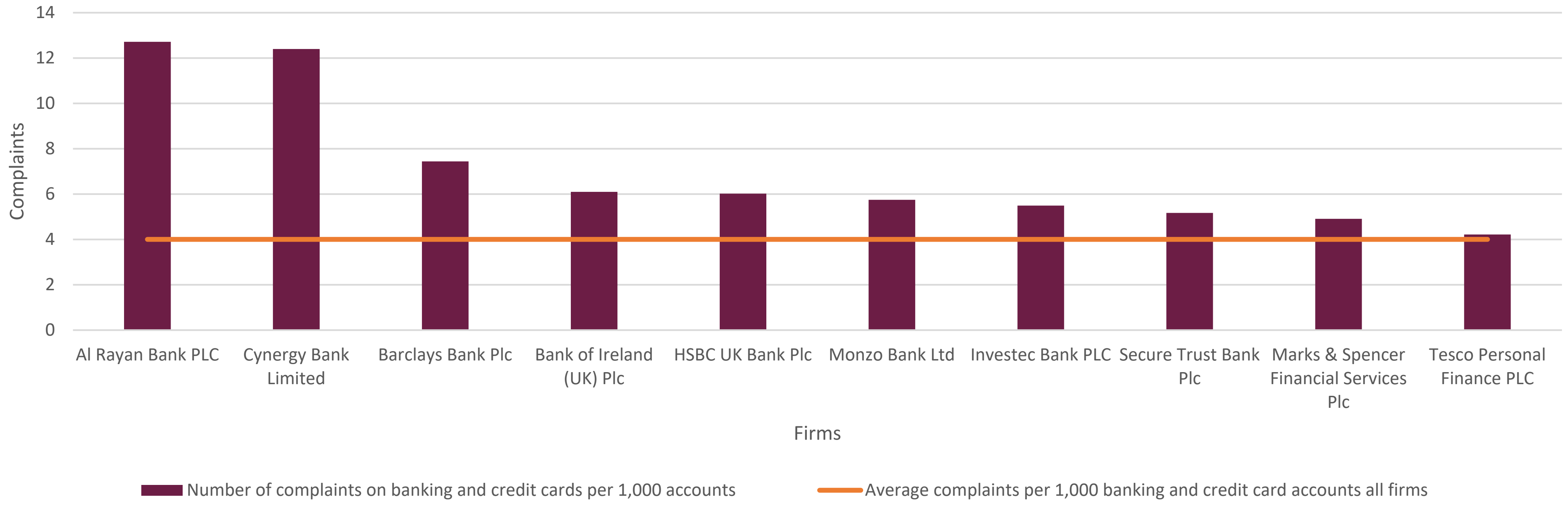
These results show the proportion of customers of each provider who said they were '**extremely likely**' or '**very likely**' to recommend each service[1]
Access to the full Ipsos Mori Banking metrics surveys published every six months is available here

Current Account Service Quality

Based on the 10 firms offering personal current accounts with most complaints in H1 2020*

Firms offering personal current accounts with most Banking and credit card complaints *(per 1,000 accounts) H1 2020*

*The data we collect includes complaints on credit cards, current accounts, packaged accounts, savings, unregulated loans and overdrafts and other banking. For the purpose of accurately displaying data more specific to personal current accounts, firms who do not offer personal current accounts have been excluded.



A link to the latest FCA complaints data published on 15 December 2020 can be found here

The figures are complaint numbers **opened** during the period January 1st 2020 - June 30th 2020 (H1)