

Code Compliance Monitoring Committee - Compliance Breach Summary
Breaches of the Code of Banking Practice - Year Ended 31 March 2009

Breach categories - relevant Code clauses in brackets	FOS Breaches	CCMC Breaches	Self Reported Breaches	Total	Total includes the following Significant Breaches
General					
A General commitments (2,3,4,7)	5	5	75	85	6
B Provision of general information (11,13,16.1,32)	0	1	5	6	0
Total	5	6	80	91	6
Disclosure					
C Interest rates, fees and charges (12,15)	3	0	28	31	0
D Terms and conditions (T&C) and changes to T&C (10,18)	9	0	58	67	9
Total	12	0	86	98	9
Provision of banking service					
E Account access and suitability (6,14)	0	0	2	2	0
F Account combination (16.2,17)	0	0	18	18	0
G Direct debits (19)	5	1	12	18	0
H Chargebacks (10.5,20)	8	0	2	10	0
I Foreign exchange services (21)	1	0	1	2	0
J Payment instruments (23)	2	0	1	3	0
K Statements of account (24)	1	0	16	17	1
Total	17	1	52	70	1
Provision of Credit					
L Obligations when providing credit (25)	28	1	23	52	3
M Joint debtors, joint accounts and subsidiary cards (26,27)	0	0	0	0	0
N Guarantees (28)	0	0	8	8	2
O Debt collection (29)	1	1	17	19	0
Total	29	2	48	79	5
Other					
P Privacy and confidentiality (22)	15	0	416	431	4
Q Advertising (30)	1	0	31	32	3
R Closure of accounts (31)	14	0	42	56	0
S Electronic communication (33)	0	0	1	1	1
T Family law proceedings (38)	0	0	0	0	0
U Dispute resolution and promotion of the Code (8,9,35,36,37)	3	3	5	11	0
Total	33	3	495	531	8
Total Breaches	96	12	761	869	29