Complaints publication report
Firm name:
Group (if applicable):
Other firms included in this report (if any):
Period covered in this report:
Brands / trading names covered:

Scottish Widows Limited
Lloyds Banking Group
None
1st July to 31st December 2022
Scottish Widows Limited; Halifax Financial Services; Clerical Medical

complaints opened by	

	Number of complain	ts opened by volumes						
Product/Service Grouping	Provision (at reporting period end date).	Intermediation (within the reporting period).	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within. 8 weeks	Percentage upheld	Main cause of complaints opened
Banking and Credit Cards								
Home Finance								
Insurance & pure protection	1.39		1,542	1,538	18%	64%	81%	General Admin / Customer Services
Decumulation & pensions	1.83		8,400	8,079	19%	64%	86%	General Admin / Customer Services
<u>Investments</u>	8.29		1,948	1,907	13%	62%	92%	General Admin / Customer Services
<u>Credit Related</u>								