

Complaints Publication Report

Firm name: Bank of Scotland plc

Group: Lloyds Banking Group

Other firms included in this report: None

Period covered in this report: 01 January 2011 to 30 June 2011

Brands/trading names covered: Bank of Scotland; Halifax; Halifax Intermediaries; Intelligent Finance; St James's Place Bank; Birmingham Midshires; BM Savings; BM Wolves Savings; Colleys.

View other [firms and brands](#) which promote or market products provided by Bank of Scotland (or have done so in the past)

| 1 | A | B | C | D | E |
|---|--|-----------------------------|-----------------------------|--------------------------------------|--------------------------------------|
| | Product category | Number of complaints opened | Number of complaints closed | Complaints closed within 8 weeks (%) | Closed complaints upheld by firm (%) |
| 2 | Banking | 50,881 | 58,216 | 91% | 46% |
| 3 | Home finance | 12,080 | 9,038 | 87% | 49% |
| 4 | General insurance and pure protection | 65,061 | 16,659 | 46% | 61% |
| 5 | Decumulation, life and pensions | 1,406 | 1,298 | 80% | 33% |
| 6 | Investments | 1,041 | 847 | 63% | 50% |

To help you put the above figures into context:

- Our customers hold just over 41 million banking products, combining current accounts, credit cards, personal loans and savings. We reported less than 1.2 complaints for every 1,000 of these accounts.
- Our customers hold 2,334,934 home finance products. We reported 5.2 complaints for every 1,000 of these products outstanding
- For every £1 million of annual income received from general insurance and pure protection products we reported 575.5 complaints.
- We reported 10 complaints about decumulation life and pension products per £1 million of annual eligible income.
- For every £1 million of investment annual eligible income, we reported 17.5 complaints.

[Glossary](#)