

Complaints Publication Report

Firm name: Cheltenham and Gloucester 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: C&G; Lloyds TSB; Lloyds TSB Scotland

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				
3	Home finance	3,617	2819	74%	50%
4	General insurance and pure protection	1,268	935	95%	5%
5	Decumulation, life and pensions	61	58	60%	2%
6	Investments				

To help you put the above figures into context:

- Our customers hold over just under 1 million home finance products. We reported just over 3.7 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 37 complaints.
- We reported 7.8 complaints about decumulation life and pension products per £1 million of annual eligible income.
- Cheltenham and Gloucester Savings is a division of Lloyds TSB Bank plc so savings customers should view complaint data for Lloyds TSB Bank plc.
- Cheltenham and Gloucester plc does not offer banking or investment products.