

Complaints Publication Report

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Firm name: Bank of Scotland PLC
 Group (if applicable): Lloyds Banking Group
 Other firms included in this report (if any): None
 Period covered in this report: 1st January to 30th June 2020

Brands / trading names covered: Bank of Scotland; Halifax; Intelligent Finance; St James's Place Bank; Birmingham Midshires (BM Savings); Colleys and other Joint Ventures

Product/Service Grouping	Number of complaints opened by		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
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
<u>Banking and Credit Cards</u>	1.79		63,892	61,108	53%	42%	63%	General admin / customer service
<u>Home Finance</u>	7.62		17,325	17,399	55%	30%	56%	General admin / customer service
<u>Insurance & pure protection</u>	155.12		189,305	248,729	2%	5%	41%	Advising, selling and arranging
<u>Decumulation & pensions</u>	0.11		20	20	15%	75%	20%	Advising, selling and arranging
<u>Investments</u>	8.20		1,714	1,779	9%	77%	45%	Advising, selling and arranging
<u>Credit Related</u>	4.82		2,980	2,847	N/A	N/A	50%	N/A