Complaints publication report

Group (if applicable): Other firms included in this report (if any): Period covered in this report:

St Andrew's Insurance PLC Lloyds Banking Group

None 1st January to 30th June 2020

Brands / trading names covered:

St Andrew's; Halifax; Bank of Scotland (BOS); Sainsbury's

	Number of complaints opened by							
Product/Service Grouping	<u>Provision (at</u> reporting period end date)	Intermediation (within the reporting period)	<u>Number of</u> complaints opened	<u></u>	<u>Percentage closed</u> within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	<u>Main cause of</u> complaints opene <u>d</u>
Banking and Credit Cards								
Home Finance								
Insurance & pure protection	9.10		3,826	3,211	10%	19%	55%	Advising, selling and arranging
Decumulation & pensions								
Investments								
Credit Related								