

Complaints Publication Report

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:

Bank of Scotland PLC
 Lloyds Banking Group
 None
 1st July to 31st December 2020

Bank of Scotland plc; Birmingham Midshires Mortgages; BM Solutions; Automobile Association Personal Finance; Home Shopping Personal Finance; Membership Services Finance; Auto by Tel. Co. UK Business Finance; Auto by Tel. Co. UK Motor Finance; Birmingham Midshires (BM Savings); Cargill Concept ; Cargill Three Six Five; Credit Care; Intelligent Finance (IF); Spectrum; Spectrum Mortgages; Bank of Wales; Bank of Scotland Private Banking; Lloyds Bank International; AA Account; AA Visa; AA Visa Card; AOP Professional Advance; Auto by Tel Motor Finance; Bank of Scotland Dealer Finance; Bank of Scotland Management Ireland; Bank of Scotland Mortgages; Bank of Scotland Preference Account; Bank of Scotland Trustee Services; Black & White; BOCM Pauls Excel; Burgess Flexible Options; Carbon Card Services; Carrs Finance 2000; Choice Lifestyle; Classic Combination; Clob Professional Advance; Colleys; Crane Credit; Daewoo Truck Finance; Dalgety Gold Account; Diners Club Personal Advance; Field Care Agri Flex; Finax First; Fort Gold Advance; Freemans; Halifax; Hitachi; Home Choice; Hydro Longship Finance; International Motors Finance Preference Account; JD Williams; Kays Lifestyle; Kays Lifestyle Preference Account; KPM Finance; LDF Professions; Lifestyle Loan Kays; Look Again; Marshall Ward Preference Account; Marubeni Komastu Finance; NFU Mutual Finance; NFUM Mutual Finance; NFUM Revolving Machinery Account; Spectrum Cheque Account; www.bankofscotlandbusiness.co.uk; www.if.com; www.lloydsbankwholesale.com; www.sjbank.co.uk; Lloyds Bank; Bank of Scotland; Lloyds Bank Corporate Markets; Bank of Scotland Asset Finance; Bank of Scotland Direct; Bank of Scotland Investment Service; Bank of Scotland Marine Finance; Bank of Scotland Vehicle Finance; Bank of Scotland Vehicle Management; Capital Bank; Ferrari Financial Services; Ferrari Maserati Direct; Ferrari Maserati Financial Services; Finax; Finax Direct; Inchcape Financial Services Preference Account; Komatsu Finance; Marubeni Komatsu Construction Equipment Finance; Maserati Financial Services; Maxcar Finance Preference Account; RFS Preference Account; St James's Place Bank; Yourautochoicefinance

Number of complaints 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	2.23		79,898	78,332	47%	37%	66%	General Admin / Customer Services
Home Finance	8.69		19,855	19,996	56%	32%	60%	General Admin / Customer Services
Insurance & pure protection	29.46		33,824	94,030	5%	9%	49%	Advising, Selling & Arranging
Decumulation & pensions	0.10		18	18	11%	44%	22%	Advising, Selling & Arranging
Investments	11.79		2,405	2,419	2%	84%	45%	Advising, Selling & Arranging
Credit Related	6.24		3,894	3,984	N/A	N/A	52%	N/A