

Complaints Publication Report

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Firm name: Lloyds Bank PLC  
 Group (if applicable): Lloyds Banking Group  
 Other firms included in this report (if any): None  
 Period covered in this report: 1st July to 31st December 2020  
 Brands / trading names covered: Lloyds Bank PLC; Lloyds DCNSP; MBNA; Mayfair Private Banking; Scottish Widows Bank; Lloyds Bank; Lloyds Bank Business Banking; Lloyds Bank Cardnet; Lloyds Bank Commercial Banking; Lloyds Bank Premier Banking; Lloyds Bank Private Banking; Lloyds Bank Specialist Mortgage Solutions; Lloyds Bank Trust Card; Black Horse Specialist Mortgages

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
<u>Banking and Credit Cards</u>	2.93		92,605	92,382	40%	38%	61%	General Admin / Customer Services
<u>Home Finance</u>	9.23		5,463	5,411	53%	32%	62%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	25.23		31,954	99,944	4%	10%	56%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.48		126	124	4%	73%	16%	Advising, Selling & Arranging
<u>Investments</u>	5.47		2,322	2,333	3%	86%	40%	Advising, Selling & Arranging
<u>Credit Related</u>	5.96		6,086	6,247	N/A	N/A	54%	N/A