

Complaints Publication Report

Complaints publication report

Firm name:	Black Horse Limited
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 2021
Brands / trading names covered:	Black Horse Limited; Indian Motorcycle Finance; Swift Advance; Triumph TriStar; Aprilia Finance; Aprilia Freedom Plan; autoloan; Autoloan for Leisure; AutoRate; Autorate from Black Horse; Bikerloan; Black Horse; Black Horse Autorate; Black Horse Caravan and Motorhome Finance; Black Horse Finance Direct; Black Horse Fleet Finance; Black Horse Home Improvement; Black Horse Motorcycle Finance; Black Horse Motorhome Finance; Black Horse Retail Finance; Black Horse Taxi Finance; Buell Finance; CarSelect; Derbi Easy Financial Services; Ducati Finance; Dunn & Co; Eloan; Finance Direct; Fowlers Finance; Gilera Freedom Plan; Great Wall Finance; Halifax; Harley-Davidson Finance; Isuzu Finance; Jaguar Financial Services; K-care Finance; Kawasaki Finance; KTM Financial Service; Kymco Finance; Land Rover Financial Services; Leisureloan; Letsuconnect; Lloyds TSB CarSelect; Loanmaster; Lotus Finance; Moneymaster; Moto Guzzi Freedom Plan; Peugeot Motorcycle Finance; Peugeot Scooter Finance; Piaggio Easy Financial Services; Piaggio Freedom; Piaggio Freedom Plan; Ride On Finance; Rider Advantage; Rider Loan; Rider Preference; Rider Purchase; Scm; Streetbike Finance; Subaru Finance; Suzuki Care; Suzuki Finance; Triumph Motorcycle Finance; Vespa Freedom Plan; Warranty Holdings Finance; Black Horse Caravan Finance; Black Horse Finance; Black Horse Motor And Leisure; Black Horse Motor Finance; Black Horse Personal Finance

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								
Home Finance	0.00		11	10	20%	70%	50%	General Admin / Customer Services
Insurance & pure protection	209,428.57		1,466	1,752	6%	45%	83%	Advising, Selling & Arranging
Decumulation & pensions								
Investments								
Credit Related	5.70		4,407	4,488	N/A	N/A	53%	N/A

*Provision figure showing as zero as Black Horse Ltd no longer has any live secured lending agreements.