

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 2021
 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>	3.10		99,420	100,812	49%	49%	59%	General Admin / Customer Services
<u>Home Finance</u>	6.71		3,576	3,630	56%	40%	60%	General Admin / Customer Services
<u>Insurance & pure protection</u>	1.71		1,839	3,196	21%	25%	50%	Advising, Selling & Arranging
<u>Decumulation & pensions</u>	0.43		104	105	21%	71%	17%	Advising, Selling & Arranging
<u>Investments</u>	2.22		709	698	22%	72%	35%	Advising, Selling & Arranging
<u>Credit Related</u>	5.91		5,966	5,913	N/A	N/A	53%	N/A