

Complaints Publication Report

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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 2022

Bank of Scotland plc; Bright Grey; British Gas; Creation Financial Services; Creditor and General; Forthright Finance Direct; Gold fish; Halifax; Marbles (New Day); N Power Financial Services; Online Finance; Peoples Choice; Pru Protect; RFS Preference Account; Royal London; Scottish Amicable; UK Personal Finance; 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 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; 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; Lloyds Bank; 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; 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
<u>Banking and Credit Cards</u>	2.01		69,214	69,632	60%	38%	70%	General Admin / Customer Services
<u>Home Finance</u>	6.67		15,037	14,835	50%	46%	57%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	0.50		376	390	51%	43%	12%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.05		8	11	18%	55%	36%	Advising, Selling & Arranging
<u>Investments</u>	1.50		265	268	31%	65%	34%	Advising, Selling & Arranging
<u>Credit Related</u>	4.54		2,862	2,737	N/A	N/A	57%	N/A