

Complaints Publication Report

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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 2022
 Brands / trading names covered: Black Horse Limited; Indian Motorcycle Finance; Triumph TriStar; Aprilia Finance; Aprilia Freedom Plan; Black Horse; Black Horse Caravan and Motorhome Finance; Black Horse Fleet Finance; Black Horse Motorcycle Finance; Black Horse Motorhome Finance; Black Horse Taxi Finance; Ducati Finance; Fowlers Finance; Harley-Davidson Finance; Isuzu Finance; Jaguar Financial Services; K-care Finance; Kawasaki Finance; Kymco Finance; Land Rover Financial Services; Moto Guzzi Freedom Plan; Peugeot Motorcycle Finance; Peugeot Scooter Finance; Piaggio Freedom; Piaggio Freedom Plan; Streetbike Finance; Subaru Finance; Suzuki Finance; Triumph Motorcycle Finance; Vespa Freedom Plan; Black Horse Finance; Black Horse Motor 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		12	10	20%	70%	40%	General Admin / Customer Services
Insurance & pure protection	22,500.00		90	90	26%	66%	4%	Advising, Selling & Arranging
Decumulation & pensions								
Investments								
Credit Related	9.07		6,809	6,970	N/A	N/A	41%	N/A

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