

Complaints Publication Report

Complaints publication report

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 January to 30th June 2023

Bank of Scotland plc; AA Account; AA Financial Services; AA Visa; AA Visa Card; AOP Professional Advance; Arun estates; Auto by Tel Motor Finance; Auto by Tel. Co. UK Business Finance; Auto by Tel. Co. UK Motor Finance; Automobile Association Personal Finance; Bank of Scotland Asset Finance; Bank of Scotland Dealer Finance; Bank of Scotland Direct; Bank of Scotland Investment Service; Bank of Scotland Management Ireland; Bank of Scotland Marine Finance; Bank of Scotland Mortgages; Bank of Scotland Preference Account; Bank of Scotland Private Banking; Bank of Scotland Trustee Services; Bank of Scotland Vehicle Finance; Bank of Scotland Vehicle Management; Bank of Wales; Birmingham Midshires (BM Savings); Birmingham Midshires Mortgages; Black & White; BM Solutions; BOCM Pauls Excel; Bradford & Bingley; Bright Grey; British Gas; Burgess Flexible Options; Capital Bank; Carbon Card Services; Cargill Concept ; Cargill Three Six Five; Carrs Finance 2000; Choice Lifestyle; Classic Combination; Clob Professional Advance; Colleys; Crane Credit; Creation Financial Services; Credit Care; Creditor and General; Daewoo Truck Finance; Dalgety Gold Account; Diners Club Personal Advance; Ferrari Financial Services; Ferrari Maserati Direct; Ferrari Maserati Financial Services; Field Care Agri Flex; Finax; Finax Direct; Finax First; Fort Gold Advance; Forthright Finance Direct; Freemans; Gold fish; Gus Finance Ltd; Halifax; Hitachi; Home Choice; Home Shopping Personal Finance; Hydro Longship Finance; Inchcape Financial Services Preference Account; Intelligent Finance (IF); International Motors Finance Preference Account; JD Williams; Kays Lifestyle; Kays Lifestyle Preference Account; Komatsu Finance; KPM Finance; LDF Professions; Lifestyle Loan Kays; Lloyds Bank; Lloyds Bank Corporate Markets; Lloyds Bank International; Look Again; Marbles (New Day); Marshall Ward Preference Account; Marubeni Komastu Finance; Marubeni Komatsu Construction Equipment Finance; Maserati Financial Services; Maxcar Finance Preference Account; Membership Sevices Finance; N Power Financial Services; NFU Mutual Finance; NFUM Mutual Finance; NFUM Revolving Machinery Account; Online Finance; Peoples Choice; Pru Protect; RFS Preference Account; Royal London; Scottish Amicable; Spectrum Cheque Account; Spectrum Mortgages; UK Personal Finance; www.bankofscotlandbusiness.co.uk; www.if.com; www.lloydsbankwholesale.com; 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
Banking and Credit Cards	2.08		72,605	71,530	57%	41%	68%	General Admin / Customer Services
Home Finance	6.31		13,892	13,849	43%	53%	54%	General Admin / Customer Services
Insurance & pure protection	0.54		402	401	52%	41%	8%	Advising, Selling & Arranging
Decumulation & pensions	0.08		13	11	0%	82%	27%	Advising, Selling & Arranging
Investments	0.74		126	127	15%	73%	31%	Advising, Selling & Arranging
Credit Related	4.60		2,932	2,964	N/A	N/A	52%	N/A