

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 January to 30th June 2023  
 Brands / trading names covered: Lloyds Bank PLC; Black Horse Specialist Mortgages; Cheltenham and Gloucester; Goldfish; 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; Lloyds DCNSP; Lloyds TSB Bank; loansdirect.co.uk; Mayfair Private Banking; MBNA; Scottish Widows Bank

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>	2.31		76,364	75,624	55%	42%	68%	General Admin / Customer Services
<u>Home Finance</u>	7.04		3,132	3,142	43%	53%	56%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	0.70		594	620	23%	60%	13%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.30		66	67	12%	60%	19%	Advising, Selling & Arranging
<u>Investments</u>	0.29		87	89	19%	74%	31%	Advising, Selling & Arranging
<u>Credit Related</u>	5.13		5,605	5,632	N/A	N/A	56%	N/A