

Complaints Publication Report

**Complaints publication report**

Firm name: Bank of Scotland 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 2023  
 Brands / trading names covered: Bank of Scotland plc; AA Financial Services; Arun estates; Automobile Association Personal Finance; Birmingham Midshires Mortgages; BM Solutions; Bradford & Bingley; Bright Grey; British Gas; Colleys; Creation Financial Services; Creditor and General; Ferrari Financial Services; Finax First; Forthright Finance Direct; Gold fish; Gus Finance Ltd; Halifax; Lloyds Bank; Lloyds Bank Corporate Markets; Lloyds Bank International; Marbles (New Day); N Power Financial Services; Online Finance; Peoples Choice; Pru Protect; Royal London; Scottish Amicable; UK Personal Finance; www.bankofscotlandbusiness.co.uk; www.if.com; www.lloydsbankwholesale.com

**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		70,368	70,984	57%	37%	67%	General Admin / Customer Services
<u>Home Finance</u>	6.67		14,422	14,812	43%	53%	52%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	0.37		270	275	23%	72%	13%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.16		25	25	8%	64%	40%	Advising, Selling & Arranging
<u>Investments</u>	0.63		102	101	11%	80%	24%	Advising, Selling & Arranging
<u>Credit Related</u>	4.03		2,570	2,601	N/A	N/A	50%	N/A