

Complaints Publication Report

**Complaints publication report**

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 July to 31st December 2023  
 Brands / trading names covered: Lloyds Bank PLC; Black Horse Specialist Mortgages; Goldfish; Lloyds Bank; Lloyds Bank 360; Lloyds Bank Cardnet; Lloyds Bank Commercial Banking; Lloyds Bank Private Banking; Lloyds Bank Specialist Mortgage Solutions; Lloyds Bank Trust Card; Lloyds TSB Bank; 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>	2.23		75,689	76,023	57%	38%	67%	General Admin / Customer Services
<u>Home Finance</u>	7.14		2,988	3,101	41%	53%	55%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	0.58		474	489	25%	68%	8%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.31		65	68	0%	66%	32%	Advising, Selling & Arranging
<u>Investments</u>	0.30		86	88	17%	67%	26%	Advising, Selling & Arranging
<u>Credit Related</u>	4.35		4,894	4,917	N/A	N/A	52%	N/A