## Complaints publication report

Firm name: Group (if applicable): Other firms included in this report (if any): Period covered in this report:

Scottish Widows Limited Lloyds Banking Group

12.73

Brands / trading names covered:

Investments

Credit Related

None
1st July to 31st December 2023
Scottish Widows Limited; Bank of Scotland; Clerical Medical; Halifax; Halifax Financial Services; Lloyds 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
Banking and Credit Cards								
Home Finance								
Insurance & pure protection	1.68		1,820	1,755	29%	58%	77%	General Admin / Customer Services
Decumulation & pensions	2.23		11,723	11,469	16%	52%	87%	General Admin / Customer Services

2,672

23%

64%

2,872

General Admin / Customer Services

90%