

Complaints Publication Report

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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 January to 30th June 2024  
 Brands / trading names covered: Bank of Scotland plc; AA Financial Services; Arun estates; Automobile Association Personal Finance; Bank of Scotland; Bank of Scotland Private Banking; Birmingham Midshires; Birmingham Midshires Mortgages; BM Savings; 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; Intelligent Finance; 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>	1.80		63,896	64,791	61%	35%	64%	General Admin / Customer Services
<u>Home Finance</u>	6.59		14,104	14,010	43%	54%	52%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	0.40		291	280	25%	71%	9%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.06		9	10	10%	70%	50%	General Admin / Customer Services
<u>Investments</u>	0.37		57	53	8%	83%	25%	Advising, Selling & Arranging
<u>Credit Related</u>	4.62		2,969	2,801	N/A	N/A	43%	N/A