

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 July to 31st December 2024
 Brands / trading names covered: Bank of Scotland plc; Automobile Association Personal Finance; Bank of Scotland; Bank of Scotland Private Banking; Birmingham Midshires; Birmingham Midshires Mortgages; BM Savings; BM Solutions; Bradford & Bingley; Forthright Finance Direct; Halifax; Intelligent Finance; Lloyds; Lloyds Bank; Lloyds Bank Corporate Markets

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>	1.73		61,366	60,234	63%	32%	68%	General Admin / Customer Services
<u>Home Finance</u>	5.98		12,741	12,514	42%	55%	56%	General Admin / Customer Services
<u>Insurance & pure protection</u>	0.35		241	296	34%	59%	15%	Advising, Selling & Arranging
<u>Decumulation & pensions</u>	0.08		11	12	8%	58%	42%	General Admin / Customer Services
<u>Investments</u>	0.30		45	46	20%	70%	35%	Advising, Selling & Arranging
<u>Credit Related</u>	4.20		2,732	2,180	N/A	N/A	50%	N/A