

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 2025  
 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>	1.83		65,337	64,180	59%	29%	69%	General Admin / Customer Services
<u>Home Finance</u>	5.73		12,120	12,267	44%	52%	55%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	0.33		211	205	11%	84%	16%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.04		5	5	0%	40%	60%	Advising, Selling & Arranging
<u>Investments</u>	0.33		41	41	2%	80%	37%	Advising, Selling & Arranging
<u>Credit Related</u>	5.27		3,494	2,264	N/A	N/A	52%	N/A