

Complaints Publication Report

Complaints publication report

Firm name: Embark Investment Services Limited
 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: Embark Investment Services Limited; Embark Platform; Scottish Widows Platform; Stocktrade

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								
Decumulation & pensions	2.35		305	422	33%	24%	75%	General Admin / Customer Services
Investments	0.86		323	463	33%	24%	63%	General Admin / Customer Services
Credit Related								