

Complaints Publication Report

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Firm name: Lloyds Bank 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: Lloyds Bank PLC; Black Horse FlexPay; Black Horse Specialist Mortgages; Goldfish; Lloyds; Lloyds 360; Lloyds Bank; Lloyds Bank 360; Lloyds Bank Cardnet; Lloyds Bank Private Banking; Lloyds Bank Specialist Mortgage Solutions; Lloyds Cardnet; Lloyds Private Banking; Lloyds Specialist Mortgage Solutions; Mayfair Private Banking; MBNA; Scottish Widows Bank

Number of complaints opened by volumes

Product/Service Grouping	Provision lat. 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>	2.13		78,119	76,734	59%	30%	67%	General Admin / Customer Services
<u>Home Finance</u>	7.97		2,845	2,884	43%	53%	62%	General Admin / Customer Services
<u>Insurance &amp; pure protection</u>	0.52		350	339	13%	82%	14%	Advising, Selling & Arranging
<u>Decumulation &amp; pensions</u>	0.24		43	44	9%	70%	23%	Advising, Selling & Arranging
<u>Investments</u>	0.17		46	40	13%	75%	28%	Advising, Selling & Arranging
<u>Credit Related</u>	3.53		4,416	4,250	N/A	N/A	54%	N/A