

Complaints Publication Report

Complaints publication report

Firm name: Scottish Widows 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: Scottish Widows Limited; Bank of Scotland; Clerical Medical; Halifax; Halifax Financial Services; Lloyds; Lloyds Bank

Number of complaints opened by volumes

<u>Product/Service Grouping</u>	<u>Provision (at reporting period end date)</u>	<u>Intermediation (within the reporting period)</u>	<u>Number of complaints opened</u>	<u>Number of complaints closed</u>	<u>Percentage closed within 3 days</u>	<u>Percentage closed after 3 days but within 8 weeks</u>	<u>Percentage upheld</u>	<u>Main cause of complaints opened</u>
<u>Banking and Credit Cards</u>								
<u>Home Finance</u>								
<u>Insurance &amp; pure protection</u>	1.24		1,413	1,485	19%	70%	78%	General Admin / Customer Services
<u>Decumulation &amp; pensions</u>	1.43		7,493	8,104	15%	72%	88%	General Admin / Customer Services
<u>Investments</u>	10.63		1,940	2,209	15%	71%	92%	General Admin / Customer Services
<u>Credit Related</u>								