Complaints Publication Report

Complaints publication report

Firm name:	EBS Pensions Limited
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 2025
Brands / trading names covered:	EBS Pensions Limited; Embark Pensions; Liberty SIPP

	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	34.21		1,176	776	1%	40%	93%	General Admin / Customer Services
Investments								
Credit Related								