## Complaints Publication Report

**Complaints publication report**

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|---|---|
| Firm name: | Embark Services 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: | Embark Services Limited; Embark; Embark Pensions; Hornbuckle |

| | 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 | 14.23 | | 730 | 432 | 1% | 34% | 92% | General Admin / Customer Services |
| Investments | | | | | | | | |
| Credit Related | | | | | | | | |