Complaints Publication Report

Complaints publication report

Firm name:	MBNA 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:	MBNA Limited; Black Horse; MBNA

	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	3.21		8,774	8,731	61%	34%	54%	General Admin / Customer Services
Home Finance								
Insurance & pure protection	0.00		22	22	9%	23%	9%	Advising, Selling & Arranging
Decumulation & pensions								
Investments								
Credit Related								