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 July to 31st December 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							
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	0.87		1,007	977	26%	69%	69%	General Admin / Customer Services
Decumulation & pensions	1.06		5,592	5,551	22%	72%	85%	General Admin / Customer Services
Investments	6.62		1,163	1,158	29%	64%	88%	General Admin / Customer Services
Credit Related								