

Complaints Publication Report

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Firm name: Bank of Scotland PLC
 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 2026
 Brands / trading names covered: Bank of Scotland plc; Automobile Association Personal Finance; Bank of Scotland; Bank of Scotland Private Banking; Birmingham Midshires; BM Savings; BM Solutions; Halifax; Intelligent Finance; 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	2.31		78,145	76,346	56%	30%	65%	General Admin / Customer Services
Home Finance	6.48		12,934	13,076	33%	63%	58%	General Admin / Customer Services
Insurance & pure protection	0.37		217	216	28%	67%	16%	Advising, Selling & Arranging
Decumulation & pensions	0.02		2	4	0%	75%	75%	General Admin / Customer Services
Investments	0.24		28	28	7%	71%	25%	Advising, Selling & Arranging
Credit Related	16.12		11,093	11,010	N/A	N/A	11%	N/A