

Complaints Publication Report

Complaints publication report

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 January to 30th June 2026
 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	12.03		591	831	1%	30%	92%	General Admin / Customer Services
Investments								
Credit Related								