

Complaints Publication Report

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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 January to 30th June 2026
 Brands / trading names covered: Scottish Widows Limited; Bank of Scotland; Clerical Medical; Halifax; Halifax Financial Services; Lloyds; Lloyds Bank

<u>Product/Service Grouping</u>	<u>Number of complaints opened by volumes</u>							
	<u>Provision (at reporting period end date)</u>	<u>Intermediation (within the reporting period)</u>	<u>Number of complaints opened</u>	<u>Number of complaints closed</u>	<u>Percentage closed within 3 days</u>	<u>Percentage closed after 3 days but within 8 weeks</u>	<u>Percentage upheld</u>	<u>Main cause of complaints opened</u>
<u>Banking and Credit Cards</u>								
<u>Home Finance</u>								
<u>Insurance & pure protection</u>	0.81		985	949	20%	72%	70%	General Admin / Customer Services
<u>Decumulation & pensions</u>	0.86		4,559	4,326	18%	71%	83%	General Admin / Customer Services
<u>Investments</u>	4.79		808	798	23%	71%	88%	General Admin / Customer Services
<u>Credit Related</u>								