

Complaints Publication Report

Complaints publication report

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 2019
 Brands / trading names covered: Bank of Scotland; Halifax; Halifax Intermediaries; Intelligent Finance; St James's Place Bank; Birmingham Midshires; BM Savings; BM Wolves Savings; Colleys

Product/Service Grouping	Number of complaints opened by volumes of business		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
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
<u>Banking and Credit Cards</u>	2.23		78,625	78,346	75%	23%	61%	General admin / customer service
<u>Home Finance</u>	8.71		20,490	20,076	73%	24%	51%	General admin / customer service
<u>Insurance & pure protection</u>	202.50		277,590	243,443	1%	97%	52%	Advising, selling and arranging
<u>Decumulation & pensions</u>	0.07		14	18	28%	56%	17%	Advising, selling and arranging
<u>Investments</u>	7.20		1,639	1,592	9%	78%	45%	Advising, selling and arranging
<u>Credit Related</u>	4.92		2,914	2,906	N/A	N/A	54%	N/A