

Complaints Publication Report

**Complaints publication report**

Firm name: Black Horse 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 2019  
 Brands / trading names covered: Black Horse

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)						
<b>Banking and Credit Cards</b>								
<b>Home Finance</b>			75	69	36%	64%	33%	Information, sums / charges or product performance
<b>Insurance &amp; pure protection</b>	1158397.06		78,771	65,064	5%	39%	57%	Advising, selling and arranging
<b>Decumulation &amp; pensions</b>								
<b>Investments</b>								
<b>Credit Related</b>	4.42		3,718	3,628	N/A	N/A	56%	N/A