<b>Complaints publication report</b> Firm name: Group (if applicable): Other firms included in this report (if any): Period covered in this report: Brands / trading names covered:		Scottish Widows Limited   Lloyds Banking Group   None   1st January to 30th June 2019   Scottish Widows						- - -
	volumes	olaints opened by of business 도			, m			J.
Product/Service Grouping	<u>Provision (at</u> reporting period end date)	Intermediation (within the reporting period)	Number of <u>complaints</u> <u>opened</u>	<u>Number of</u> <u>complaints</u> <u>closed</u>	<u>Percentage</u> <u>closed within 3</u> <u>days</u>	<u>Percentage</u> closed after <u>3</u> days but within <u>8 weeks</u>	<u>Percentage</u> <u>upheld</u>	<u>Main cause of complaints</u> <u>complaints</u> <u>opened</u>
Banking and Credit Cards								
Home Finance								
Insurance & pure protection	0.75		909	868	61%	34%	69%	General admin / customer service
Decumulation & pensions	0.87		3,605	3,569	49%	48%	76%	General admin / customer service
<u>Investments</u>	5.76		947	939	63%	33%	72%	General admin / customer service
Credit Related								