

Complaints Publication Report

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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 July to 31st December 2019

Brands / trading names covered: Bank of Scotland; Halifax; Intelligent Finance; St James's Place Bank; Birmingham Midshires (BM Savings); Colleys and other Joint Ventures

Product/Service Grouping	Number of complaints opened by		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>	2.18		77,406	76,634	68%	30%	60%	General admin / customer service
<u>Home Finance</u>	8.91		20,498	20,229	59%	33%	53%	General admin / customer service
<u>Insurance &amp; pure protection</u>	359.24		464,460	410,351	3%	56%	34%	Advising, selling and arranging
<u>Decumulation &amp; pensions</u>	0.21		40	37	8%	70%	14%	Advising, selling and arranging
<u>Investments</u>	10.48		2,310	2,289	3%	76%	44%	Advising, selling and arranging
<u>Credit Related</u>	4.79		2,933	2,931	N/A	N/A	53%	N/A