

Complaints Publication Report

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Firm name: Lloyds Bank 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: Black Horse Specialist Mortgages; Lloyds Bank; Lloyds Bank Business Banking; Lloyds Bank Cardnet; Lloyds Bank Commercial Banking; Lloyds Bank Premier Banking; Lloyds Bank Private Banking; Lloyds Bank Specialist Mortgage Solutions; Lloyds Bank Trust Card; Mayfair Private Banking; Scottish Widows Bank; Worldwide Service

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>	3.53		109,565	107,791	57%	40%	58%	General admin / customer service
<u>Home Finance</u>	7.95		5,118	4,981	58%	33%	54%	General admin / customer service
<u>Insurance &amp; pure protection</u>	352.56		509,900	479,473	3%	43%	37%	Advising, selling and arranging
<u>Decumulation &amp; pensions</u>	0.79		218	212	11%	73%	21%	Advising, selling and arranging
<u>Investments</u>	5.39		2,435	2,423	3%	74%	51%	Advising, selling and arranging
<u>Credit Related</u>	5.67		4,607	4,656	N/A	N/A	50%	N/A