

## DATA PUBLICATION GLOSSARY OF TERMS

<b>Complaint publication report</b>	The template for each publishing firm containing the complaint data we reported to the Financial Services Authority (FSA) for the last six month reporting period.
<b>Firm name</b>	The name of the legal entity or company authorised by the FSA, which we are required to report complaint data under. A firm can incorporate a number of brands or trading names, which may be more familiar to individual customers. Where we report data jointly to the FSA we can publish a joint publication report and have done so for Lloyds TSB Bank plc and Lloyds TSB Scotland plc.
<b>Group</b>	Term for a number of individually authorised legal entity firms, which are part of a larger financial services organisation. For example, Lloyds TSB Bank plc, Bank of Scotland plc, and all of the other firms whose complaint data we have published, are part of the Lloyds Banking Group of companies (LBG).
<b>Brands/trading names</b>	<p>Trading styles that may appear to operate independently but make up part of a larger FSA authorised firm. For example, Halifax and Birmingham Midshires (BM) brands are part of our Bank of Scotland plc authorised firm.</p> <p>We have a number of third party business relationships where other organisations promote or market products provided or underwritten by LBG firms (or have done so in the past). We are required to list the brand names of such firms on the relevant publication report as customers will see this on documentation they receive and we handle a proportion of related complaints depending on the type of arrangement and complaint subject matter.</p> <p>For example, AA Financial Services (a non LBG company) markets savings products under their own brand that are provided by Bank of Scotland (an LBG company) via its BM brand; St Andrew's Insurance plc underwrites insurance for several other firms; and Bank of Scotland issues credit cards affiliated to organisations such as charities or unions etc.</p>
<b>Period covered</b>	The FSA complaint reporting period to which the published data relates. We report complaint data to the FSA twice a year for the periods 1 <sup>st</sup> January to 30 <sup>th</sup> June; and 1 <sup>st</sup> July to 31 <sup>st</sup> December. We have 30 business days from the end of the reporting period to submit our reports.
<b>Complaints opened</b>	New FSA reportable complaints received during the complaint reporting period. Under the FSA's Dispute Resolution complaint handling rules (DISP) firms must report all complaints which are not resolved by close of business on the business day following receipt.
<b>Complaints closed</b>	Complaints resolved during the FSA complaint reporting period. A degree of overlap means some complaints are opened in one reporting period and closed in another.
<b>Context</b>	Means by which we give the figures in each complaint publication report relevance so they are more useful to readers i.e. how many complaints the firm received in relation to the amount of business they undertake.
<b>Closed within 8 weeks</b>	Illustrates our timeliness in handling complaints. Under FSA complaint handling rules we have 8 weeks from the date we receive a complaint to provide a final response or explain why we are not yet in a position to respond (usually complex cases).
<b>Complaints upheld</b>	Complaints where we find in the customer's favour.
<b>Product Category</b>	<p>The five product/service groupings under which firms are required to report complaint data to the FSA. Complaints about all products and services we offer fall into to one of the following FSA categories – Banking; Home finance; General insurance and pure protection; Decumulation, life and pensions; and Investments. See below for examples of the main product types which fall under each category. <b>Note:</b> These are not exhaustive.</p> <p><b>Banking</b> - incorporates complaints about current accounts; credit cards; unregulated loans; savings including cash ISAs (tax free individual savings accounts); and other banking products and services.</p> <p><b>Home finance</b> - incorporates complaints about mortgages and loans secured on property including equity release products; impaired credit mortgages; and other regulated and non-regulated home finance products.</p> <p><b>General insurance and pure protection</b> - incorporates complaints about general insurance products such as buildings and contents insurance; travel insurance sold alongside holidays; private medical and pet insurance; together with protection products such as income protection; payment protection insurance and critical illness insurance.</p> <p><b>Decumulation, life and pensions</b> - incorporates complaints about personal pensions; free standing additional voluntary contributions (used to 'top up' pensions); investment linked annuities; mortgage endowments; savings endowments; whole of life policies and income drawdown products. Decumulation is the use of accumulated assets to fund retirement income or other income requirements.</p> <p><b>Investments</b> - incorporates complaints about investment bonds; stocks and shares ISAs; unit trusts; unit linked investment bonds; structured products and investment management services; portfolio management and Sharedealing.</p>