

Complaints Publication Report

Firm name: Bank of Scotland plc

Group: Lloyds Banking Group

Other firms included in this report: None

Period covered in this report: 1st January 2012 to 30th June 2012

Brands/trading names covered: Bank of Scotland; Halifax; Halifax Intermediaries; Intelligent Finance; St James's Place Bank; Birmingham Midshires; BM Savings; BM Wolves Savings; Colleys.

View other [firms and brands](#) which promote or market products provided by Bank of Scotland (or have done so in the past)

1	A	B	C	D	E
	Product category	Number of complaints opened	Number of complaints closed	Complaints closed within 8 weeks (%)	Closed complaints upheld by firm (%)
2	Banking	56,368	55,847	95%	62%
3	Home finance	10,938	12,080	93%	53%
4	General insurance and pure protection	291,872	242,882	86%	72%
5	Decumulation, life and pensions	1,956	1,924	92%	35%
6	Investments	1,735	1,747	90%	58%

To help you put the above figures into context:

- Our customers hold just over 37 million banking products, combining current accounts, credit cards, personal loans and savings. We reported 1.5 complaints for every 1,000 of these accounts.
- Our customers hold over 2 million home finance products. We reported 4.6 complaints for every 1,000 of these products outstanding
- We reported 20 complaints about decumulation life and pension products per £1 million of annual eligible income, which is 6 complaints per 1000 accounts held
- For every £1 million of investment annual eligible income, we reported 47 complaints, which is just less than 2 complaints per 1000 accounts held

BOS have been working hard to make it easy for our customers' to make a complaint about PPI and remove any confusion that may exist. In July 2012 Which? Money noted we have a good level of information on how to make a complaint and we have a dedicated phone line and mailing address.