



blackhorse

Complaints Publication Report

Firm name: Black Horse Limited

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: Black Horse

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	2505	2895	94%	48%
3	Home finance				
4	General insurance and pure protection	39600	35168	82%	63%
5	Decumulation, life and pensions				
6	Investments				

To help you put the above figures into context:

Black Horse does not provide banking products, however, complaints relating to finance agreements fall under the Banking product category for reporting purposes.

- Black Horse manages over 1 million existing finance agreements ranging from personal finance for home improvements, holidays or special purchases; to finance to buy motor vehicles and caravans through a large network of dealers. We reported 2.6 complaints for every 1,000 of these agreements. Of these, 1.3 complaints per 1000 agreements related to goods we financed and not to the service we provide.

Black Horse have been working hard to make it easy for our customers' to make a complaint about PPI and remove any confusion that may exist.

Black Horse does not offer home finance; decumulation life and pension; or investment products.

[\[View Glossary\]](#)