

## Complaints Publication Report

**Firm name:** Cheltenham and Gloucester plc

**Group:** Lloyds Banking Group

**Other firms included in this report:** None

**Period covered in this report:** 1<sup>st</sup> January 2012 to 30<sup>th</sup> June 2012

**Brands/trading names covered:** C&G; Lloyds TSB; Lloyds TSB Scotland

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				
3	Home finance	2,915	3,007	99%	46%
4	General insurance and pure protection	8,182	8,249	84%	49%
5	Decumulation, life and pensions	42	32	97%	16%
6	Investments				

To help you put the above figures into context:

- Our customers hold in the region of 1 million home finance products. We reported 3 complaints for every 1,000 of these products outstanding.
- For every £1 million of annual income received from general insurance and pure protection products we reported 172 complaints.
- We reported 4.3 complaints about decumulation life and pension products per £1 million of annual eligible income.

Cheltenham and Gloucester Savings is a division of Lloyds TSB Bank plc so savings customers should view complaint data for Lloyds TSB Bank plc.

Cheltenham and Gloucester plc does not offer banking or investment products.

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