

Complaints Publication Report

Firm name: Lloyds TSB Bank plc

Group: Lloyds Banking Group

Other firms included in this report: Lloyds TSB Scotland plc

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

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

| 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 | 37,403 | 39,561 | 96% | 56% |
| 3 | Home finance | | | | |
| 4 | General insurance and pure protection | 391,272 | 343,381 | 84% | 81% |
| 5 | Decumulation, life and pensions | 1,242 | 1,167 | 82% | 32% |
| 6 | Investments | 1,791 | 1,729 | 83% | 37% |

To help you put the above figures into context:

- Lloyds TSB Bank and Lloyds TSB Scotland customers jointly hold just under 34 million banking products, combining current accounts, credit cards, personal loans and savings. We reported less than 1.1 complaints for every 1,000 of these accounts.
- 6 customers made a reportable complaint about decumulation life and pension products per £1 million of annual eligible income, which is less than 1 complaint per 1000 accounts held.
- For every £1 million of investment annual eligible income, we reported less than 66 customer complaints, which is less than 2 complaints per 1000 accounts held.

Lloyds TSB 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.

Lloyds TSB offers mortgages in partnership with Cheltenham and Gloucester so mortgage customers should view complaint data for Cheltenham and Gloucester plc