



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 to 30th June 2014

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 | 40,811 | 37,967 | 89% | 60% |
| 3 | Home finance | 16,204 | 15,300 | 87% | 68% |
| 4 | General insurance and pure protection | 205,526 | 178,439 | 99% | 72% |
| 6 | Decumulation, life and pensions | 1,452 | 1,398 | 91% | 28% |
| 7 | Investments | 1,647 | 1,480 | 95% | 70% |

To help you put the above figures into context:

- Our customers hold just over 34.8 million banking products, combining current accounts, credit cards, personal loans and savings. We reported 1.2 complaints for every 1,000 of these accounts.
- Our customers hold over 2 million home finance products. We reported 6.8 complaints for every 1,000 of these products.
- On our general insurance and pure protection products (not including PPI) we have 1.3 complaints per 1000 accounts.
- We reported 2.4 complaints about decumulation life and pension products per 1000 accounts.

- For our investment products, we reported 1.0 complaint 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.

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