



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 to 30th June 2014

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	729	581	90%	35%
3	Home finance				
4	General insurance and pure protection	22,345	22,764	99%	84%
6	Decumulation, life and pensions				
7	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 and Lex Autolease manage over 650,000 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 1.2 complaints for every 1,000 of these agreements.

- Black Horse previously provided customers with the opportunity to purchase payment protection insurance for their finance agreements. If customers wish to complain about the sale of such policies, we provide them with the opportunity to do so quickly and easily and provide timely responses.
- Black Horse does not offer home finance; decumulation life and pension; or investment products.

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