

**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:** 1<sup>st</sup> January 2015 to 30<sup>th</sup> June 2015

**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.

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	54,258	46,181	88%	38%
3	Home finance	8,811	8,782	88%	65%
4	General insurance and pure protection	125,647	127,796	99%	66%
6	Decumulation, life and pensions	533	522	92%	35%
7	Investments	872	856	97%	37%

To help you put the above figures into context:

- Our customers hold over 35 million banking products, combining current accounts, credit cards, personal loans and savings. We reported 1.6 complaints for every 1,000 of these accounts.
- Our customers hold over 2.2 million home finance products. We reported 3.9 complaints for every 1,000 of these products.
- On our general insurance and pure protection products (not including PPI) we have 0.7 complaints per 1000 accounts.
- We reported 1.0 complaints about decumulation life and pension products per 1000 accounts.
- For our investment products, we reported 0.6 complaints 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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