



blackhorse

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 2015 to 30th June 2015

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	824	790	95%	30%
3	Home finance				
4	General insurance and pure protection	5228	5518	97%	79%
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 688 thousand 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 relating to our service 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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