

**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> July 2011 to 31<sup>st</sup> December 2011

**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	<b>Banking</b>	55,316	61,389	94%	52%
3	<b>Home finance</b>	10,034	11,884	64%	47%
4	<b>General insurance and pure protection</b>	138,008	161,034	19%	93%
5	<b>Decumulation, life and pensions</b>	1,518	1,602	87%	38%
6	<b>Investments</b>	1,405	1,512	74%	57%

To help you put the above figures into context:

- Our customers hold just over 41 million banking products, combining current accounts, credit cards, personal loans and savings. We reported 1.3 complaints for every 1,000 of these accounts.
- Our customers hold over 2 million home finance products. We reported 4.3 complaints for every 1,000 of these products outstanding
- For every £1 million of annual income received from general insurance and pure protection products we reported 1220 complaints.
- We reported 11 complaints about decumulation life and pension products per £1 million of annual eligible income.
- For every £1 million of investment annual eligible income, we reported 23 complaints.

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