



## Complaints Publication Report

**Firm name:** Black Horse Limited

**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:** 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	2,343	3,189	81%	45%
3	Home finance				
4	General insurance and pure protection	23,138	34,035	30%	43%
5	Decumulation, life and pensions				
6	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 manages over 1 million 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 2.3 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. For every 1,000 policies that were in force at the end of December 2011, we reported 332 complaints.

Black Horse does not offer home finance; decumulation life and pension; or investment products.

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