

Complaints Publication Report

Firm name: Cheltenham and Gloucester plc

Group: Lloyds Banking Group

Other firms included in this report: None

Period covered in this report: 1st July 2011 to 31st December 2011

Brands/trading names covered: C&G; Lloyds TSB; Lloyds TSB Scotland

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				
3	Home finance	2,690	3,794	74%	51%
4	General insurance and pure protection	4,203	3,234	97%	5%
5	Decumulation, life and pensions	37	48	92%	15%
6	Investments				

To help you put the above figures into context:

- Our customers hold over just under 1 million home finance products. We reported 2.8 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 122 complaints.
- We reported 4.7 complaints about decumulation life and pension products per £1 million of annual eligible income.
- Cheltenham and Gloucester Savings is a division of Lloyds TSB Bank plc so savings customers should view complaint data for Lloyds TSB Bank plc.
- Cheltenham and Gloucester plc does not offer banking or investment products.

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