

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: 1st July to 31st December 2013

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	Banking	30,247	30,495	87%	71%
3	Home finance	15,075	15,229	82%	71%
4	General insurance and pure protection	133,850	143,782	99%	57%
6	Decumulation, life and pensions	974	949	91%	36%
7	Investments	1,207	1,317	96%	82%

To help you put the above figures into context:

- Our customers hold just over 38.3 million banking products, combining current accounts, credit cards, personal loans and savings. We reported 0.8 complaints for every 1,000 of these accounts.
- Our customers hold over 2 million home finance products. We reported 6.4 complaints for every 1,000 of these products.
- On our general insurance and pure protection products (not including PPI) we have 1.1 complaints per 1000 accounts.
- We reported 1.6 complaints about decumulation life and pension products per 1000 accounts.
- For our investment products, we reported 0.8 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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