

### 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:** 1<sup>st</sup> July to 31<sup>st</sup> December 2013

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

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	4,676	4,560	87%	77%
4	General insurance and pure protection	6,588	6,976	98%	42%
6	Decumulation, life and pensions	4	9	89%	11%
7	Investments				

To help you put the above figures into context:

- Our customers hold in the region of 870 thousand home finance products. We reported 5.4 complaints for every 1,000 of these products outstanding.
- For every £1 million of annual income received from general insurance and pure protection products (not including PPI) we reported 5.7 complaints.
- We reported 0.8 complaints about decumulation, life and pension products per £1 million of annual eligible income.

Cheltenham and Gloucester Savings is a division of Lloyds Bank PLC plc so savings customers should view complaint data for Lloyds Bank PLC.

Cheltenham and Gloucester plc does not offer banking or investment products.