



Complaints Publication Report

Firm name: HBOS Investment Fund Managers Ltd

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:

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	General insurance and pure protection				
6	Decumulation, life and pensions	16	16	100%	81%
7	Investments	649	634	98%	81%

To help you put the above figures into context:

Our customers hold just over 1 million policies and we respond daily to thousands of enquiries and transaction

- Overall we reported 0.7 complaints for every 1000 policies we look after.
- We provided 98% of customers with a response to their complaint within eight weeks and 94% within four weeks.

HBOS Investment Fund Managers Ltd does not offer banking or home finance products.

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