

**Complaints Publication Report**

**Firm name:** Lloyds Bank PLC

**Group:** Lloyds Banking Group

**Other firms included in this report:** TSB Bank PLC

**Period covered in this report:** 1<sup>st</sup> July to 31<sup>st</sup> December 2013

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

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	36,933	36,126	92%	68%
3	Home finance				
4	General insurance and pure protection	217,277	238,780	96%	82%
6	Decumulation, life and pensions	988	1,012	93%	35%
7	Investments	1,458	1,595	91%	63%

To help you put the above figures into context:

- Lloyds Bank PLC and TSB Bank PLC customers jointly hold 34.4 million banking products, combining current accounts, credit cards, personal loans and savings. We reported 1.1 complaint for every 1,000 of these accounts.
- On our general insurance and pure protection products (not including PPI) we have 0.9 complaints per 1000 accounts.
- We reported 0.4 complaints about decumulation life and pension products per 1000 accounts.
- For our investment products, we reported 1.2 complaints per 1000 accounts held.

Lloyds Bank PLC has been working hard to make it easy for our customers' to make a complaint about PPI and remove any confusion that may exist.

Lloyds Bank PLC offers mortgages in partnership with Cheltenham and Gloucester so mortgage customers should view complaint data for Cheltenham and Gloucester plc

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