

Complaints Publication Report

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Firm name: Bank of Scotland PLC
 Group (if applicable): Lloyds Banking Group
 Other firms included in this report (if any): None
 Period covered in this report: 1st January to 30th June 2018
 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

Number of complaints opened by volumes of business

Product/Service Grouping	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
<u>Banking and Credit Cards</u>	3.09		108,471	110,821	73%	25%	57%	General admin / customer service
<u>Home Finance</u>	9.94		24,465	24,129	69%	24%	62%	General admin / customer service
<u>Insurance & pure protection</u>	134.45		197,570	234,606	2%	84%	62%	Advising, selling and arranging
<u>Decumulation & pensions</u>	0.13		27	23	52%	39%	39%	Advising, selling and arranging
<u>Investments</u>	4.22		962	950	45%	49%	36%	Advising, selling and arranging
<u>Credit Related</u>	5.85		3,249	3,240	N/A	N/A	62%	N/A