

Complaints Publication Report

This table belongs to DISP 1.10A12R.

Complaints publication report

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 July 2016 to 31st December 2016
 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; Britannia Personal Lending

Product/Service Grouping	Number of complaints opened by volumes of business		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
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and Credit Cards	3.83	-	134,296	135,077	88%	11%	69%	General admin / customer service
Home Finance	9.24	-	21,776	22,124	79%	17%	77%	General admin / customer service
Insurance & pure protection	55.96*	-	109,288	94,865	3%	96%	71%	Advising, selling and arranging
Decumulation & pensions	0.54	-	55	54	59%	39%	20%	Advising, selling and arranging
Investments	8.67	-	1,822	1,830	62%	36%	41%	Advising, selling and arranging
Credit Related	5.42	-	2,877	2,902	N/A	N/A	76%	N/A

* Includes all PPI complaints against active PPI policies