

Complaints Publication Report

This table belongs to DISP 1.10A12R.

Complaints publication report

Firm name: St Andrew's Insurance 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: St Andrew's; Halifax; Bank of Scotland (BOS); Sainsburys

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								
Home Finance								
Insurance & pure protection	8.19*	-	4,156	3,448	35%	59%	60%	Advising, selling and arranging
Decumulation & pensions								
Investments								
Credit Related								

* Includes all PPI complaints against active PPI policies