

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 to 31st December 2017  
 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

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)						
<u>Banking and Credit Cards</u>	3.56		124,412	120,713	81%	18%	60%	General admin / customer service
<u>Home Finance</u>	9.08		22,828	22,408	74%	23%	70%	General admin / customer service
<u>Insurance &amp; pure protection</u>	111.94		187,525	188,646	1%	82%	58%	Advising, selling and arranging
<u>Decumulation &amp; pensions</u>	0.16		34	37	35%	57%	38%	Advising, selling and arranging
<u>Investments</u>	4.87		1,149	1,192	46%	48%	35%	Advising, selling and arranging
<u>Credit Related</u>	4.44		2,832	2,835	N/A	N/A	69%	N/A