

Complaints Publication Report

**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 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

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>	2.76		96,915	97,943	81%	18%	60%	General admin / customer service
<u>Home Finance</u>	9.92		23,887	24,733	66%	27%	55%	General admin / customer service
<u>Insurance &amp; pure protection</u>	131.61		192,834	204,743	3%	95%	60%	Advising, selling and arranging
<u>Decumulation &amp; pensions</u>	0.21		43	44	30%	64%	34%	Advising, selling and arranging
<u>Investments</u>	3.76		966	928	42%	50%	42%	Advising, selling and arranging
<u>Credit Related</u>	5.40		3,070	3,081	N/A	N/A	57%	N/A