

Complaints Publication Report

**Complaints publication report**

Firm name: Black Horse Limited  
 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: Black Horse

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)						
<b>Banking and Credit Cards</b>								
<b>Home Finance</b>			86	87	26%	74%	31%	Information, sums / charges or product performance
<b>Insurance &amp; pure protection</b>	251252.53		24,874	5,021	1%	30%	91%	Advising, selling and arranging
<b>Decumulation &amp; pensions</b>								
<b>Investments</b>								
<b>Credit Related</b>	4.15		3,422	3,434	N.A	N.A	55%	N/A