Complaints publication report
Firm name:
Group (if applicable):
Other firms included in this report (if any):
Period covered in this report:

Brands / trading names covered:

Embark Investment Services Limited
Lloyds Banking Group
None
1st July to 31st December 2024
Embark Investment Services Limited; Embark Platform; Scottish Widows Platform; Stocktrade

pened by volumes

	Number of complaints opened by volumes							
Product/Service Grouping	Provision (at reporting period end date)	Intermediation (within the reporting period).	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
Banking and Credit Cards								
Home Finance								
Insurance & pure protection								
Decumulation & pensions	3.37		381	301	17%	36%	74%	General Admin / Customer Services
<u>Investments</u>	1.03		374	297	13%	40%	73%	General Admin / Customer Services
<u>Credit Related</u>								