

Complaints Publication Report

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Firm name: Lloyds Bank 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 2024
 Brands / trading names covered: Lloyds Bank PLC; Black Horse FlexPay; Black Horse Specialist Mortgages; Goldfish; Lloyds; Lloyds 360; Lloyds Bank; Lloyds Bank 360; Lloyds Bank Cardnet; Lloyds Bank Private Banking; Lloyds Bank Specialist Mortgage Solutions; Lloyds Cardnet; Lloyds Private

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
<u>Banking and Credit Cards</u>	2.05		73,473	72,491	62%	33%	67%	General Admin / Customer Services
<u>Home Finance</u>	7.53		2,821	2,759	41%	55%	59%	General Admin / Customer Services
<u>Insurance & pure protection</u>	0.47		362	381	34%	61%	9%	Advising, Selling & Arranging
<u>Decumulation & pensions</u>	0.30		58	54	2%	81%	31%	Advising, Selling & Arranging
<u>Investments</u>	0.17		46	49	20%	63%	27%	Advising, Selling & Arranging
<u>Credit Related</u>	3.72		4,493	4,437	N/A	N/A	52%	N/A