

complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 January to 30 June 2010

business name	business group	total number of new cases received	number of new cases - by complaint category				
			banking and credit	mortgages and home finance	general insurance	investments	life & pensions and decumulation
Lloyds TSB Bank Plc	Lloyds	12750	4051	38	8474	103	84
Barclays Bank Plc	Barclays	7991	4797	473	2205	380	136
Bank of Scotland plc	Lloyds	6211	3876	500	1548	153	134
Santander UK Plc	Santander UK	4881	3214	434	977	119	137
HSBC Bank plc	HSBC	3286	1718	97	1344	85	42
National Westminster Bank Plc	Royal Bank Of Scotland	2810	1617	105	1027	37	24
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	2250	618	83	1499	30	20
Black Horse Limited	Lloyds	2136	259	1	1876	0	0
Welcome Financial Services Limited	Welcome	1954	344	2	1608	0	0
Clydesdale Bank Plc	National Australia Group	1807	419	66	1302	11	9
Capital One Bank (Europe) plc	Capital One	1662	819	0	843	0	0
MBNA Europe Bank Limited	MBNA	1641	1184	0	457	0	0
Nationwide Building Society	Nationwide	1104	594	120	299	53	38
Egg Banking Plc	Citibank	980	594	5	380	1	0
CitiFinancial Europe Plc	Citibank	788	528	6	254	0	0
Clydesdale Financial Services Limited	Barclays	717	701	0	16	0	0
The Co-operative Bank Plc	CO-OP	697	295	59	295	25	23

Aviva Insurance UK Limited	AVIVA	591	0	0	580	3	8
Eisis Ltd	No Group	582	0	0	582	0	0
HFC Bank Limited	HSBC	577	113	1	463	0	0
AXA Insurance UK Plc	AXA	532	0	0	532	0	0
Alliance & Leicester Plc	Santander UK	491	430	34	9	15	3
Aviva Life & Pensions UK Limited	AVIVA	481	0	19	64	75	323
Direct Line Insurance Plc	Royal Bank Of Scotland	478	0	0	478	0	0
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	452	0	0	452	0	0
St Andrew's Insurance plc	Lloyds	426	0	0	425	0	1
The Prudential Assurance Company Limited	Prudential PLC	416	0	0	39	27	350
Tesco Personal Finance PLC	Tesco Personal Finance	414	66	0	348	0	0
Santander Cards UK Limited	No Group	402	345	0	57	0	0
Firstplus Financial Group Plc	Barclays	393	51	21	321	0	0
Wills & Co Stockbrokers Ltd	No Group	387	0	0	0	387	0
UK Insurance Limited	Royal Bank Of Scotland	386	0	0	386	0	0
Northern Rock (Asset Management) plc	Northern Rock	379	46	193	132	0	8
Phoenix Life Limited	Pearl Group	375	0	0	49	32	294
Lloyds TSB General Insurance Limited	Lloyds	364	0	0	364	0	0
Central Trust Plc	Central Trust	351	9	7	335	0	0
Inter Partner Assistance	No Group	347	0	0	347	0	0
Loans.co.uk Ltd	MBNA	335	1	1	333	0	0
Churchill Insurance Company Limited	Royal Bank Of Scotland	329	0	0	329	0	0
The Royal London Mutual Insurance Society Limited	Royal London Group	329	6	0	63	14	246
Co-operative Insurance Society Limited	CO-OP	307	1	1	68	41	196
Legal & General Assurance Society Limited	Legal & General	298	0	0	48	54	196

Zurich Insurance PLC	Zurich	281	0	0	281	0	0
Shop Direct Finance Company Limited	Shop Direct Group	263	196	0	67	0	0
Zurich Assurance Ltd	Zurich	248	0	0	35	19	194
The Governor and Company of the Bank of Ireland	Bank of Ireland	229	133	37	53	1	5
Legal & General Insurance Limited	Legal & General	211	0	0	211	0	0
Vanquis Bank Limited	No Group	208	203	0	5	0	0
Allianz Insurance Plc	Allianz Insurance	199	0	0	198	0	1
Cheltenham & Gloucester plc	Lloyds	199	4	170	17	0	8
Pinnacle Insurance Plc	Cardiff Pinnacle	196	0	0	195	0	1
Abbey Life Assurance Company Limited	No Group	189	0	0	17	4	168
CIS General Insurance Limited	CO-OP	184	0	0	183	0	1
Scottish Widows plc	Lloyds	178	4	0	66	20	88
The Society of Lloyd's	No Group	177	0	0	177	0	0
Standard Life Assurance Limited	Standard Life	170	0	0	7	12	151
Marks & Spencer Financial Services plc	HSBC	168	76	0	91	1	0
Chartis Insurance UK Ltd	No Group	166	0	0	166	0	0
PayPal Sarl & Cie, SCA	No Group	165	165	0	0	0	0
American Express Services Europe Limited	No Group	164	109	0	55	0	0
Fortis Insurance Limited	Fortis Insurance Limited	153	0	0	153	0	0
Europ Assistance Holdings Limited	Europ Assistance	152	0	0	152	0	0
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	146	0	0	146	0	0
Windsor Life Assurance Company Limited	SWISS RE	144	0	7	12	2	123
Yorkshire Building Society	Yorkshire	143	33	60	35	3	12
Bradford & Bingley Plc	Bradford & Bingley	142	3	41	41	11	46
GE Money Home Lending Limited	General Electric	135	25	58	51	1	0

Great Lakes Reinsurance (UK) Plc	No Group	134	0	0	134	0	0
Aviva Insurance Limited	AVIVA	133	0	0	130	2	1
Norton Insurance Services Ltd	No Group	131	1	2	128	0	0
Sainsbury's Bank Plc	Sainsburys Bank	129	127	2	0	0	0
AIB Group (UK) Plc	No Group	126	91	8	27	0	0
Friends Provident Life and Pensions Limited	Friends Provident	123	0	0	20	7	96
The National Insurance & Guarantee Corporation Ltd	Royal Bank Of Scotland	123	0	0	123	0	0
BISL Limited	No Group	121	0	0	121	0	0
Nemo Personal Finance Limited	Principality	114	4	1	109	0	0
Santander Consumer (UK) Plc	No Group	111	88	0	23	0	0
EUI Limited	Admiral Group	110	0	0	110	0	0
Sesame Limited	Sesame	108	0	11	11	21	65
UK Car Group Limited	No Group	107	9	0	98	0	0
AXA Sun Life Plc	AXA	98	0	0	24	15	59
Domestic & General Insurance Plc	Domestic & General Insurance PLC	97	0	0	97	0	0
esure Insurance Limited	ESURE	97	0	0	97	0	0
Hastings Insurance Services Ltd	No Group	96	0	0	96	0	0
Pearl Assurance Public Limited Company	Pearl Group	93	0	1	10	4	78
The Carphone Warehouse Ltd	No Group	93	0	0	93	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	93	38	8	46	0	1
Halifax Insurance Ireland Ltd	Lloyds	89	0	0	89	0	0
AXA Sun Life Services Plc	AXA	87	1	0	18	13	55
Sun Life Assurance Company of Canada (UK) Limited	No Group	87	0	0	5	1	81
GE Money Consumer Lending Limited	General Electric	86	50	4	32	0	0
Homeserve Membership Limited	No Group	86	0	0	86	0	0

BUPA Insurance Limited	BUPA	84	0	0	84	0	0
SLFC Assurance (UK) Limited	No Group	84	0	0	15	3	66
Mortgage Express	Bradford & Bingley	80	0	78	2	0	0
Acromas Insurance Company Limited	No Group	78	0	0	78	0	0
Amtrust International Underwriters Ltd	No Group	77	0	0	77	0	0
Shop Direct Home Shopping Limited	Shop Direct Group	76	75	0	1	0	0
DAS Legal Expenses Insurance Company Limited	No Group	75	0	0	75	0	0
Ocean Finance and Mortgages Limited	No Group	75	0	0	75	0	0
MMA Insurance Plc	No Group	73	0	0	73	0	0
R. Raphael & Sons Plc	No Group	71	61	0	10	0	0
BRIT Insurance Limited	No Group	70	0	0	70	0	0
Citibank International plc	Citibank	69	52	0	14	1	2
Winterthur Life UK Limited	AXA	69	0	0	5	3	61
Groupama Insurance Company Limited	Groupama	65	0	0	65	0	0
Countrywide Assured Plc	No Group	64	0	0	13	0	51
Barclays Stockbrokers Limited	Barclays	59	0	0	0	58	1
Southern Rock Insurance Company Limited	No Group	59	0	0	59	0	0
Barclays Life Assurance Company Ltd	SWISS RE	58	0	0	16	2	40
Hitachi Capital (UK) Plc	No Group	58	51	0	7	0	0
Mondial Assistance Europe N.V.	No Group	58	0	0	58	0	0
London and Edinburgh Insurance Company Limited	AVIVA	57	0	0	57	0	0
Barclays Insurance (Dublin) Limited	Barclays	55	0	0	55	0	0
Saga Services Limited	No Group	55	0	0	55	0	0
Scottish Equitable Plc	Aegon Group	55	0	0	19	9	27
Creation Consumer Finance Ltd	No Group	54	38	0	16	0	0

Southern Pacific Mortgage Limited	No Group	54	0	52	2	0	0
ING Direct N.V.	No Group	53	45	8	0	0	0
Kensington Mortgage Company Limited	No Group	53	6	43	4	0	0
Royal Liver Assurance Limited	No Group	52	0	0	4	3	45
Canada Life Limited	Canada Life	50	0	0	16	4	30
Northern Rock plc	No Group	50	28	17	5	0	0
Quinn Insurance Limited	No Group	50	0	0	50	0	0
Admiral Insurance Company Limited	Admiral Group	49	0	0	49	0	0
Aviva Health UK Limited	AVIVA	49	0	0	49	0	0
AXA PPP Healthcare Limited	AXA	49	0	0	49	0	0
Openwork Limited	Zurich	49	0	7	16	11	15
Swinton Group Ltd	No Group	48	0	0	48	0	0
BMW Financial Services(GB) Limited	No Group	47	45	0	2	0	0
Scottish Friendly Assurance Society Limited	No Group	46	0	0	0	27	19
Equiniti Financial Services Limited	No Group	45	0	0	0	45	0
The Funding Corporation Limited	No Group	44	8	0	36	0	0
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	44	0	0	40	1	3
Automobile Association Insurance Services Limited	No Group	42	0	0	42	0	0
Future Mortgages Limited	Citibank	42	1	28	13	0	0
Skipton Building Society	Skipton Group	42	10	20	9	0	3
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	41	0	0	14	10	17
Guardian Assurance Plc	Aegon Group	39	0	0	3	0	36
Banque PSA Finance	No Group	38	36	0	2	0	0
Mandrake Associates Limited	No Group	38	0	0	0	0	38
Norwich and Peterborough Building Society	No Group	38	7	13	3	14	1

Preferred Mortgages Limited	No Group	38	0	38	0	0	0
St. James's Place Wealth Management Plc	St James Place	38	1	1	3	19	14
Amtrust Europe Limited	No Group	37	0	0	37	0	0
Europ Assistance Insurance Limited	Europ Assistance	37	0	0	37	0	0
Northern Bank Limited	No Group	37	25	2	9	1	0
Simplyhealth Access	No Group	37	0	0	37	0	0
Lloyds TSB Private Banking Ltd	Lloyds	36	3	0	0	28	5
National Savings and Investments	No Group	36	36	0	0	0	0
The Equitable Life Assurance Society	No Group	35	0	0	1	4	30
GMAC UK Plc	No Group	33	29	1	3	0	0
Newcastle Building Society	No Group	32	22	5	3	0	2
Skandia Life Assurance Company Limited	Old Mutual (Skandia)	32	0	0	2	6	24
Clerical Medical Investment Group Limited	Lloyds	31	0	0	0	16	15
Gresham Insurance Company Limited	AVIVA	31	0	0	31	0	0
Provident Insurance Plc	No Group	31	0	0	31	0	0
Assurant General Insurance Limited	No Group	30	0	0	30	0	0
QBE Insurance (Europe) Limited	No Group	30	0	0	30	0	0
Volkswagen Financial Services (UK) Limited	No Group	30	25	0	5	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 January to 30 June 2010 - from consumers dissatisfied with the financial business's response to their complaint. This number is likely to be affected by the size of the business involved.

business name: the names listed alphabetically in this column are the official names by which businesses are regulated.

business group: this column shows the name of any larger group that the individual business was part of at the end of the six-month period.