

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 January to 30 June 2011

business name	business group	% resolved in favour of consumer (average for all businesses = 47%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 45%)	mortgages and home finance (average for all businesses = 38%)	general insurance (average for all businesses = 45%)	PPI (average for all businesses = 51%)	investments (average for all businesses = 63%)	life & pensions and decumulation (average for all businesses = 36%)
N.I.Z Financial (UK) Ltd	No Group	98%	98%	*	*	*	*	*
Anthony Grant Clayton	No Group	94%	94%	*	*	*	*	*
Norwich and Peterborough Building Society	No Group	92%	*	*	*	*	100%	*
Towry EJ Limited	No Group	92%	*	*	*	*	93%	*
MBNA Europe Bank Limited	MBNA	87%	86%	*	*	89%	*	*
CitiFinancial Europe Plc	Citibank	85%	80%	*	*	90%	*	*
Black Horse Limited	Lloyds	79%	57%	*	*	82%	*	*
Central Trust Plc	Central Trust	77%	*	*	*	78%	*	*
Eisis Ltd	No Group	75%	*	*	*	75%	*	*
Yes Loans Ltd	No Group	75%	75%	*	*	*	*	*
Advantage Insurance Company Limited	No Group	74%	*	*	74%	*	*	*
Black Horse Finance Limited	No Group	74%	*	*	*	84%	*	*

Vanquis Bank Limited	No Group	9%	9%	*	*	*	*	*
Anglian Windows Ltd	No Group	7%	*	*	*	7%	*	*
Everyday Loans Limited	No Group	2%	*	*	*	2%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 January to 30 June 2011 - that resulted in a change in outcome in favour of the consumer (comparing the financial business's response to the consumer's complaint and the final outcome after our involvement).

* Where no figure is shown, either there were no cases - or there were fewer than 30 cases and the percentage would not be statistically meaningful.

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.