

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 July to 31 December 2012

| business name | business group | % resolved in favour of consumer (average for all businesses = 45%) | % resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison) | | | | | |
|--|----------------|---|---|---|--|--|--|---|
| | | | banking and credit (average for all businesses = 37%) | mortgages and home finance (average for all businesses = 26%) | general insurance (average for all businesses = 43%) | PPI (average for all businesses = 60%) | investments (average for all businesses = 37%) | life & pensions and decumulation (average for all businesses = 26%) |
| NEO Media Solutions Limited | No Group | 100% | 100% | * | * | * | * | * |
| Welcome Loans Limited | No Group | 100% | 100% | * | * | * | * | * |
| Black Horse Limited | Lloyds | 93% | 29% | * | * | 97% | * | * |
| Loan & Finance Solutions Limited | No Group | 93% | 93% | * | * | * | * | * |
| CT Capital PLC | Central Trust | 88% | * | * | * | 90% | * | * |
| Microcredit Limited | No Group | 87% | 87% | * | * | * | * | * |
| CitiFinancial Europe Plc | Citibank | 85% | 52% | * | * | 94% | * | * |
| Financial Insurance Company Limited | No Group | 85% | * | * | * | 89% | * | * |
| Halifax General Insurance Services Limited | Lloyds | 82% | * | * | 82% | * | * | * |
| HFC Bank Limited | HSBC | 80% | 33% | * | * | 83% | * | * |
| Home Retail Group Card Services Limited | No Group | 75% | 75% | * | * | * | * | * |
| Progressive Credit Limited | No Group | 75% | 74% | * | * | * | * | * |

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|---|------------------------|-----|-----|-----|-----|-----|---|---|
| Shop Direct Finance Company Limited | Shop Direct Group | 55% | 55% | * | * | 54% | * | * |
| Allianz Global Assistance | No Group | 54% | * | * | 54% | * | * | * |
| Mapfre Asistencia S A | No Group | 54% | * | * | 54% | * | * | * |
| Volkswagen Financial Services (UK) Limited | No Group | 53% | 54% | * | * | * | * | * |
| Blue Sky Personal Finance Limited | No Group | 52% | * | * | * | 52% | * | * |
| Marks & Spencer Financial Services plc | HSBC | 52% | 45% | * | * | 61% | * | * |
| Positive Solutions (Financial Services) Limited | Aegon Group | 52% | * | * | * | * | * | * |
| UK Insurance Limited | Royal Bank Of Scotland | 52% | * | * | 52% | * | * | * |
| Zenith Insurance plc | No Group | 52% | * | * | 52% | * | * | * |
| AXA PPP Healthcare Limited | AXA | 51% | * | * | 51% | * | * | * |
| Santander Consumer (UK) Plc | Santander UK | 51% | 54% | * | * | * | * | * |
| Southern Pacific Mortgage Limited | No Group | 51% | * | 55% | * | * | * | * |
| Combined Insurance Company of America | No Group | 50% | * | * | 50% | * | * | * |
| MBNA Limited | MBNA | 50% | 33% | * | 80% | 60% | * | * |
| The Society of Lloyd's | No Group | 50% | * | * | 49% | * | * | * |
| DAS Legal Expenses Insurance Company Limited | No Group | 49% | * | * | 49% | * | * | * |
| RCI Financial Services Limited | No Group | 49% | * | * | * | * | * | * |
| Southern Rock Insurance Company Limited | No Group | 49% | * | * | 49% | * | * | * |
| Creation Consumer Finance Ltd | No Group | 48% | 61% | * | * | 27% | * | * |
| Advantage Insurance Company | No Group | 47% | | | 47% | | | |

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|--|-------------------------|-----|-----|-----|-----|-----|-----|-----|
| Limited | | | * | * | | * | * | * |
| Homeserve Membership Limited | No Group | 47% | * | * | 47% | * | * | * |
| Groupama Insurance Company Limited | Ageas Insurance Limited | 46% | * | * | 46% | * | * | * |
| Halifax Insurance Ireland Ltd | Lloyds | 46% | * | * | * | 49% | * | * |
| Lloyds TSB General Insurance Limited | Lloyds | 46% | * | * | 42% | 59% | * | * |
| Allianz Insurance Plc | Allianz Insurance | 45% | * | * | 44% | 48% | * | * |
| American Express Services Europe Limited | No Group | 45% | 42% | * | * | * | * | * |
| CIS General Insurance Limited | CO-OP | 45% | * | * | 45% | * | * | * |
| Clydesdale Financial Services Limited | Barclays | 45% | 45% | * | * | * | * | * |
| National Westminster Bank Plc | Royal Bank Of Scotland | 45% | 45% | 33% | 30% | 62% | 17% | * |
| Swift Advances Plc | No Group | 45% | 45% | * | * | * | * | * |
| Aviva Insurance Limited | AVIVA | 44% | * | * | 46% | 39% | * | * |
| Bank of Scotland Plc | Lloyds | 44% | 25% | 25% | 25% | 81% | 35% | 28% |
| Banque PSA Finance | No Group | 44% | 47% | * | * | * | * | * |
| BUPA Insurance Limited | BUPA | 44% | * | * | 44% | * | * | * |
| Cabot Financial (Europe) Limited | No Group | 44% | 44% | * | * | * | * | * |
| Hitachi Capital (UK) Plc | No Group | 44% | 44% | * | * | * | * | * |
| Northern Bank Limited | No Group | 44% | * | * | * | 46% | * | * |
| Saga Services Limited | No Group | 44% | * | * | 44% | * | * | * |
| The Royal Bank of Scotland Plc | Royal Bank Of Scotland | 44% | 48% | 26% | 24% | 47% | 21% | * |
| AXA Insurance UK Plc | AXA | 43% | * | * | 43% | * | * | * |

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|---|---------------------|-----|-----|-----|-----|-----|-----|-----|
| Openwork Limited | Zurich | 29% | * | * | * | * | * | * |
| AIG Europe Limited | No Group | 28% | * | * | 28% | * | * | * |
| British Credit Trust Holdings Ltd | No Group | 28% | * | * | * | 27% | * | * |
| Countrywide Principal Services Limited | No Group | 28% | * | 27% | * | * | * | * |
| Mortgage Express | UK Asset Resolution | 28% | * | 28% | * | * | * | * |
| National House-Building Council | No Group | 27% | * | * | 27% | * | * | * |
| Virgin Money plc | Virgin Money | 27% | 31% | 25% | * | * | * | * |
| Abbey Life Assurance Company Limited | No Group | 26% | * | * | * | * | * | 26% |
| Blemain Finance Limited | No Group | 26% | 27% | * | * | * | * | * |
| Scottish Equitable Plc | Aegon Group | 26% | * | * | * | * | * | 31% |
| ACF Car Finance Limited | No Group | 24% | * | * | * | 26% | * | * |
| Advantage Finance Ltd | No Group | 24% | * | * | * | 18% | * | * |
| First Response Finance Ltd | No Group | 24% | * | * | * | 22% | * | * |
| Friends Life Services Limited | Friends Provident | 24% | * | * | * | * | * | 25% |
| Newcastle Building Society | No Group | 24% | * | * | * | * | * | * |
| Phoenix Life Limited | Phoenix Group | 24% | * | * | 36% | * | * | 22% |
| St. James's Place Wealth Management Plc | St James Place | 24% | * | * | * | * | * | * |
| Friends Life Company Limited | Friends Provident | 23% | * | * | * | * | * | 15% |
| Nationwide Building Society | Nationwide | 23% | 22% | 24% | 18% | 25% | 20% | * |
| Personal Touch Financial Services Ltd | No Group | 23% | * | * | * | * | * | * |
| Sesame Limited | Friends Provident | 23% | * | * | * | * | * | 32% |

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|----------------------------------|----------|----|----|---|---|---|---|---|
| Vanquis Bank Limited | No Group | 5% | 5% | * | * | * | * | * |
| Decidebloom Limited | No Group | 3% | * | * | * | * | * | * |
| The Mortgage Matters Partnership | No Group | 3% | * | * | * | * | * | * |

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 2012 - 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.