Financial Ombudsman Service

complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 01 July to 31 Dec 2014

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	PPI	investments	life & pensions and decumulation
Lloyds Bank PLC	Lloyds	24245	3498	127	237	20145	133	105
Barclays Bank Plc	Barclays	21078	4203	590	217	15768	175	125
Bank of Scotland Plc	Lloyds	19706	2553	1004	210	15732	100	107
HSBC Bank plc	HSBC	11345	1904	179	486	8648	104	24
National Westminster Bank Plc	Royal Bank Of Scotland	7663	3960	287	99	3216	77	24
Capital One (Europe) plc	No Group	6498	203	1	5	6289	0	0
Santander UK Plc	Santander UK	6296	1851	572	140	3575	77	81
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	5416	1448	157	64	3642	80	25
MBNA Limited	Bank of America Merrill Lynch Group	4416	333	0	101	3982	0	0
Nationwide Building Society	Nationwide	4117	675	288	52	3025	27	50
Financial Insurance Company Limited	No Group	3177	0	0	1	3176	0	0
Clydesdale Bank Plc	National Australia Group	2681	398	96	31	2131	16	9
Canada Square Operations Limited	Citibank	1675	5	1	0	1669	0	0
UK Insurance Limited	Direct Line	1367	0	0	1312	55	0	0
The Co-operative Bank Plc	No Group	1274	354	90	15	792	14	9
Aviva Insurance Limited	AVIVA	1269	0	0	496	770	0	3

Tesco Personal Finance PLC	Tesco Personal Finance	1218	266	4	55	893	0	0
Shop Direct Finance Company Limited	No Group	1031	337	0	4	690	0	0
Allianz Insurance Plc	Allianz Insurance	1008	0	0	271	736	1	0
Yorkshire Building Society	Yorkshire	978	76	128	12	652	105	5
TSB Bank plc	No Group	921	857	60	3	0	0	1
Black Horse Limited	Lloyds	832	106	0	0	726	0	0
Marks & Spencer Financial Services plc	HSBC	710	59	0	26	625	0	0
NRAM plc	UK Asset Resolution	626	45	291	8	274	1	7
Cheltenham & Gloucester plc	Lloyds	613	3	177	8	424	0	1
NewDay Ltd	No Group	546	131	0	1	414	0	0
Welcome Financial Services Limited	No Group	526	75	2	3	446	0	0
AXA Insurance UK Plc	AXA	503	0	0	491	12	0	0
St Andrew's Insurance plc	Lloyds	500	0	0	103	396	0	1
HFC Bank Limited	HSBC	488	19	1	1	467	0	0
Ageas Insurance Limited	Ageas	471	0	0	452	19	0	0
Bradford & Bingley Plc	UK Asset Resolution	456	0	30	22	387	2	15
Legal & General Partnership Services Limited	Legal & General	453	0	396	24	33	0	0
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	444	0	0	422	21	0	1
Bank of Ireland (UK) Plc	Bank of Ireland	345	145	51	7	128	10	4
The Prudential Assurance Company Limited	Prudential PLC	336	0	3	30	12	11	280
Home Retail Group Insurance Services Limited	No Group	324	1	0	1	322	0	0
Vanquis Bank Limited	No Group	321	321	0	0	0	0	0

Pinnacle Insurance Plc	Cardiff Pinnacle	312	0	0	65	247	0	0
Clydesdale Financial Services Limited	Barclays	309	289	0	0	20	0	0
Ulster Bank Ltd	Royal Bank Of Scotland	298	228	7	4	56	3	0
Legal & General Assurance Society Limited	Legal & General	283	0	0	102	0	20	161
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	281	0	0	280	1	0	0
Phoenix Life Limited	Phoenix Group	279	0	4	28	0	15	232
Admiral Insurance Company Limited	Admiral Group	276	0	0	276	0	0	0
Aviva Life & Pensions UK Limited	AVIVA	267	1	0	38	0	16	212
Santander Cards UK Limited	Santander UK	260	50	0	4	206	0	0
American Express Services Europe Limited	No Group	258	61	0	7	190	0	0
Northern Bank Limited	No Group	255	42	2	2	203	1	5
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	244	0	0	243	1	0	0
The Society of Lloyd's	No Group	223	0	0	126	96	0	1
AIB Group (UK) Plc	No Group	220	47	5	2	165	1	0
The Royal London Mutual Insurance Society Limited	Royal London Group	211	1	0	62	0	5	143
Friends Life Limited	Friends Provident	201	1	1	47	1	11	140
Legal & General Insurance Limited	Legal & General	193	0	0	154	39	0	0
Aviva Life Services UK Limited	AVIVA	188	0	20	60	6	33	69
CIS General Insurance Limited	CO-OP	187	0	0	185	2	0	0
esure Insurance Limited	ESURE	184	0	0	184	0	0	0
Zurich Assurance Ltd	Zurich	183	0	3	36	4	14	126

Sun Life Assurance Company of Canada (U.K.) Limited	No Group	182	0	1	13	0	11	157
Inter Partner Assistance SA	No Group	181	0	0	181	0	0	0
Zurich Insurance PLC	Zurich	165	0	0	162	2	0	1
ReAssure Limited	ReAssure Company Limited	163	0	2	52	1	0	108
Acromas Insurance Company Limited	No Group	162	0	0	162	0	0	0
Leeds Building Society	No Group	162	18	33	3	103	5	0
Advantage Insurance Company Limited	No Group	159	0	0	159	0	0	0
Firstplus Financial Group Plc	Barclays	157	61	7	0	89	0	0
Lloyds Bank General Insurance Limited	Lloyds	154	0	0	107	47	0	0
Swinton Group Ltd	No Group	154	0	0	154	0	0	0
Skipton Building Society	Skipton Group	149	11	22	4	103	4	5
Abbey Life Assurance Company Limited	No Group	146	0	0	8	0	3	135
Scottish Widows plc	Lloyds	146	1	0	36	0	8	101
Sesame Limited	Friends Provident	142	1	14	26	29	27	45
Creation Consumer Finance Ltd	No Group	140	107	0	3	30	0	0
WDFC UK Limited	No Group	139	139	0	0	0	0	0
National House-Building Council	No Group	138	0	0	138	0	0	0
Royal London (CIS) Limited	Royal London Group	138	0	0	17	2	19	100
CitiFinancial Europe Plc	Citibank	137	11	1	0	125	0	0
Volkswagen Financial Services (UK) Limited	No Group	134	101	0	5	28	0	0
Card Protection Plan Ltd	No Group	133	0	0	133	0	0	0
BUPA Insurance Limited	BUPA	132	0	0	132	0	0	0

Arnold Clark Automobiles Limited	No Group	121	11	0	2	108	0	0
Covea Insurance plc	No Group	119	0	0	119	0	0	0
Automobile Association Insurance Services Limited	No Group	118	0	0	118	0	0	0
Zenith Insurance plc	No Group	118	0	0	118	0	0	0
Hastings Insurance Services Ltd	No Group	116	1	0	115	0	0	0
British Gas Insurance Limited	No Group	114	0	0	114	0	0	0
Santander Consumer (UK) Plc	Santander UK	114	78	0	0	36	0	0
Standard Life Assurance Limited	Standard Life	112	0	0	17	2	6	87
Tesco Underwriting Limited	Ageas	108	0	0	108	0	0	0
Phoenix Life Assurance Limited	Phoenix Group	104	0	1	19	0	4	80
Friends Life Services Limited	Friends Provident	101	0	0	25	0	11	65
GE Money Home Lending Limited	No Group	101	17	43	1	39	0	1
West Bromwich Building Society	West Bromwich Group	98	3	21	2	64	4	4
Virgin Money plc	Virgin Money	96	27	60	1	0	7	1
Halifax Insurance Ireland Ltd	Lloyds	94	0	0	0	94	0	0
First Central Insurance Management Ltd	No Group	93	0	0	93	0	0	0
J D Williams & Company Limited	No Group	93	53	0	4	36	0	0
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	93	0	0	90	0	0	3
Connells Limited	Skipton Group	92	0	53	7	32	0	0
Coventry Building Society	No Group	91	5	16	1	68	0	1
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	91	4	1	0	86	0	0
FirstRand Bank Limited	No Group	89	83	0	1	5	0	0
Great Lakes Reinsurance (UK) Plc	No Group	87	0	0	85	2	0	0

PayPal Sarl & Cie, SCA	No Group	86	86	0	0	0	0	0
R. Raphael & Sons Plc	No Group	85	85	0	0	0	0	0
AXA PPP Healthcare Limited	AXA	84	0	0	84	0	0	0
DAS Legal Expenses Insurance Company Limited	No Group	84	0	0	84	0	0	0
Newcastle Building Society	No Group	83	9	7	1	66	0	0
Openwork Limited	Zurich	82	1	23	12	18	11	17
Sygma Banque	No Group	81	59	0	0	22	0	0
London General Insurance Company Limited	No Group	79	0	0	69	10	0	0
Amtrust Europe Limited	No Group	78	0	0	76	2	0	0
Express Gifts Ltd	No Group	78	29	0	1	48	0	0
MKDP LLP	No Group	78	78	0	0	0	0	0
ACE European Group Limited	No Group	76	0	0	73	2	0	1
American Express Insurance Services Europe Limited	No Group	74	0	0	5	69	0	0
BISL Limited	No Group	74	1	0	72	1	0	0
DFS Trading Limited	No Group	73	0	0	2	71	0	0
Everyday Loans Limited	No Group	73	8	0	1	64	0	0
Countrywide Principal Services Limited	No Group	71	1	33	16	20	0	1
First Response Finance Ltd	No Group	71	14	0	2	55	0	0
Mortgage Express	UK Asset Resolution	71	1	69	0	1	0	0
BMW Financial Services (GB) Limited	No Group	70	62	0	3	5	0	0
Creation Financial Services Limited	No Group	70	32	0	4	34	0	0
Scottish Equitable Plc	Aegon Group	70	0	0	13	0	7	50

Assurant General Insurance Limited	No Group	68	0	0	48	20	0	0
Casheuronet UK LLC	No Group	66	66	0	0	0	0	0
Kensington Mortgage Company Limited	No Group	66	4	47	1	14	0	0
NewDay Cards Ltd	No Group	66	62	0	1	3	0	0
Provident Personal Credit Limited	No Group	66	66	0	0	0	0	0
RAC Motoring Services	No Group	66	0	0	66	0	0	0
National Savings and Investments	No Group	65	65	0	0	0	0	0
RAC Insurance Limited	No Group	65	0	0	65	0	0	0
Hitachi Capital (UK) Plc	No Group	64	61	0	0	2	1	0
Home Retail Group Card Services Limited	No Group	64	38	0	1	25	0	0
RCI Financial Services Limited	No Group	63	56	0	1	6	0	0
IGO4 Limited	No Group	62	0	0	62	0	0	0
Homeserve Membership Limited	No Group	61	0	0	61	0	0	0
Interactive Investor Trading Limited	No Group	61	0	0	0	0	54	7
Markerstudy Insurance Company Limited	No Group	61	0	0	61	0	0	0
Red Sands Insurance Company (Europe) Limited	No Group	61	0	0	60	1	0	0
CT Capital PLC	No Group	59	3	0	0	56	0	0
WorldPay (UK) Limited	No Group	59	59	0	0	0	0	0
Hargreaves Lansdown Asset Management Limited	No Group	58	0	0	0	0	50	8
Banque PSA Finance	No Group	57	40	0	4	13	0	0
Countrywide Assured Plc	No Group	57	0	0	20	0	1	36
Sainsbury's Bank Plc	Sainsburys Bank	57	57	0	0	0	0	0

Secret Eye Limited	No Group	57	57	0	0	0	0	0
AXA Wealth Services Limited	AXA	55	0	0	1	0	48	6
Stonebridge International Insurance Ltd	Aegon Group	55	0	0	55	0	0	0
Experian Limited	No Group	53	51	0	2	0	0	0
International Insurance Company of Hannover SE	No Group	53	0	0	53	0	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	53	2	0	11	16	2	22
The Mortgage Business Plc	Lloyds	53	2	51	0	0	0	0
Domestic & General Insurance Plc	Domestic & General	51	0	0	50	1	0	0
Principality Building Society	Principality	51	3	10	3	26	8	1
Unum Ltd	Unum Limited	51	0	0	51	0	0	0
Blemain Finance Limited	No Group	50	43	2	1	4	0	0
GE Money Consumer Lending Limited	No Group	50	25	0	0	25	0	0
Arrow Global Limited	No Group	49	49	0	0	0	0	0
Cumberland Building Society	No Group	48	6	3	0	37	0	2
GMAC UK Plc	No Group	48	41	0	0	7	0	0
One Insurance Limited	No Group	48	0	0	48	0	0	0
St. James's Place Wealth Management Plc	St James Place	47	0	6	8	4	17	12
Saga Services Limited	No Group	45	0	0	45	0	0	0
Guardian Assurance Limited	No Group	44	0	0	7	0	0	37
The Royal Bank of Scotland Group Independent Financial Services Limited	Royal Bank Of Scotland	44	1	0	15	0	7	21
British Gas Services Limited	No Group	43	4	0	39	0	0	0

Southern Pacific Mortgage Limited	No Group	42	4	31	0	7	0	0
Canada Life Limited	Canada Life	40	0	0	10	0	3	27
MEM Consumer Finance Limited	No Group	39	39	0	0	0	0	0
Octagon Insurance Company Limited	No Group	39	0	0	39	0	0	0
AIG Europe Limited	No Group	38	0	0	34	3	1	0
The Mortgage Works (UK) Plc	Nationwide	38	1	33	0	4	0	0
Amtrust International Underwriters Ltd	No Group	37	0	0	30	7	0	0
QBE Insurance (Europe) Limited	No Group	37	0	0	37	0	0	0
Sabre Insurance Company Limited	No Group	37	0	0	37	0	0	0
The Mortgage Matters Partnership	No Group	37	0	15	1	21	0	0
Decidebloom Limited	No Group	36	8	0	7	21	0	0
Mercedes-Benz Financial Services UK Limited	No Group	36	35	0	0	1	0	0
TD Direct Investing (Europe) Limited	No Group	36	0	0	0	0	35	1
Personal Touch Financial Services Ltd	No Group	35	0	9	7	17	0	2
UK General Insurance (Ireland) Limited	No Group	35	0	0	35	0	0	0
Cabot Financial (Europe) Limited	No Group	34	34	0	0	0	0	0
ITC Compliance Limited	No Group	34	0	0	13	21	0	0
Paymentshield Ltd	No Group	34	0	0	14	20	0	0
ACF Car Finance Limited	No Group	33	4	0	3	26	0	0
Close Brothers Limited	No Group	32	21	0	5	6	0	0
First Central Insurance Services Limited	No Group	32	0	0	32	0	0	0
Halifax Share Dealing Limited	Lloyds	32	0	0	0	0	32	0

Secure Trust Bank Plc	No Group	32	22	0	0	10	0	0
Aviva Health UK Limited	AVIVA	31	0	0	31	0	0	0
Nottingham Building Society	No Group	31	3	6	0	22	0	0
One Call Insurance Services Limited	No Group	31	0	0	31	0	0	0
Sterling Insurance Company Limited	No Group	31	0	0	22	9	0	0
UK Car Group Limited	No Group	31	1	0	0	30	0	0
Capital One Homeowner Loans Limited	No Group	30	0	0	0	30	0	0
Pendragon Finance and Insurance Services Limited	No Group	30	3	0	9	18	0	0
Towergate Underwriting Group Limited	No Group	30	0	0	30	0	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 01 July to 31 Dec 2014 - 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.