Financial Ombudsman Service

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 01 Jan to 30 Jun 2015

business name	business group	% resolved in favour of consumer (average for all businesses = 57%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 29%)	mortgages and home finance (average for all businesses = 32%)	general insurance (average for all businesses = 36%)	PPI (average for all businesses = 76%)	investments (average for all businesses = 36%)	life & pensions and decumulation (average for all businesses = 25%)
Abbey Life Assurance Company Limited	No Group	21%	*	*	*	*	*	20%
Accord Mortgages Limited	Yorkshire	38%	*	36%	*	*	*	*
ACE European Group Limited	No Group	57%	*	*	58%	*	*	*
ACF Car Finance Limited	No Group	44%	*	*	*	45%	*	*
Acromas Insurance Company Limited	No Group	37%	*	*	37%	*	*	*
Admiral Insurance Company Limited	Admiral Group	26%	*	*	26%	*	*	*
Advantage Insurance Company Limited	No Group	54%	*	*	54%	*	*	*
Ageas Insurance Limited	No Group	38%	*	*	38%	*	*	*
AIB Group (UK) Plc	No Group	47%	20%	*	*	51%	*	*
AIG Europe Limited	No Group	15%	*	*	15%	*	*	*
Allianz Insurance Plc	Allianz Insurance	52%	*	*	32%	71%	*	*
American Express Insurance	No Group	11%	*	*	*	8%	*	*

Services Europe Limited								
American Express Services Europe Limited	No Group	31%	26%	*	*	37%	*	*
Amigo Loans Ltd	No Group	25%	25%	*	*	*	*	*
Amtrust Europe Limited	No Group	36%	*	*	36%	*	*	*
Amtrust International Underwriters Ltd	No Group	37%	*	*	37%	*	*	*
Arnold Clark Automobiles Limited	No Group	16%	*	*	*	14%	*	*
Arrow Global Limited	No Group	48%	48%	*	*	*	*	*
Assurant General Insurance Limited	No Group	46%	*	*	32%	74%	*	*
Automobile Association Insurance Services Limited	No Group	39%	*	*	39%	*	*	*
Aviva Health UK Limited	AVIVA	18%	*	*	18%	*	*	*
Aviva Insurance Limited	AVIVA	38%	*	*	31%	52%	*	*
Aviva Life & Pensions UK Limited	AVIVA	24%	*	*	34%	*	*	23%
Aviva Life Services UK Limited	AVIVA	13%	*	*	13%	*	*	15%
AXA Insurance UK Plc	AXA	42%	*	*	42%	*	*	*
AXA PPP Healthcare Limited	AXA	47%	*	*	47%	*	*	*
AXA Wealth Services Limited	AXA	18%	*	*	*	*	20%	*
Bank of Ireland (UK) Plc	Bank of Ireland	42%	42%	29%	*	67%	*	*
Bank of Scotland Plc	Lloyds	54%	11%	31%	46%	66%	16%	31%
Banque PSA Finance	No Group	56%	51%	*	*	*	*	*
Barclays Bank Plc	Barclays	70%	45%	41%	38%	81%	37%	18%
Be Wiser Insurance Services Ltd	No Group	35%	*	*	35%	*	*	*
BISL Limited	No Group	36%			36%			

			*	*		*	*	*
Black Horse Limited	Lloyds	78%	20%	*	*	86%	*	*
Blemain Finance Limited	No Group	23%	23%	*	*	*	*	*
BMW Financial Services (GB) Limited	No Group	40%	40%	*	*	*	*	*
Bradford & Bingley Plc	UK Asset Resolution	26%	*	39%	*	23%	*	*
Brightside Insurance Services Limited	No Group	12%	*	*	12%	*	*	*
British Gas Insurance Limited	No Group	56%	*	*	56%	*	*	*
British Gas Services Limited	No Group	53%	*	*	55%	*	*	*
BUPA Insurance Limited	BUPA	45%	*	*	45%	*	*	*
Cabot Financial (Europe) Limited	No Group	43%	43%	*	*	*	*	*
Caledonian Consumer Finance Ltd	No Group	33%	33%	*	*	*	*	*
Canada Life Limited	Canada Life	19%	*	*	*	*	*	13%
Canada Square Operations Limited	Citibank	71%	*	*	*	71%	*	*
Capital One (Europe) plc	No Group	78%	23%	*	*	81%	*	*
Capital One Homeowner Loans Limited	No Group	30%	*	*	*	30%	*	*
Capquest Debt Recovery Limited	No Group	51%	51%	*	*	*	*	*
Casheuronet UK LLC	No Group	80%	80%	*	*	*	*	*
Caversham Finance Limited	No Group	50%	52%	*	*	*	*	*
Cheltenham & Gloucester plc	Lloyds	42%	*	39%	*	43%	*	*
CIS General Insurance Limited	CO-OP	32%	*	*	34%	*	*	*
Citibank International Limited	Citibank	52%	*	*	*	*	*	*

CitiFinancial Europe Plc	Citibank	55%	*	*	*	54%	*	*
Close Brothers Limited	No Group	40%	41%	*	*	*	*	*
Clydesdale Bank Plc	National Australia Group	69%	32%	45%	42%	85%	*	*
Clydesdale Financial Services Limited	Barclays	37%	37%	*	*	*	*	*
Connells Limited	Skipton Group	27%	*	47%	*	11%	*	*
Countrywide Assured Plc	No Group	28%	*	*	*	*	*	36%
Countrywide Principal Services Limited	No Group	23%	*	42%	21%	13%	*	*
Covea Insurance plc	No Group	38%	*	*	38%	*	*	*
Coventry Building Society	No Group	10%	*	*	*	10%	*	*
Creation Consumer Finance Ltd	No Group	75%	67%	*	*	86%	*	*
Creation Financial Services Limited	No Group	59%	57%	*	*	*	*	*
Credit Suisse International	No Group	33%	*	*	*	*	32%	*
CT Capital PLC	No Group	89%	*	*	*	94%	*	*
Cumberland Building Society	No Group	27%	*	*	*	29%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	35%	*	*	35%	*	*	*
DFS Trading Limited	No Group	65%	*	*	*	65%	*	*
Domestic & General Insurance Plc	Domestic & General	34%	*	*	34%	*	*	*
DSG Retail Limited	No Group	94%	*	*	97%	*	*	*
Elite Insurance Company Limited	No Group	49%	*	*	49%	*	*	*
Equifax Limited	No Group	63%	63%	*	*	*	*	*
Erudio Student Loans Limited	No Group	74%	74%	*	*	*	*	*

esure Insurance Limited	ESURE	25%	*	*	25%	*	*	*
EUI Limited	Admiral Group	27%	*	*	27%	*	*	*
Europaische Reiseversicherung AG	No Group	55%	*	*	55%	*	*	*
Everyday Loans Limited	No Group	75%	*	*	*	75%	*	*
Experian Limited	No Group	38%	38%	*	*	*	*	*
Express Gifts Ltd	No Group	57%	37%	*	*	87%	*	*
FCA Automotive Services UK Ltd	No Group	60%	59%	*	*	*	*	*
FCE Bank Plc	No Group	40%	39%	*	*	*	*	*
Financial Insurance Company Limited	No Group	23%	*	*	*	23%	*	*
First Central Insurance Management Ltd	No Group	57%	*	*	57%	*	*	*
First Complete Ltd	No Group	27%	*	*	*	*	*	*
First Response Finance Ltd	No Group	71%	*	*	*	84%	*	*
Firstplus Financial Group Plc	Barclays	54%	19%	*	*	82%	*	*
FirstRand Bank Limited	No Group	47%	43%	*	*	*	*	*
Friends Life Limited	Friends Provident	24%	*	*	26%	*	*	24%
Friends Life Services Limited	Friends Provident	25%	*	*	*	*	*	23%
GE Money Consumer Lending Limited	No Group	37%	*	*	*	*	*	*
GE Money Home Lending Limited	No Group	45%	*	49%	*	33%	*	*
GMAC UK Plc	No Group	36%	36%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	37%	*	*	35%	*	*	*
Gregory Pennington Limited	No Group	23%	*	*	*	10%	*	*

Guardian Assurance Limited	No Group	13%	*	*	*	*	*	12%
Halifax Insurance Ireland Ltd	Lloyds	45%	*	*	*	46%	*	*
Halifax Share Dealing Limited	Lloyds	28%	*	*	*	*	28%	*
Hargreaves Lansdown Asset Management Limited	No Group	15%	*	*	*	*	16%	*
Hastings Insurance Services Ltd	No Group	32%	*	*	32%	*	*	*
HFC Bank Limited	HSBC	88%	*	*	*	89%	*	*
Hitachi Capital (UK) Plc	No Group	48%	45%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	41%	38%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	86%	*	*	*	87%	*	*
Homeserve Membership Limited	No Group	32%	*	*	32%	*	*	*
HSBC Bank plc	HSBC	42%	15%	22%	44%	66%	31%	*
IGO4 Limited	No Group	52%	*	*	52%	*	*	*
Inter Partner Assistance SA	No Group	42%	*	*	42%	*	*	*
Interactive Investor Trading Limited	No Group	62%	*	*	*	*	59%	*
International Insurance Company of Hannover SE	No Group	40%	*	*	40%	*	*	*
J D Williams & Company Limited	No Group	66%	57%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	16%	*	17%	*	*	*	*
Leeds Building Society	No Group	28%	*	27%	*	31%	*	*
Legal & General Assurance Society Limited	Legal & General	17%	*	*	16%	*	*	15%
Legal & General Insurance Limited	Legal & General	30%	*	*	29%	32%	*	*

Legal & General Partnership Services Limited	Legal & General	29%	*	27%	*	42%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	23%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	26%	*	*	26%	*	*	*
Lloyds Bank General Insurance Limited	Lloyds	34%	*	*	22%	64%	*	*
Lloyds Bank PLC	Lloyds	78%	13%	39%	15%	93%	18%	13%
Loans Direct UK Limited	No Group	77%	77%	*	*	*	*	*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	46%	*	*	*	46%	*	*
London General Insurance Company Limited	No Group	38%	*	*	38%	*	*	*
Lowell Financial Ltd	No Group	25%	25%	*	*	*	*	*
Lowell Portfolio I Ltd	No Group	17%	18%	*	*	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	53%	*	*	53%	*	*	*
Markerstudy Insurance Company Limited	No Group	52%	*	*	52%	*	*	*
Marks & Spencer Financial Services plc	HSBC	60%	30%	*	*	66%	*	*
MBNA Limited	Bank of America Merrill Lynch Group	70%	25%	*	85%	78%	*	*
MEM Consumer Finance Limited	No Group	38%	38%	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	32%	32%	*	*	*	*	*
Metro Bank PLC	No Group	35%	34%	*	*	*	*	*
MKDP LLP	No Group	20%	20%	*	*	*	*	*

Mortgage Express	UK Asset Resolution	26%	*	27%	*	*	*	*
Motorfile Ltd	No Group	85%	*	*	85%	*	*	*
National House-Building Council	No Group	48%	*	*	48%	*	*	*
National Savings and Investments	No Group	23%	23%	*	*	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	43%	25%	37%	18%	80%	29%	*
Nationwide Building Society	Nationwide	22%	30%	32%	11%	17%	*	13%
Newcastle Building Society	No Group	41%	*	*	*	41%	*	*
NewDay Cards Ltd	No Group	49%	48%	*	*	*	*	*
NewDay Ltd	No Group	69%	51%	*	*	94%	*	*
Northern Bank Limited	No Group	39%	27%	*	*	41%	*	*
NRAM plc	UK Asset Resolution	41%	17%	30%	*	54%	*	*
Octagon Insurance Company Limited	No Group	39%	*	*	39%	*	*	*
One Call Insurance Services Limited	No Group	63%	*	*	63%	*	*	*
One Insurance Limited	No Group	42%	*	*	42%	*	*	*
Openwork Limited	Zurich	25%	*	*	*	24%	*	*
PayPal Sarl & Cie, SCA	No Group	13%	13%	*	*	*	*	*
Personal Touch Financial Services Ltd	No Group	21%	*	*	*	20%	*	*
Phoenix Life Assurance Limited	Phoenix Group	19%	*	*	*	*	*	18%
Phoenix Life Limited	Phoenix Group	18%	*	*	17%	*	*	19%
Pinnacle Insurance Plc	Cardiff Pinnacle	33%	*	*	20%	41%	*	*
Platform Home Loans Ltd	CO-OP	34%	*	32%	*	*	*	*

Positive Solutions (Financial Services) Limited	No Group	39%	*	*	*	*	*	*
Principality Building Society	Principality	8%	*	*	*	*	*	*
Provident Personal Credit Limited	No Group	41%	41%	*	*	*	*	*
QBE Insurance (Europe) Limited	No Group	28%	*	*	28%	*	*	*
R. Raphael & Sons Plc	No Group	29%	27%	*	*	*	*	*
RAC Insurance Limited	No Group	48%	*	*	48%	*	*	*
RAC Motoring Services	No Group	50%	*	*	50%	*	*	*
RCI Financial Services Limited	No Group	54%	55%	*	*	*	*	*
ReAssure Limited	ReAssure Company Limited	28%	*	*	34%	*	*	25%
Red Sands Insurance Company (Europe) Limited	No Group	24%	*	*	24%	*	*	*
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	25%	*	*	26%	*	*	*
Royal London (CIS) Limited	Royal London Group	27%	*	*	*	*	*	23%
Saga Services Limited	No Group	27%	*	*	27%	*	*	*
Sainsbury's Bank Plc	Sainsburys Bank	30%	30%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	54%	*	*	*	55%	*	*
Santander Consumer (UK) Plc	Santander UK	55%	52%	*	*	66%	*	*
Santander UK Plc	Santander UK	59%	40%	38%	27%	81%	42%	36%
Scottish Equitable Plc	Aegon Group	20%	*	*	*	*	*	16%
Scottish Widows plc	Lloyds	14%	*	*	18%	*	*	9%
Secret Eye Limited	No Group	79%	79%	*	*	*	*	*
Secure Trust Bank Plc	No Group	63%	38%	*	*	94%	*	*
Sesame Limited	Friends Provident	27%				25%		36%

			*	*	*		*	
SGE Loans Limited	No Group	79%	79%	*	*	*	*	*
Shop Direct Finance Company Limited	No Group	56%	57%	*	*	53%	*	*
Skipton Building Society	Skipton Group	37%	*	*	*	43%	*	*
Skyfire Insurance Company Limited	No Group	35%	*	*	35%	*	*	*
Solid Försäkringar AB	No Group	56%	*	*	56%	*	*	*
Southern Pacific Mortgage Limited	No Group	38%	*	*	*	*	*	*
St Andrew's Insurance plc	Lloyds	54%	*	*	18%	66%	*	*
St. James's Place Wealth Management Plc	St James Place	31%	*	*	*	*	*	*
Standard Life Assurance Limited	Standard Life	17%	*	*	*	*	*	12%
Stonebridge International Insurance Ltd	Aegon Group	41%	*	*	41%	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	39%	*	*	*	*	*	41%
Swinton Group Ltd	No Group	31%	*	*	31%	*	*	*
Sygma Banque	No Group	60%	49%	*	*	*	*	*
TD Direct Investing (Europe) Limited	No Group	61%	*	*	*	*	60%	*
Telefonica Insurance S.A.	No Group	66%	*	*	66%	*	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	51%	35%	*	18%	71%	*	*
Tesco Underwriting Limited	No Group	36%	*	*	36%	*	*	*
The Car Finance Company (2007) Ltd	No Group	52%	52%	*	*	*	*	*
The Co-operative Bank Plc	No Group	57%	29%	38%	*	76%	*	*

The Mortgage Business Plc	Lloyds	33%	*	34%	*	*	*	*
The Mortgage Works (UK) Plc	Nationwide	5%	*	5%	*	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	35%	*	*	37%	*	*	*
The Prudential Assurance Company Limited	Prudential PLC	14%	*	*	26%	*	*	12%
The Royal Bank of Scotland Group Independent Financial Services Limited	Royal Bank Of Scotland	12%	*	*	*	*	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	56%	25%	33%	26%	82%	44%	*
The Royal London Mutual Insurance Society Limited	Royal London Group	16%	*	*	19%	*	*	13%
The Society of Lloyd's	No Group	33%	*	*	31%	*	*	*
Towergate Underwriting Group Limited	No Group	51%	*	*	53%	*	*	*
TSB Bank plc	No Group	13%	10%	54%	*	*	*	*
UK Insurance Limited	Direct Line	35%	*	*	35%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	48%	34%	*	*	71%	*	*
Union Reiseversicherung AG	No Group	56%	*	*	56%	*	*	*
Unum Ltd	No Group	68%	*	*	68%	*	*	*
Vanquis Bank Limited	No Group	16%	16%	*	*	*	*	*
Virgin Money plc	Virgin Money	15%	*	15%	*	*	*	*
Vitality Corporate Services Limited	Prudential PLC	39%	*	*	40%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	33%	32%	*	*	*	*	*
Wage Day Advance Limited	No Group	57%	57%	*	*	*	*	*

WDFC UK Limited	No Group	71%	71%	*	*	*	*	*
Welcome Financial Services Limited	No Group	66%	*	*	*	66%	*	*
West Bromwich Building Society	West Bromwich Group	49%	*	*	*	64%	*	*
WorldPay (UK) Limited	No Group	27%	27%	*	*	*	*	*
Yorkshire Building Society	Yorkshire	27%	33%	27%	*	33%	9%	*
Zenith Insurance plc	No Group	49%	*	*	49%	*	*	*
Zurich Assurance Ltd	Zurich	29%	*	*	37%	*	*	22%
Zurich Insurance PLC	Zurich	31%	*	*	31%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2015 - 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.