

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 Jul to 31 Dec 2015

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
Bank of Scotland Plc	Lloyds	22089	3580	638	210	17449	155	57
Lloyds Bank PLC	Lloyds	21304	5086	102	223	15550	233	110
Barclays Bank Plc	Barclays	17781	7612	420	197	9296	183	73
HSBC Bank plc	HSBC	10997	3364	190	230	7014	143	56
National Westminster Bank Plc	Royal Bank Of Scotland	9330	6537	241	83	2327	127	15
MBNA Limited	Bank of America Merrill Lynch Group	6772	268	0	25	6479	0	0
Santander UK Plc	Santander UK	5628	2199	512	133	2607	120	57
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	5628	2562	152	60	2768	78	8
Capital One (Europe) plc	No Group	5536	187	0	4	5345	0	0
Financial Insurance Company Limited	No Group	4429	0	0	4	4424	0	1
Nationwide Building Society	Nationwide	3881	849	313	35	2614	41	29
Clydesdale Bank Plc	National Australia Group	3473	726	62	24	2616	41	4
Canada Square Operations Limited	Citibank	2486	13	0	7	2466	0	0
UK Insurance Limited	Direct Line Group	1312	0	0	1290	21	1	0
Allianz Insurance Plc	Allianz Insurance	1123	0	0	343	780	0	0
The Co-operative Bank Plc	No Group	1091	481	72	8	517	8	5



Admiral Insurance Company Limited	Admiral Group	359	0	0	359	0	0	0
NewDay Ltd	No Group	358	221	0	0	137	0	0
American Express Services Europe Limited	No Group	341	106	0	7	228	0	0
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	305	0	0	303	1	0	1
The Prudential Assurance Company Limited	Prudential PLC	304	0	2	20	7	13	262
Inter Partner Assistance SA	No Group	303	0	0	303	0	0	0
Casheuronet UK LLC	No Group	280	280	0	0	0	0	0
CitiFinancial Europe Plc	Citibank	276	17	4	4	251	0	0
Phoenix Life Limited	Phoenix Group	272	0	4	28	0	11	229
WDFC UK Limited	No Group	269	269	0	0	0	0	0
The Royal London Mutual Insurance Society Limited	Royal London Group	268	0	0	67	1	18	182
Ulster Bank Ltd	Royal Bank Of Scotland	268	228	9	1	26	2	2
Friends Life Limited	Friends Provident	252	0	3	71	1	14	163
Legal & General Insurance Limited	Legal & General	243	0	0	208	35	0	0
Aviva Life & Pensions UK Limited	AVIVA	241	0	0	27	0	10	204
Legal and General Assurance Society Limited	Legal & General	233	0	0	91	0	17	125
Northern Bank Limited	No Group	215	54	6	3	142	7	3
FirstRand Bank Limited	No Group	211	206	0	1	4	0	0
Zurich Assurance Ltd	Zurich	200	0	9	48	5	15	123
Advantage Insurance Company Limited	No Group	183	0	0	183	0	0	0
The Society of Lloyd's	No Group	181	0	0	145	36	0	0
Volkswagen Financial Services (UK)	No Group	181	166	0	3	11	1	0

Limited								
British Gas Insurance Limited	No Group	179	0	0	179	0	0	0
esure Insurance Limited	ESURE	174	0	0	174	0	0	0
SW Funding plc	Lloyds	172	0	0	30	3	16	123
Creation Consumer Finance Ltd	No Group	166	130	0	2	33	1	0
Zenith Insurance plc	No Group	166	0	0	166	0	0	0
CIS General Insurance Limited	CO-OP	165	0	0	163	1	0	1
Virgin Money plc	Virgin Money	165	111	49	0	0	5	0
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	158	0	0	9	0	7	142
Aviva Life Services UK Limited	AVIVA	157	0	24	38	6	17	72
Santander Cards UK Limited	Santander UK	155	7	0	1	147	0	0
Acromas Insurance Company Limited	No Group	154	0	0	154	0	0	0
Stonebridge International Insurance Ltd	Aegon Group	152	0	0	149	2	0	1
Coventry Building Society	No Group	146	12	25	1	106	2	0
Zurich Insurance PLC	Zurich	144	0	0	142	1	1	0
ReAssure Limited	ReAssure Company Limited	142	0	2	36	1	3	100
National House-Building Council	No Group	138	0	0	138	0	0	0
Tesco Underwriting Limited	No Group	138	0	0	138	0	0	0
Santander Consumer (UK) Plc	Santander UK	137	110	0	1	26	0	0
Abbey Life Assurance Company Limited	No Group	135	0	0	12	0	4	119
Phoenix Life Assurance Limited	Phoenix Group	135	0	2	17	1	5	110
AIB Group (UK) Plc	No Group	133	36	9	5	76	6	1
Lloyds Bank General Insurance Limited	Lloyds	131	0	0	114	17	0	0







Hastings Insurance Services Ltd	No Group	62	0	0	62	0	0	0
Solid Forsakringar AB	No Group	62	0	0	62	0	0	0
St. James's Place Wealth Management Plc	St James Place	61	0	4	7	0	24	26
GMAC UK Plc	No Group	60	56	0	1	3	0	0
Royal London (CIS) Limited	Royal London Group	60	0	0	4	1	5	50
PDL Finance Limited	No Group	59	59	0	0	0	0	0
QBE Insurance (Europe) Limited	No Group	59	0	0	59	0	0	0
Wage Day Advance Limited	No Group	59	59	0	0	0	0	0
Everyday Loans Limited	No Group	58	6	0	2	50	0	0
Guardian Assurance Limited	No Group	58	0	0	4	0	0	54
Shawbrook Bank Limited	No Group	57	52	0	0	5	0	0
Union Reiseversicherung AG	No Group	56	0	0	56	0	0	0
Domestic & General Insurance Plc	Domestic & General	55	0	0	55	0	0	0
Octagon Insurance Company Limited	No Group	55	0	0	55	0	0	0
Unum Ltd	No Group	55	0	0	55	0	0	0
Canada Life Limited	Canada Life	54	0	0	19	0	1	34
Elite Insurance Company Limited	No Group	53	0	0	53	0	0	0
Metro Bank PLC	No Group	53	51	1	0	0	0	1
Blemain Finance Limited	No Group	51	46	5	0	0	0	0
Telefonica Insurance S.A.	No Group	51	0	0	51	0	0	0
Towergate Underwriting Group Limited	No Group	51	0	0	51	0	0	0
AIG Europe Limited	No Group	50	0	0	48	2	0	0
Southern Pacific Mortgage Limited	No Group	50	10	31	2	7	0	0
The Mortgage Works (UK) Plc	Nationwide	49	2	44	0	3	0	0







Hargreaves Lansdown Asset Management Limited	No Group	31	0	0	0	0	21	10
Grattan Plc	No Group	30	4	0	0	26	0	0
TD Direct Investing (Europe) Limited	No Group	30	0	0	0	0	30	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 Jul to 31 Dec 2015 - 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.