

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 Jul to 31 Dec 2016

business name	business group	% resolved in favour of consumer (average for all businesses = 42%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 30%)	mortgages and home finance (average for all businesses = 27%)	general insurance (average for all businesses = 31%)	PPI (average for all businesses = 51%)	investments (average for all businesses = 30%)	life & pensions and decumulation (average for all businesses = 30%)
Admiral Insurance Company Limited	ADMIRAL GROUP	23%	*	*	23%	*	*	*
EUI Limited	ADMIRAL GROUP	14%	*	*	14%	*	*	*
Scottish Equitable Plc	AEGON GROUP	38%	*	*	*	*	*	42%
Ageas Insurance Limited	AGEAS	37%	*	*	37%	*	*	*
Tesco Underwriting Limited	AGEAS	34%	*	*	34%	*	*	*
Aviva Health UK Limited	AVIVA	18%	*	*	18%	*	*	*
Aviva Insurance Limited	AVIVA	69%	*	*	31%	89%	*	*
Aviva Life & Pensions UK Limited	AVIVA	23%	*	*	*	*	*	30%
Aviva Life Services UK Limited	AVIVA	18%	*	*	11%	*	25%	27%
AXA Insurance UK Plc	AXA	30%	*	*	30%	*	*	*
AXA PPP Healthcare Limited	AXA	32%	*	*	32%	*	*	*
Loans.co.uk Ltd	BANK OF AMERICA MERRILL LYNCH GROUP	9%	*	*	*	9%	*	*

MBNA Limited	BANK OF AMERICA MERRILL LYNCH GROUP	55%	22%	*	*	59%	*	*
Bank of Ireland (UK) Plc	BANK OF IRELAND	33%	36%	13%	*	47%	*	*
Barclays Bank Plc	BARCLAYS (GS)	47%	27%	25%	21%	61%	53%	23%
Clydesdale Financial Services Limited	BARCLAYS (GS)	33%	33%	*	*	*	*	*
Firstplus Financial Group Plc	BARCLAYS (GS)	21%	*	*	*	*	*	*
BUPA Insurance Limited	BUPA	46%	*	*	46%	*	*	*
Canada Square Operations Limited	CITI - EMEA GROUP	29%	*	*	*	29%	*	*
UK Insurance Limited	DIRECT LINE GROUP	27%	*	*	27%	*	*	*
Friends Life and Pensions Limited	FRIENDS PROVIDENT	59%	*	*	*	*	*	62%
Friends Life Limited	FRIENDS PROVIDENT	31%	*	*	20%	*	22%	42%
Friends Life Services Limited	FRIENDS PROVIDENT	25%	*	*	*	*	*	25%
Sesame Limited	FRIENDS PROVIDENT	23%	*	*	*	*	*	*
HFC Bank Limited	HSBC (GS)	87%	*	*	*	87%	*	*
HSBC Bank plc	HSBC (GS)	46%	15%	26%	23%	56%	24%	20%
John Lewis Financial Services Limited	HSBC (GS)	59%	*	*	*	*	*	*
Marks & Spencer Financial Services plc	HSBC (GS)	56%	19%	*	*	72%	*	*
Legal & General Insurance Limited	LEGAL & GENERAL	32%	*	*	34%	*	*	*
Legal & General Partnership Services Limited	LEGAL & GENERAL	27%	*	30%	*	26%	*	*
Legal and General Assurance Society Limited	LEGAL & GENERAL	12%	*	*	15%	*	3%	14%
Liverpool Victoria Friendly Society Limited	LIVERPOOL VICTORIA GROUP	22%	*	*	*	*	*	*

Capital One (Europe) plc	No Group	60%	23%	*	*	62%	*	*
Cash On Go Limited	No Group	35%	35%	*	*	*	*	*
Casheuronet UK LLC	No Group	63%	63%	*	*	*	*	*
Caversham Finance Limited	No Group	43%	43%	*	*	*	*	*
Cfo Lending Limited	No Group	43%	43%	*	*	*	*	*
CIGNA Europe Insurance Company SA-NV	No Group	28%	*	*	19%	*	*	*
Cigna Insurance Services (Europe) Limited	No Group	19%	*	*	18%	*	*	*
CIS General Insurance Limited	No Group	24%	*	*	25%	*	*	*
CitiFinancial Europe Plc	No Group	81%	*	*	*	86%	*	*
Close Brothers Limited	No Group	43%	43%	*	*	*	*	*
Clydesdale Bank Plc	No Group	46%	14%	28%	*	79%	*	*
Countrywide Assured Plc	No Group	8%	*	*	*	*	*	*
Countrywide Principal Services Limited	No Group	41%	*	*	*	*	*	*
Covea Insurance plc	No Group	31%	*	*	32%	*	*	*
Coventry Building Society	No Group	6%	*	*	*	3%	*	*
Creation Consumer Finance Ltd	No Group	58%	51%	*	*	*	*	*
Creation Financial Services Limited	No Group	51%	40%	*	*	*	*	*
Cumberland Building Society	No Group	17%	*	*	*	18%	*	*
DAS Legal Expenses Insurance Company Limited	No Group	30%	*	*	30%	*	*	*
DFS Trading Limited	No Group	48%	*	*	*	50%	*	*
Domestic & General Insurance Plc	No Group	36%	*	*	36%	*	*	*

Domestic & General Services Limited	No Group	63%	*	*	63%	*	*	*
DSG Retail Limited	No Group	68%	*	*	76%	*	*	*
Elderbridge Limited	No Group	40%	35%	*	*	*	*	*
Elevate Credit International Limited	No Group	41%	41%	*	*	*	*	*
Elite Insurance Company Limited	No Group	60%	*	*	60%	*	*	*
Endsleigh Insurance Services Ltd	No Group	9%	*	*	9%	*	*	*
Equifax Limited	No Group	27%	27%	*	*	*	*	*
Equiniti Financial Services Limited	No Group	42%	*	*	*	*	42%	*
Erudio Student Loans Limited	No Group	26%	26%	*	*	*	*	*
esure Insurance Limited	No Group	20%	*	*	20%	*	*	*
Europäische Reiseversicherung AG	No Group	41%	*	*	41%	*	*	*
Everyday Loans Limited	No Group	21%	*	*	*	17%	*	*
Experian Limited	No Group	32%	32%	*	*	*	*	*
Express Finance (Bromley) Limited	No Group	64%	64%	*	*	*	*	*
Express Gifts Ltd	No Group	29%	25%	*	*	*	*	*
FCA Automotive Services UK Ltd	No Group	30%	30%	*	*	*	*	*
FCE Bank Plc	No Group	42%	43%	*	*	*	*	*
Financial Administration Services Limited	No Group	22%	*	*	*	*	*	*
Financial Insurance Company Limited	No Group	69%	*	*	*	69%	*	*
First Central Insurance Management Ltd	No Group	48%	*	*	48%	*	*	*
First Response Finance Ltd	No Group	41%	25%	*	*	*	*	*

Kensington Mortgage Company Limited	No Group	23%	*	24%	*	*	*	*
Leeds Building Society	No Group	20%	*	24%	*	19%	*	*
Lending Stream Llc	No Group	47%	47%	*	*	*	*	*
Link Financial Outsourcing Limited	No Group	28%	28%	*	*	*	*	*
London General Insurance Company Limited	No Group	27%	*	*	29%	*	*	*
Lowell Financial Ltd	No Group	9%	9%	*	*	*	*	*
Lowell Portfolio I Ltd	No Group	14%	14%	*	*	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	43%	*	*	43%	*	*	*
Markerstudy Insurance Company Limited	No Group	24%	*	*	24%	*	*	*
MCE Insurance Company Limited	No Group	52%	*	*	52%	*	*	*
MEM Consumer Finance Limited	No Group	64%	64%	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	31%	31%	*	*	*	*	*
Metro Bank PLC	No Group	34%	34%	*	*	*	*	*
Moneybarn No. 1 Limited	No Group	17%	17%	*	*	*	*	*
Moneyplus Group Limited	No Group	13%	13%	*	*	*	*	*
MYJAR Limited	No Group	49%	49%	*	*	*	*	*
National House-Building Council	No Group	36%	*	*	36%	*	*	*
National Savings and Investments	No Group	18%	19%	*	*	*	*	*
Newcastle Building Society	No Group	21%	*	*	*	21%	*	*
NewDay Ltd	No Group	53%	36%	*	*	90%	*	*

Northern Bank Limited	No Group	25%	13%	*	*	27%	*	*
One Call Insurance Services Limited	No Group	56%	*	*	56%	*	*	*
One Insurance Limited	No Group	69%	*	*	69%	*	*	*
OneSavings Bank Plc	No Group	23%	*	*	*	*	*	*
Paragon Finance Plc	No Group	26%	24%	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	13%	13%	*	*	*	*	*
PDL Finance Limited	No Group	38%	38%	*	*	*	*	*
Pepper (UK) Limited	No Group	28%	*	28%	*	*	*	*
Pinnacle Insurance Plc	No Group	31%	*	*	32%	31%	*	*
PRA Group (UK) Limited	No Group	15%	14%	*	*	*	*	*
Principality Building Society	No Group	21%	*	*	*	*	*	*
Provident Personal Credit Limited	No Group	33%	33%	*	*	*	*	*
PSA Finance UK Limited	No Group	26%	24%	*	*	*	*	*
R. Raphael & Sons Plc	No Group	57%	57%	*	*	*	*	*
RAC Insurance Limited	No Group	42%	*	*	42%	*	*	*
RAC Motoring Services	No Group	29%	*	*	29%	*	*	*
RCI Financial Services Limited	No Group	50%	49%	*	*	*	*	*
ReAssure Life Limited	No Group	11%	*	*	*	*	*	*
ReAssure Limited	No Group	20%	*	*	*	*	*	28%
Red Sands Insurance Company (Europe) Limited	No Group	46%	*	*	45%	*	*	*
Robinson Way Limited	No Group	34%	34%	*	*	*	*	*
Sabre Insurance Company Limited	No Group	34%	*	*	34%	*	*	*

Saga Services Limited	No Group	25%	*	*	25%	*	*	*
Sainsbury's Bank Plc	No Group	20%	19%	*	*	*	*	*
Secure Trust Bank Plc	No Group	39%	33%	*	*	*	*	*
Shawbrook Bank Limited	No Group	26%	25%	*	*	*	*	*
Shop Direct Finance Company Limited	No Group	68%	53%	*	*	88%	*	*
Skrill Limited	No Group	31%	31%	*	*	*	*	*
Skyfire Insurance Company Limited	No Group	47%	*	*	47%	*	*	*
Southern Pacific Mortgage Limited	No Group	35%	*	*	*	*	*	*
Southern Rock Insurance Company Limited	No Group	33%	*	*	33%	*	*	*
Stonebridge International Insurance Ltd	No Group	35%	*	*	35%	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	18%	*	*	*	*	*	15%
Swinton Group Ltd	No Group	31%	*	*	31%	*	*	*
TD Direct Investing (Europe) Limited	No Group	33%	*	*	*	*	*	*
Telefonica Insurance S.A.	No Group	53%	*	*	53%	*	*	*
Telefonica UK Limited	No Group	37%	40%	*	*	*	*	*
The Car Finance Company (2007) Ltd	No Group	43%	43%	*	*	*	*	*
The Co-operative Bank Plc	No Group	29%	20%	27%	*	38%	*	*
The National Farmers' Union Mutual Insurance Society Limited	No Group	30%	*	*	30%	*	*	*
The Society of Lloyd's	No Group	32%	*	*	32%	*	*	*
Towergate Underwriting Group	No Group	39%	*	*	39%	*	*	*

The Royal London Mutual Insurance Society Limited	ROYAL LONDON GROUP	18%	*	*	24%	*	22%	14%
Royal & Sun Alliance Insurance Plc	RSA INSURANCE UK	27%	*	*	27%	*	*	*
Santander Cards UK Limited	SANTANDER UK	42%	*	*	*	41%	*	*
Santander Consumer (UK) Plc	SANTANDER UK	46%	44%	*	*	*	*	*
Santander UK Plc	SANTANDER UK	30%	33%	36%	10%	27%	20%	*
Connells Limited	SKIPTON GROUP	27%	*	36%	*	9%	*	*
Skipton Building Society	SKIPTON GROUP	23%	*	*	*	21%	*	*
St. James's Place Wealth Management Plc	ST JAMES PLACE	33%	*	*	*	*	*	*
Standard Life Assurance Limited	STANDARD LIFE	23%	*	*	*	*	*	35%
Tesco Personal Finance PLC	TESCO PERSONAL FINANCE	46%	17%	*	12%	86%	*	*
National Westminster Bank Plc	THE ROYAL BANK OF SCOTLAND GROUP	30%	26%	26%	12%	44%	40%	*
The Royal Bank of Scotland Plc	THE ROYAL BANK OF SCOTLAND GROUP	36%	29%	34%	12%	43%	38%	*
Ulster Bank Ltd	THE ROYAL BANK OF SCOTLAND GROUP	36%	27%	*	*	*	*	*
Bradford & Bingley Plc	UK ASSET RESOLUTION	12%	*	*	*	9%	*	*
Mortgage Express	UK ASSET RESOLUTION	28%	*	28%	*	*	*	*
NRAM plc	UK ASSET RESOLUTION	30%	19%	30%	*	32%	*	*
Virgin Money plc	VIRGIN MONEY	36%	41%	*	*	*	*	*
Yorkshire Building Society	YORKSHIRE	15%	18%	16%	*	15%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 Jul to 31 Dec 2016 - 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.