

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%) |
| Coventry Building Society | No Group | 6% | * | * | * | 3% | * | * |
| Arnold Clark Automobiles Limited | No Group | 7% | * | * | * | 2% | * | * |
| Countrywide Assured Plc | No Group | 8% | * | * | * | * | * | * |
| Endsleigh Insurance Services Ltd | No Group | 9% | * | * | 9% | * | * | * |
| Loans.co.uk Ltd | BANK OF AMERICA MERRILL LYNCH GROUP | 9% | * | * | * | 9% | * | * |
| Lowell Financial Ltd | No Group | 9% | 9% | * | * | * | * | * |
| Halifax Share Dealing Limited | LLOYDS | 10% | * | * | * | * | 10% | * |
| Harrington Brooks (Accountants) Limited | No Group | 11% | 11% | * | * | * | * | * |
| J.P. Morgan Europe Limited | No Group | 11% | 11% | * | * | * | * | * |
| ReAssure Life Limited | No Group | 11% | * | * | * | * | * | * |
| Blemain Finance Limited | No Group | 12% | 13% | * | * | * | * | * |
| Bradford & Bingley Plc | UK ASSET RESOLUTION | 12% | * | * | * | 9% | * | * |

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|---|--------------------|-----|-----|-----|-----|-----|-----|-----|
| Phoenix Life Limited | PHOENIX GROUP | 18% | * | * | 17% | * | 13% | 21% |
| Sun Life Assurance Company of Canada (U.K.) Limited | No Group | 18% | * | * | * | * | * | 15% |
| The Royal London Mutual Insurance Society Limited | ROYAL LONDON GROUP | 18% | * | * | 24% | * | 22% | 14% |
| West Bromwich Building Society | No Group | 18% | * | * | * | 20% | * | * |
| Zurich Assurance Ltd | No Group | 18% | * | * | 13% | * | 15% | 17% |
| Cigna Insurance Services (Europe) Limited | No Group | 19% | * | * | 18% | * | * | * |
| The Prudential Assurance Company Limited | PRUDENTIAL PLC | 19% | * | * | * | * | 15% | 24% |
| AIB Group (UK) Plc | No Group | 20% | 13% | * | * | 23% | * | * |
| esure Insurance Limited | No Group | 20% | * | * | 20% | * | * | * |
| Leeds Building Society | No Group | 20% | * | 24% | * | 19% | * | * |
| Openwork Limited | OPENWORK | 20% | * | * | * | * | * | * |
| ReAssure Limited | No Group | 20% | * | * | * | * | * | 28% |
| Sainsbury's Bank Plc | No Group | 20% | 19% | * | * | * | * | * |
| Autonet Insurance Services Limited | No Group | 21% | * | * | 21% | * | * | * |
| Everyday Loans Limited | No Group | 21% | * | * | * | 17% | * | * |
| Firstplus Financial Group Plc | BARCLAYS (GS) | 21% | * | * | * | * | * | * |
| Newcastle Building Society | No Group | 21% | * | * | * | 21% | * | * |
| Principality Building Society | No Group | 21% | * | * | * | * | * | * |
| St Andrew's Insurance plc | LLOYDS | 21% | * | * | 26% | 21% | * | * |
| TSB Bank plc | No Group | 21% | 21% | 19% | * | * | * | * |
| Financial Administration Services | No Group | 22% | * | * | * | * | * | * |

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|--|---------------------|-----|-----|-----|-----|-----|---|-----|
| PSA Finance UK Limited | No Group | 26% | 24% | * | * | * | * | * |
| Shawbrook Bank Limited | No Group | 26% | 25% | * | * | * | * | * |
| Amtrust International Underwriters DAC | No Group | 27% | * | * | 26% | * | * | * |
| Connells Limited | SKIPTON GROUP | 27% | * | 36% | * | 9% | * | * |
| Equifax Limited | No Group | 27% | 27% | * | * | * | * | * |
| International Insurance Company of Hannover SE | No Group | 27% | * | * | 27% | * | * | * |
| Legal & General Partnership Services Limited | LEGAL & GENERAL | 27% | * | 30% | * | 26% | * | * |
| London General Insurance Company Limited | No Group | 27% | * | * | 29% | * | * | * |
| Royal & Sun Alliance Insurance Plc | RSA INSURANCE UK | 27% | * | * | 27% | * | * | * |
| UK Insurance Limited | DIRECT LINE GROUP | 27% | * | * | 27% | * | * | * |
| Abbey Life Assurance Company Limited | No Group | 28% | * | * | * | * | * | 29% |
| Allianz Insurance Plc | No Group | 28% | * | * | 33% | 26% | * | * |
| APS Financial Limited | No Group | 28% | 28% | * | * | * | * | * |
| CIGNA Europe Insurance Company SA-NV | No Group | 28% | * | * | 19% | * | * | * |
| Link Financial Outsourcing Limited | No Group | 28% | 28% | * | * | * | * | * |
| Mortgage Express | UK ASSET RESOLUTION | 28% | * | 28% | * | * | * | * |
| Pepper (UK) Limited | No Group | 28% | * | 28% | * | * | * | * |
| ACE European Group Limited | No Group | 29% | * | * | 29% | * | * | * |
| Advantage Insurance Company Limited | No Group | 29% | * | * | 29% | * | * | * |
| Canada Square Operations Limited | CITI - EMEA GROUP | 29% | | | | 29% | | |

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|---|-----------------|-----|-----|-----|-----|-----|---|---|
| Uncle Buck Finance LLP | No Group | 31% | 31% | * | * | * | * | * |
| Assurant General Insurance Limited | No Group | 32% | * | * | 30% | * | * | * |
| AXA PPP Healthcare Limited | AXA | 32% | * | * | 32% | * | * | * |
| Experian Limited | No Group | 32% | 32% | * | * | * | * | * |
| Hitachi Capital (UK) Plc | No Group | 32% | 32% | * | * | * | * | * |
| Legal & General Insurance Limited | LEGAL & GENERAL | 32% | * | * | 34% | * | * | * |
| The Society of Lloyd's | No Group | 32% | * | * | 32% | * | * | * |
| Bank of Ireland (UK) Plc | BANK OF IRELAND | 33% | 36% | 13% | * | 47% | * | * |
| Clydesdale Financial Services Limited | BARCLAYS (GS) | 33% | 33% | * | * | * | * | * |
| Home Retail Group Card Services Limited | No Group | 33% | 33% | * | * | * | * | * |
| Provident Personal Credit Limited | No Group | 33% | 33% | * | * | * | * | * |
| Southern Rock Insurance Company Limited | No Group | 33% | * | * | 33% | * | * | * |
| St. James's Place Wealth Management Plc | ST JAMES PLACE | 33% | * | * | * | * | * | * |
| TD Direct Investing (Europe) Limited | No Group | 33% | * | * | * | * | * | * |
| Metro Bank PLC | No Group | 34% | 34% | * | * | * | * | * |
| Robinson Way Limited | No Group | 34% | 34% | * | * | * | * | * |
| Sabre Insurance Company Limited | No Group | 34% | * | * | 34% | * | * | * |
| Tesco Underwriting Limited | AGEAS | 34% | * | * | 34% | * | * | * |
| The Mortgage Works (UK) Plc | NATIONWIDE | 34% | * | 33% | * | * | * | * |
| WorldPay (UK) Limited | No Group | 34% | 34% | * | * | * | * | * |
| Cash On Go Limited | No Group | 35% | 35% | * | * | * | * | * |

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|--|--------------|-----|-----|---|-----|-----|-----|-----|
| Scottish Equitable Plc | AEGON GROUP | 38% | * | * | * | * | * | 42% |
| Secure Trust Bank Plc | No Group | 39% | 33% | * | * | * | * | * |
| Towergate Underwriting Group Limited | No Group | 39% | * | * | 39% | * | * | * |
| Be Wisser Insurance Services Ltd | No Group | 40% | * | * | 40% | * | * | * |
| Elderbridge Limited | No Group | 40% | 35% | * | * | * | * | * |
| BMW Financial Services (GB) Limited | No Group | 41% | 42% | * | * | * | * | * |
| Countrywide Principal Services Limited | No Group | 41% | * | * | * | * | * | * |
| Elevate Credit International Limited | No Group | 41% | 41% | * | * | * | * | * |
| Europäische Reiseversicherung AG | No Group | 41% | * | * | 41% | * | * | * |
| First Response Finance Ltd | No Group | 41% | 25% | * | * | * | * | * |
| Lloyds Bank General Insurance Limited | LLOYDS | 41% | * | * | 30% | 85% | * | * |
| Equiniti Financial Services Limited | No Group | 42% | * | * | * | * | 42% | * |
| FCE Bank Plc | No Group | 42% | 43% | * | * | * | * | * |
| RAC Insurance Limited | No Group | 42% | * | * | 42% | * | * | * |
| Santander Cards UK Limited | SANTANDER UK | 42% | * | * | * | 41% | * | * |
| Arrow Global Limited | No Group | 43% | 43% | * | * | * | * | * |
| Cabot Financial (Europe) Limited | No Group | 43% | 43% | * | * | * | * | * |
| Caversham Finance Limited | No Group | 43% | 43% | * | * | * | * | * |
| Cfo Lending Limited | No Group | 43% | 43% | * | * | * | * | * |
| Close Brothers Limited | No Group | 43% | 43% | * | * | * | * | * |
| Mapfre Asistencia, Compania | No Group | 43% | * | * | 43% | * | * | * |

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|--|------------------------|-----|-----|-----|-----|-----|-----|-----|
| Internacional De Seguros y Reaseguros, S.A. | | | | | | | | |
| The Car Finance Company (2007) Ltd | No Group | 43% | 43% | * | * | * | * | * |
| IGO4 Limited | No Group | 44% | * | * | 44% | * | * | * |
| Instant Cash Loans Limited | No Group | 44% | 44% | * | * | * | * | * |
| Inter Partner Assistance SA | No Group | 45% | * | * | 45% | * | * | * |
| British Gas Insurance Limited | No Group | 46% | * | * | 46% | * | * | * |
| BUPA Insurance Limited | BUPA | 46% | * | * | 46% | * | * | * |
| Clydesdale Bank Plc | No Group | 46% | 14% | 28% | * | 79% | * | * |
| HSBC Bank plc | HSBC (GS) | 46% | 15% | 26% | 23% | 56% | 24% | 20% |
| Red Sands Insurance Company (Europe) Limited | No Group | 46% | * | * | 45% | * | * | * |
| Santander Consumer (UK) Plc | SANTANDER UK | 46% | 44% | * | * | * | * | * |
| Tesco Personal Finance PLC | TESCO PERSONAL FINANCE | 46% | 17% | * | 12% | 86% | * | * |
| Wage Day Advance Limited | No Group | 46% | 46% | * | * | * | * | * |
| Barclays Bank Plc | BARCLAYS (GS) | 47% | 27% | 25% | 21% | 61% | 53% | 23% |
| Lending Stream Llc | No Group | 47% | 47% | * | * | * | * | * |
| Skyfire Insurance Company Limited | No Group | 47% | * | * | 47% | * | * | * |
| DFS Trading Limited | No Group | 48% | * | * | * | 50% | * | * |
| First Central Insurance Management Ltd | No Group | 48% | * | * | 48% | * | * | * |
| Unum Ltd | No Group | 48% | * | * | 48% | * | * | * |
| FirstRand Bank Limited | No Group | 49% | 49% | * | * | * | * | * |
| MYJAR Limited | No Group | 49% | 49% | * | * | * | * | * |

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|--|--|-----|-----|-----|-----|-----|-----|-----|
| Ikano Bank AB (publ) | No Group | 50% | 50% | * | * | * | * | * |
| RCI Financial Services Limited | No Group | 50% | 49% | * | * | * | * | * |
| British Gas Services Limited | No Group | 51% | * | * | 52% | * | * | * |
| Creation Financial Services Limited | No Group | 51% | 40% | * | * | * | * | * |
| Union Reiseversicherung AG | No Group | 51% | * | * | 51% | * | * | * |
| Active Securities Limited | No Group | 52% | 52% | * | * | * | * | * |
| Black Horse Limited | LLOYDS | 52% | 25% | * | * | 80% | * | * |
| MCE Insurance Company Limited | No Group | 52% | * | * | 52% | * | * | * |
| NewDay Ltd | No Group | 53% | 36% | * | * | 90% | * | * |
| Telefonica Insurance S.A. | No Group | 53% | * | * | 53% | * | * | * |
| Welcome Financial Services Limited | No Group | 53% | * | * | * | 53% | * | * |
| Airdrie Savings Bank | No Group | 54% | * | * | * | 60% | * | * |
| J D Williams & Company Limited | No Group | 54% | 33% | * | * | 89% | * | * |
| Vanquis Bank Limited | No Group | 54% | 54% | * | * | * | * | * |
| MBNA Limited | BANK OF AMERICA MERRILL LYNCH GROUP | 55% | 22% | * | * | 59% | * | * |
| Lloyds Bank PLC | LLOYDS | 56% | 21% | 28% | 9% | 64% | 32% | 16% |
| Marks & Spencer Financial Services plc | HSBC (GS) | 56% | 19% | * | * | 72% | * | * |
| One Call Insurance Services Limited | No Group | 56% | * | * | 56% | * | * | * |
| R. Raphael & Sons Plc | No Group | 57% | 57% | * | * | * | * | * |
| Creation Consumer Finance Ltd | No Group | 58% | 51% | * | * | * | * | * |
| Friends Life and Pensions Limited | FRIENDS PROVIDENT | 59% | * | * | * | * | * | 62% |
| Indigo Michael Limited | No Group | 59% | 59% | | | | | |

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|--|-----------|-----|-----|---|-----|-----|---|---|
| | | | | * | * | * | * | * |
| John Lewis Financial Services Limited | HSBC (GS) | 59% | * | * | * | * | * | * |
| WDFC UK Limited | No Group | 59% | 59% | * | * | * | * | * |
| Capital One (Europe) plc | No Group | 60% | 23% | * | * | 62% | * | * |
| Elite Insurance Company Limited | No Group | 60% | * | * | 60% | * | * | * |
| Western Union Payment Services Ireland Limited | No Group | 61% | 61% | * | * | * | * | * |
| Casheuronet UK LLC | No Group | 63% | 63% | * | * | * | * | * |
| Domestic & General Services Limited | No Group | 63% | * | * | 63% | * | * | * |
| Express Finance (Bromley) Limited | No Group | 64% | 64% | * | * | * | * | * |
| MEM Consumer Finance Limited | No Group | 64% | 64% | * | * | * | * | * |
| American Express Services Europe Limited | No Group | 67% | 24% | * | * | 87% | * | * |
| DSG Retail Limited | No Group | 68% | * | * | 76% | * | * | * |
| Shop Direct Finance Company Limited | No Group | 68% | 53% | * | * | 88% | * | * |
| Aviva Insurance Limited | AVIVA | 69% | * | * | 31% | 89% | * | * |
| Financial Insurance Company Limited | No Group | 69% | * | * | * | 69% | * | * |
| One Insurance Limited | No Group | 69% | * | * | 69% | * | * | * |
| CitiFinancial Europe Plc | No Group | 81% | * | * | * | 86% | * | * |
| HFC Bank Limited | HSBC (GS) | 87% | * | * | * | 87% | * | * |

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.