

## 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 2017

business name	business group	% resolved in favour of consumer (average for all businesses = 36%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 33%)	mortgages and home finance (average for all businesses = 24%)	general insurance (average for all businesses = 31%)	PPI (average for all businesses = 41%)	investments (average for all businesses = 29%)	life & pensions and decumulation (average for all businesses = 26%)
Card Protection Plan Ltd	No Group	3%	*	*	3%	*	*	*
Coventry Building Society	No Group	4%	*	*	*	2%	*	*
Halifax Share Dealing Limited	LLOYDS	5%	*	*	*	*	5%	*
Arnold Clark Automobiles Limited	No Group	7%	*	*	*	2%	*	*
Canada Life Limited	No Group	8%	*	*	*	*	*	*
Bradford & Bingley Plc	UK ASSET RESOLUTION	10%	*	28%	*	8%	*	*
Lowell Financial Ltd	No Group	11%	11%	*	*	*	*	*
Old Mutual Wealth Life Assurance Limited	OLD MUTUAL (SKANDIA)	11%	*	*	*	*	*	*
Scottish Widows Limited	LLOYDS	11%	*	*	11%	*	17%	9%
Cigna Insurance Services (Europe) Limited	No Group	12%	*	*	12%	*	*	*
Endsleigh Insurance Services Ltd	No Group	12%	*	*	12%	*	*	*
Legal and General Assurance Society Limited	LEGAL & GENERAL	12%	*	*	10%	*	11%	16%









BUPA Insurance Limited	BUPA	28%	*	*	28%	*	*	*
Equifax Limited	No Group	28%	28%	*	*	*	*	*
Metro Bank PLC	No Group	28%	28%	*	*	*	*	*
Moneybarn No. 1 Limited	No Group	28%	28%	*	*	*	*	*
Mortgage Express	UK ASSET RESOLUTION	28%	*	27%	*	*	*	*
NRAM plc	UK ASSET RESOLUTION	28%	*	27%	*	38%	*	*
Connells Limited	SKIPTON GROUP	29%	*	43%	*	*	*	*
Elderbridge Limited	No Group	29%	29%	29%	*	*	*	*
GE Money Home Lending Limited	No Group	29%	*	*	*	*	*	*
Hastings Insurance Services Limited	No Group	29%	*	*	29%	*	*	*
Legal & General Insurance Limited	LEGAL & GENERAL	29%	*	*	30%	*	*	*
Tesco Personal Finance PLC	TESCO PERSONAL FINANCE	29%	17%	*	15%	59%	*	*
Advantage Insurance Company Limited	No Group	30%	*	*	30%	*	*	*
CHUBB European Group Limited	No Group	30%	*	*	30%	*	*	*
EUI Limited	ADMIRAL GROUP	30%	*	*	30%	*	*	*
J.P. Morgan Europe Limited	No Group	30%	30%	*	*	*	*	*
Lloyds Bank General Insurance Limited	LLOYDS	30%	*	*	28%	*	*	*
Towergate Underwriting Group Limited	No Group	30%	*	*	30%	*	*	*
Zenith Insurance plc	No Group	30%	*	*	30%	*	*	*
Ageas Insurance Limited	AGEAS	31%	*	*	32%	*	*	*
Assurant General Insurance Limited	No Group	31%	*	*	30%	*	*	*

CIGNA Europe Insurance Company SA-NV	No Group	31%	*	*	27%	*	*	*
Clydesdale Financial Services Limited	BARCLAYS (GS)	31%	31%	*	*	*	*	*
FCE Bank Plc	No Group	31%	31%	*	*	*	*	*
First Response Finance Ltd	No Group	31%	14%	*	*	*	*	*
Friends Life Limited	AVIVA	31%	*	*	19%	*	20%	42%
GMAC UK Plc	No Group	31%	31%	*	*	*	*	*
Hyperformance Ltd	No Group	31%	*	*	31%	*	*	*
LeasePlan UK Limited	No Group	31%	31%	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	31%	31%	*	*	*	*	*
The Co-operative Bank Plc	No Group	31%	25%	24%	*	41%	*	*
The Royal Bank of Scotland Plc	THE ROYAL BANK OF SCOTLAND GROUP	31%	29%	26%	14%	34%	39%	*
Bank of Ireland (UK) Plc	BANK OF IRELAND	32%	34%	11%	*	*	*	*
Brightside Insurance Services Limited	No Group	32%	*	*	32%	*	*	*
Eldon Insurance Services Ltd	No Group	32%	*	*	32%	*	*	*
Everyday Loans Limited	No Group	32%	*	*	*	*	*	*
Friends Life and Pensions Limited	AVIVA	32%	*	*	*	*	*	28%
Friends Life Services Limited	AVIVA	32%	*	*	*	*	*	31%
Home Retail Group Card Services Limited	No Group	32%	32%	*	*	*	*	*
London General Insurance Company Limited	No Group	32%	*	*	29%	*	*	*
PSA Finance UK Limited	No Group	32%	32%					

				*	*	*	*	*
The Society of Lloyd's	No Group	32%	*	*	32%	*	*	*
Ald Automotive Limited	No Group	33%	33%	*	*	*	*	*
Automobile Association Insurance Services Limited	No Group	33%	*	*	33%	*	*	*
AXA Insurance UK Plc	AXA	33%	*	*	33%	*	*	*
Clydesdale Bank Plc	No Group	33%	20%	29%	*	59%	*	*
Insurance Factory Ltd	No Group	33%	*	*	33%	*	*	*
Markerstudy Insurance Company Limited	No Group	33%	*	*	33%	*	*	*
RAC Insurance Limited	No Group	33%	*	*	33%	*	*	*
Sabre Insurance Company Limited	No Group	33%	*	*	33%	*	*	*
Tesco Underwriting Limited	AGEAS	33%	*	*	33%	*	*	*
Ulster Bank Ltd	THE ROYAL BANK OF SCOTLAND GROUP	33%	32%	*	*	*	*	*
Vitality Health Limited	No Group	33%	*	*	33%	*	*	*
WorldPay (UK) Limited	No Group	33%	33%	*	*	*	*	*
Europa Group Limited	No Group	34%	*	*	34%	*	*	*
Experian Limited	No Group	34%	34%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	34%	*	35%	*	*	*	*
Equiniti Financial Services Limited	No Group	35%	*	*	*	*	35%	*
Hitachi Capital (UK) Plc	No Group	35%	35%	*	*	*	*	*
The Mortgage Works (UK) Plc	NATIONWIDE	35%	*	35%	*	*	*	*
Countrywide Principal Services	No Group	36%	*	37%	*	*	*	*



Limited								
DAS Legal Expenses Insurance Company Limited	No Group	36%	*	*	36%	*	*	*
FCA Automotive Services UK Ltd	No Group	36%	36%	*	*	*	*	*
International Insurance Company of Hannover SE	No Group	36%	*	*	36%	*	*	*
J D Williams & Company Limited	No Group	36%	22%	*	*	*	*	*
Asurion Europe Limited	No Group	37%	*	*	37%	*	*	*
Lloyds Bank PLC	LLOYDS	37%	20%	15%	15%	42%	24%	20%
Paymentsense Limited	No Group	37%	37%	*	*	*	*	*
Aviva Insurance Services UK Limited	AVIVA	38%	*	*	38%	*	*	*
RAC Motoring Services	No Group	38%	*	*	35%	*	*	*
TD Direct Investing (Europe) Limited	No Group	38%	*	*	*	*	39%	*
Barclays Bank Plc	BARCLAYS (GS)	39%	32%	29%	30%	49%	52%	*
Caversham Finance Limited	No Group	39%	40%	*	*	*	*	*
Liberty Mutual Insurance Europe Limited	No Group	39%	*	*	39%	*	*	*
Startline Motor Finance Limited	No Group	39%	40%	*	*	*	*	*
Welcome Financial Services Limited	No Group	39%	*	*	*	41%	*	*
Arrow Global Limited	No Group	40%	39%	*	*	*	*	*
BMW Financial Services (GB) Limited	No Group	40%	39%	*	*	*	*	*
HSBC Bank plc	HSBC (GS)	40%	21%	24%	22%	53%	30%	*
MCE Insurance Company Limited	No Group	40%	*	*	40%	*	*	*
Amtrust Europe Limited	No Group	41%	*	*	41%	*	*	*





MBNA Limited	BANK OF AMERICA MERRILL LYNCH GROUP	50%	14%	*	*	55%	*	*
Capital One (Europe) plc	No Group	51%	25%	*	*	54%	*	*
IGO4 Limited	No Group	51%	*	*	51%	*	*	*
Telefonica UK Limited	No Group	51%	51%	*	*	*	*	*
British Gas Services Limited	No Group	52%	*	*	53%	*	*	*
NewDay Ltd	No Group	52%	41%	*	*	96%	*	*
Unum Ltd	No Group	52%	*	*	52%	*	*	*
Cash On Go Limited	No Group	53%	53%	*	*	*	*	*
MYJAR Limited	No Group	54%	54%	*	*	*	*	*
Instant Cash Loans Limited	No Group	55%	55%	*	*	*	*	*
Western Union Payment Services Ireland Limited	No Group	56%	56%	*	*	*	*	*
American Express Services Europe Limited	No Group	57%	24%	*	*	88%	*	*
One Insurance Limited	No Group	58%	*	*	58%	*	*	*
Active Securities Limited	No Group	59%	59%	*	*	*	*	*
CURO TRANSATLANTIC LIMITED	No Group	59%	59%	*	*	*	*	*
Alliance Trust Savings Limited	No Group	60%	*	*	*	*	58%	*
Lending Stream Llc	No Group	61%	61%	*	*	*	*	*
Elevate Credit International Limited	No Group	62%	62%	*	*	*	*	*
John Lewis Financial Services Limited	HSBC (GS)	70%	70%	*	*	*	*	*
Grattan Plc	No Group	71%	*	*	*	*	*	*
Advanced Payment Solutions	No Group	72%	72%	*	*	*	*	*

Limited								
Aviva Insurance Limited	AVIVA	72%	*	*	32%	93%	*	*
HFC Bank Limited	HSBC (GS)	73%	*	*	*	73%	*	*
Freemans Plc	No Group	74%	*	*	*	*	*	*
Shop Direct Finance Company Limited	No Group	74%	55%	*	*	92%	*	*
MEM Consumer Finance Limited	No Group	76%	76%	*	*	*	*	*
Casheuronet UK LLC	No Group	77%	77%	*	*	*	*	*
Express Finance (Bromley) Limited	No Group	77%	77%	*	*	*	*	*
WDFC UK Limited	No Group	77%	77%	*	*	*	*	*
DSG Retail Limited	No Group	79%	*	*	91%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2017 - 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.