

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 January to 30 June 2012

business name	business group	% resolved in favour of consumer (average for all businesses = 51%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 42%)	mortgages and home finance (average for all businesses = 25%)	general insurance (average for all businesses = 48%)	PPI (average for all businesses = 71%)	investments (average for all businesses = 44%)	life & pensions and decumulation (average for all businesses = 31%)
Microcredit Limited	No Group	98%	98%	*	*	*	*	*
BISL Limited	No Group	87%	*	*	87%	*	*	*
HFC Bank Limited	HSBC	86%	47%	*	*	90%	*	*
MBNA Europe Bank Limited	MBNA	84%	73%	*	*	97%	*	*
CT Capital PLC	Central Trust	83%	*	*	*	85%	*	*
CitiFinancial Europe Plc	Citibank	82%	64%	*	*	93%	*	*
E Insurance Services Ltd	No Group	82%	*	*	82%	*	*	*
Aria Insurance Services Limited	Europ Assistance	79%	*	*	79%	*	*	*
Card Protection Plan Ltd	No Group	79%	*	*	79%	*	*	*
Home Retail Group Card Services Limited	No Group	78%	78%	*	*	*	*	*
Lloyds TSB Bank Plc	Lloyds	74%	22%	28%	15%	98%	10%	20%
Inter Partner Assistance SA	No Group	73%	*	*	73%	*	*	*
Halifax Insurance Ireland Ltd	Lloyds	67%	*	*	*	67%	*	*

Progressive Credit Limited	No Group	64%	64%	*	*	*	*	*
Red Sands Insurance Company (Europe) Limited	No Group	64%	*	*	63%	*	*	*
Welcome Financial Services Limited	CATTLES	64%	37%	*	*	92%	*	*
Express Gifts Ltd	No Group	63%	*	*	*	*	*	*
Homecare Insurance Limited	No Group	63%	*	*	63%	*	*	*
Marks & Spencer Financial Services plc	HSBC	63%	47%	*	*	71%	*	*
Homeserve Membership Limited	No Group	62%	*	*	62%	*	*	*
Advantage Insurance Company Limited	No Group	61%	*	*	61%	*	*	*
J D Williams & Company Limited	No Group	61%	60%	*	*	*	*	*
Egg Banking Plc	Citibank	60%	36%	*	*	71%	*	*
Lloyds TSB General Insurance Limited	Lloyds	60%	*	*	54%	80%	*	*
Lloyds TSB Insurance Services Limited	Lloyds	60%	*	*	56%	*	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	60%	43%	24%	23%	87%	*	*
St Andrew's Insurance plc	Lloyds	59%	*	*	61%	*	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	59%	54%	*	53%	65%	*	*
ACE European Group Limited	No Group	58%	*	*	58%	*	*	*
Santander Cards UK Limited	Santander UK	58%	62%	*	*	44%	*	*
Blue Sky Personal Finance Limited	No Group	57%	*	*	*	58%	*	*
Amtrust International Underwriters Ltd	No Group	56%	*	*	55%	*	*	*
Creation Financial Services Limited	No Group	56%	62%	*	*	*	*	*

Friends Life Services Limited	Friends Provident	26%	*	*	*	*	*	22%
Friends Life WL Limited	Friends Provident	26%	*	*	*	*	*	27%
Kensington Mortgage Company Limited	No Group	26%	*	22%	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	26%	*	*	*	*	*	27%
Swinton Group Ltd	No Group	26%	*	*	26%	*	*	*
UK Car Group Limited	No Group	26%	*	*	*	24%	*	*
Abbey Life Assurance Company Limited	No Group	25%	*	*	*	*	*	26%
Connells Limited	Skipton Group	25%	*	*	*	*	*	*
Northern Bank Limited	No Group	25%	*	*	*	*	*	*
ReAssure Limited	SWISS RE	25%	*	*	*	*	*	28%
Aviva Life & Pensions UK Limited	AVIVA	24%	*	*	23%	*	22%	25%
Everyday Loans Limited	No Group	24%	*	*	*	16%	*	*
Kwik-Fit Insurance Services Ltd	Ageas Insurance Limited	24%	*	*	24%	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	24%	*	*	*	*	*	*
Scottish Equitable Plc	Aegon Group	24%	*	*	*	*	*	19%
GE Money Home Lending Limited	General Electric	23%	*	27%	*	*	*	*
National Savings and Investments	No Group	23%	23%	*	*	*	*	*
Pearl Assurance Limited	Phoenix Group	23%	*	*	*	*	*	21%
Capital One (Europe) plc	Capital One	22%	29%	*	*	21%	*	*
First Response Finance Ltd	No Group	22%	*	*	*	20%	*	*
Friends Life Limited	Friends Provident	22%	*	*	*	*	*	25%

Decidebloom Limited	No Group	17%	*	*	*	*	*	*
West Bromwich Building Society	West Bromwich Group	17%	*	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	16%	*	*	*	16%	*	*
Newcastle Building Society	No Group	16%	*	*	*	*	*	*
The Prudential Assurance Company Limited	Prudential PLC	16%	*	*	*	*	*	17%
Countrywide Principal Services Limited	No Group	14%	*	11%	*	*	*	*
Scottish Widows plc	Lloyds	14%	*	*	8%	*	*	15%
Anglian Windows Ltd	No Group	13%	*	*	*	12%	*	*
DB UK Bank Limited	No Group	13%	*	13%	*	*	*	*
Yorkshire Building Society	Yorkshire	13%	23%	9%	*	7%	*	*
Bradford & Bingley Plc	UK Asset Resolution	12%	*	24%	*	5%	*	*
Leeds Building Society	No Group	12%	*	*	*	10%	*	*
The Mortgage Matters Partnership	No Group	9%	*	3%	*	*	*	*
Skipton Building Society	Skipton Group	8%	*	*	*	11%	*	*
Vanquis Bank Limited	No Group	5%	5%	*	*	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 January to 30 June 2012 - 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.