

First Response Finance Ltd	No Group	22%	*	*	*	19%	*	*
Firstplus Financial Group Plc	Barclays	80%	33%	*	*	93%	*	*
FirstRand Bank Limited	No Group	48%	39%	*	*	57%	*	*
Ford Retail Limited	No Group	15%	*	*	*	15%	*	*
Friends Life Limited	Friends Provident	27%	*	*	33%	*	*	21%
Friends Life Services Limited	Friends Provident	33%	*	*	*	*	*	35%
GE Money Consumer Lending Limited	No Group	37%	41%	*	*	*	*	*
GE Money Home Lending Limited	No Group	30%	*	41%	*	22%	*	*
GMAC UK Plc	No Group	41%	40%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	30%	*	*	30%	*	*	*
Guardian Assurance Limited	No Group	20%	*	*	*	*	*	22%
Halifax Insurance Ireland Ltd	Lloyds	45%	*	*	*	46%	*	*
Halifax Share Dealing Limited	Lloyds	24%	*	*	*	*	24%	*
Hargreaves Lansdown Asset Management Limited	No Group	17%	*	*	*	*	*	*
Hastings Insurance Services Ltd	No Group	50%	*	*	50%	*	*	*
Hitachi Capital (UK) Plc	No Group	38%	40%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	47%	47%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	23%	*	*	*	22%	*	*
Homecare Insurance Limited	No Group	53%	*	*	53%	*	*	*
Homeserve Membership Limited	No Group	11%	*	*	11%	*	*	*
HSBC Bank plc	HSBC	78%	27%	28%	28%	84%	55%	31%

ICICI Bank UK Plc	No Group	77%	*	*	*	*	*	*
IGO4 Limited	No Group	55%	*	*	55%	*	*	*
Inter Partner Assistance SA	No Group	41%	*	*	41%	*	*	*
Interactive Investor Trading Limited	No Group	26%	*	*	*	*	20%	*
International Insurance Company of Hannover SE	No Group	31%	*	*	31%	*	*	*
ITC Compliance Limited	No Group	19%	*	*	*	15%	*	*
J D Williams & Company Limited	No Group	65%	57%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	14%	*	13%	*	*	*	*
Leeds Building Society	No Group	18%	*	34%	*	13%	*	*
Legal & General Assurance Society Limited	Legal & General	24%	*	*	28%	*	*	21%
Legal & General Insurance Limited	Legal & General	25%	*	*	30%	20%	*	*
Legal & General Partnership Services Limited	Legal & General	28%	*	11%	*	37%	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	35%	*	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	30%	*	*	30%	*	*	*
Lloyds Bank General Insurance Limited	Lloyds	41%	*	*	30%	68%	*	*
Lloyds Bank Insurance Services Limited	Lloyds	33%	*	*	9%	*	*	*
Lloyds Bank PLC	Lloyds	66%	30%	20%	14%	73%	30%	15%
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	77%	*	*	*	77%	*	*
London General Insurance	No Group	32%	*	*	32%	*	*	*

Company Limited								
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	51%	*	*	51%	*	*	*
Markerstudy Insurance Company Limited	No Group	39%	*	*	39%	*	*	*
Marks & Spencer Financial Services plc	HSBC	58%	32%	*	*	60%	*	*
MBNA Limited	Bank of America Merrill Lynch Group	93%	35%	*	97%	94%	*	*
MKDP LLP	No Group	17%	17%	*	*	*	*	*
Mortgage Express	UK Asset Resolution	17%	*	17%	*	*	*	*
National House-Building Council	No Group	67%	*	*	67%	*	*	*
National Savings and Investments	No Group	33%	33%	*	*	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	40%	42%	30%	22%	38%	60%	*
Nationwide Building Society	Nationwide	12%	31%	32%	13%	8%	*	43%
NatWest Stockbrokers Ltd	Royal Bank Of Scotland	43%	*	*	*	*	43%	*
Newcastle Building Society	No Group	8%	*	*	*	4%	*	*
NewDay Ltd	No Group	66%	60%	*	*	74%	*	*
Northern Bank Limited	No Group	40%	19%	*	*	44%	*	*
Nottingham Building Society	No Group	4%	*	*	*	2%	*	*
NRAM plc	UK Asset Resolution	49%	42%	35%	*	62%	*	*
Ocean Finance and Mortgages Limited	No Group	93%	*	*	*	95%	*	*
Octagon Insurance Company Limited	No Group	35%	*	*	35%	*	*	*
Openwork Limited	Zurich	21%	*	*	*	13%	*	*

PayPal Sarl & Cie, SCA	No Group	15%	15%	*	*	*	*	*
Pendragon Finance and Insurance Services Limited	No Group	8%	*	*	*	9%	*	*
Personal Touch Financial Services Ltd	No Group	29%	*	*	*	*	*	*
Phoenix Life Assurance Limited	Phoenix Group	19%	*	*	*	*	*	16%
Phoenix Life Limited	Phoenix Group	22%	*	*	18%	*	*	23%
Pinnacle Insurance Plc	Cardiff Pinnacle	77%	*	*	53%	85%	*	*
Platform Home Loans Ltd	CO-OP	34%	*	*	*	*	*	*
Positive Solutions (Financial Services) Limited	No Group	64%	*	*	*	*	*	*
Principality Building Society	Principality	5%	*	*	*	2%	*	*
Provident Personal Credit Limited	No Group	41%	41%	*	*	*	*	*
PTI Insurance Company Limited	No Group	52%	*	*	52%	*	*	*
R. Raphael & Sons Plc	No Group	35%	36%	*	*	*	*	*
RAC Insurance Limited	No Group	51%	*	*	51%	*	*	*
RAC Motoring Services	No Group	65%	*	*	65%	*	*	*
ReAssure Limited	ReAssure Company Limited	25%	*	*	32%	*	*	21%
Red Sands Insurance Company (Europe) Limited	No Group	43%	*	*	44%	*	*	*
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	30%	*	*	31%	*	*	*
Royal London (CIS) Limited	Royal London Group	19%	*	*	*	*	*	15%
Sabre Insurance Company Limited	No Group	41%	*	*	41%	*	*	*
Saga Services Limited	No Group	33%	*	*	33%	*	*	*
Sainsbury's Bank Plc	Sainsburys Bank	25%	24%	*	*	*	*	*

Santander Cards UK Limited	Santander UK	36%	32%	*	*	49%	*	*
Santander Consumer (UK) Plc	Santander UK	50%	51%	*	*	50%	*	*
Santander UK Plc	Santander UK	51%	51%	31%	30%	58%	43%	34%
Scottish Equitable Plc	Aegon Group	37%	*	*	*	*	*	40%
Scottish Widows plc	Lloyds	15%	*	*	14%	*	*	10%
Secret Eye Limited	No Group	94%	94%	*	*	*	*	*
Secure Trust Bank Plc	No Group	23%	*	*	*	*	*	*
Sesame Limited	Friends Provident	26%	*	*	11%	7%	*	38%
Shop Direct Finance Company Limited	No Group	65%	62%	*	*	76%	*	*
Skipton Building Society	Skipton Group	19%	*	*	*	16%	*	*
Southern Pacific Mortgage Limited	No Group	62%	*	60%	*	*	*	*
St Andrew's Insurance plc	Lloyds	53%	*	*	31%	68%	*	*
St. James's Place Wealth Management Plc	St James Place	42%	*	*	*	*	55%	*
Standard Life Assurance Limited	Standard Life	23%	*	*	*	*	*	26%
Sterling Insurance Company Limited	No Group	43%	*	*	*	*	*	*
Stonebridge International Insurance Ltd	Aegon Group	21%	*	*	22%	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	28%	*	*	*	*	*	27%
Swinton Group Ltd	No Group	27%	*	*	27%	*	*	*
Sygma Banque	No Group	50%	*	*	*	*	*	*
TD Direct Investing (Europe) Limited	No Group	51%	*	*	*	*	50%	*
Tesco Personal Finance PLC	Tesco Personal Finance	29%	32%	*	29%	28%	*	*

Virgin Money plc	Virgin Money	16%	*	19%	*	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	40%	40%	*	*	*	*	*
WDFC UK Limited	No Group	53%	53%	*	*	*	*	*
Welcome Financial Services Limited	No Group	76%	44%	*	*	86%	*	*
Wesleyan Assurance Society	No Group	38%	*	*	*	*	*	*
West Bromwich Building Society	West Bromwich Group	15%	*	*	*	10%	*	*
West Bromwich Mortgage Company Limited	West Bromwich Group	1%	*	1%	*	*	*	*
WorldPay (UK) Limited	No Group	17%	17%	*	*	*	*	*
Yorkshire Building Society	Yorkshire	7%	23%	26%	*	4%	*	*
Zenith Insurance plc	No Group	48%	*	*	48%	*	*	*
Zurich Assurance Ltd	Zurich	22%	*	*	19%	*	*	24%
Zurich Insurance PLC	Zurich	33%	*	*	33%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2014 - 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.