

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 2014

business name	business group	% resolved in favour of consumer (average for all businesses = 57%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 40%)	mortgages and home finance (average for all businesses = 32%)	general insurance (average for all businesses = 36%)	PPI (average for all businesses = 64%)	investments (average for all businesses = 46%)	life & pensions and decumulation (average for all businesses = 29%)
Secret Eye Limited	No Group	94%	94%	*	*	*	*	*
MBNA Limited	Bank of America Merrill Lynch Group	93%	35%	*	97%	94%	*	*
Ocean Finance and Mortgages Limited	No Group	93%	*	*	*	95%	*	*
Express Gifts Ltd	No Group	90%	*	*	*	93%	*	*
CT Capital PLC	No Group	85%	*	*	*	88%	*	*
Firstplus Financial Group Plc	Barclays	80%	33%	*	*	93%	*	*
HSBC Bank plc	HSBC	78%	27%	28%	28%	84%	55%	31%
ICICI Bank UK Plc	No Group	77%	*	*	*	*	*	*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	77%	*	*	*	77%	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	77%	*	*	53%	85%	*	*
Welcome Financial Services Limited	No Group	76%	44%	*	*	86%	*	*
CitiFinancial Europe Plc	Citibank	75%	*	*	*	78%	*	*

Unum Ltd	Unum Limited	75%	*	*	75%	*	*	*
Casheuronet UK LLC	No Group	74%	74%	*	*	*	*	*
The Funding Corporation Limited	No Group	71%	*	*	*	76%	*	*
Union Reiseversicherung AG	No Group	70%	*	*	70%	*	*	*
National House-Building Council	No Group	67%	*	*	67%	*	*	*
Barclays Bank Plc	Barclays	66%	49%	52%	47%	69%	57%	32%
Financial Insurance Company Limited	No Group	66%	*	*	*	66%	*	*
Lloyds Bank PLC	Lloyds	66%	30%	20%	14%	73%	30%	15%
NewDay Ltd	No Group	66%	60%	*	*	74%	*	*
Assurant General Insurance Limited	No Group	65%	*	*	62%	71%	*	*
J D Williams & Company Limited	No Group	65%	57%	*	*	*	*	*
RAC Motoring Services	No Group	65%	*	*	65%	*	*	*
Shop Direct Finance Company Limited	No Group	65%	62%	*	*	76%	*	*
Positive Solutions (Financial Services) Limited	No Group	64%	*	*	*	*	*	*
Southern Pacific Mortgage Limited	No Group	62%	*	60%	*	*	*	*
Allianz Insurance Plc	Allianz Insurance	59%	*	*	35%	62%	*	*
Marks & Spencer Financial Services plc	HSBC	58%	32%	*	*	60%	*	*
Amtrust International Underwriters Ltd	No Group	57%	*	*	57%	*	*	*
Aviva Health UK Limited	AVIVA	57%	*	*	57%	*	*	*
Clydesdale Bank Plc	National Australia Group	57%	52%	42%	40%	60%	*	*
ACE European Group Limited	No Group	56%			56%			

Friends Life Services Limited	Friends Provident	33%	*	*	*	*	*	35%
Lloyds Bank Insurance Services Limited	Lloyds	33%	*	*	9%	*	*	*
National Savings and Investments	No Group	33%	33%	*	*	*	*	*
Saga Services Limited	No Group	33%	*	*	33%	*	*	*
Zurich Insurance PLC	Zurich	33%	*	*	33%	*	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	32%	35%	16%	*	33%	*	*
Capital One (Europe) plc	No Group	32%	17%	*	*	33%	*	*
Cheltenham & Gloucester plc	Lloyds	32%	*	26%	*	34%	*	*
CIS General Insurance Limited	CO-OP	32%	*	*	32%	*	*	*
Covea Insurance plc	No Group	32%	*	*	32%	*	*	*
London General Insurance Company Limited	No Group	32%	*	*	32%	*	*	*
International Insurance Company of Hannover SE	No Group	31%	*	*	31%	*	*	*
American Express Insurance Services Europe Limited	No Group	30%	*	*	*	28%	*	*
GE Money Home Lending Limited	No Group	30%	*	41%	*	22%	*	*
Great Lakes Reinsurance (UK) Plc	No Group	30%	*	*	30%	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	30%	*	*	30%	*	*	*
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	30%	*	*	31%	*	*	*
Towergate Underwriting Group Limited	No Group	30%	*	*	*	*	*	*
First Central Insurance Services Limited	No Group	29%	*	*	29%	*	*	*
Personal Touch Financial Services	No Group	29%						

Ltd			*	*	*	*	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	29%	32%	*	29%	28%	*	*
The Royal Bank of Scotland Group Independent Financial Services Limited	Royal Bank Of Scotland	29%	*	*	*	*	*	*
Legal & General Partnership Services Limited	Legal & General	28%	*	11%	*	37%	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	28%	*	*	*	*	*	27%
FCE Bank Plc	No Group	27%	*	*	*	*	*	*
Friends Life Limited	Friends Provident	27%	*	*	33%	*	*	21%
Swinton Group Ltd	No Group	27%	*	*	27%	*	*	*
Interactive Investor Trading Limited	No Group	26%	*	*	*	*	20%	*
Sesame Limited	Friends Provident	26%	*	*	11%	7%	*	38%
Aviva Life & Pensions UK Limited	AVIVA	25%	*	*	26%	*	*	23%
Legal & General Insurance Limited	Legal & General	25%	*	*	30%	20%	*	*
ReAssure Limited	ReAssure Company Limited	25%	*	*	32%	*	*	21%
Sainsbury's Bank Plc	Sainsburys Bank	25%	24%	*	*	*	*	*
Abbey Life Assurance Company Limited	No Group	24%	*	*	*	*	*	23%
Admiral Insurance Company Limited	Admiral Group	24%	*	*	24%	*	*	*
Halifax Share Dealing Limited	Lloyds	24%	*	*	*	*	24%	*
Legal & General Assurance Society Limited	Legal & General	24%	*	*	28%	*	*	21%
Vanquis Bank Limited	No Group	24%	24%	*	*	*	*	*
Countrywide Assured Plc	No Group	23%	*	*	12%	*	*	38%

Hargreaves Lansdown Asset Management Limited	No Group	17%	*	*	*	*	*	*
MKDP LLP	No Group	17%	17%	*	*	*	*	*
Mortgage Express	UK Asset Resolution	17%	*	17%	*	*	*	*
The Royal London Mutual Insurance Society Limited	Royal London Group	17%	*	*	28%	*	*	12%
WorldPay (UK) Limited	No Group	17%	17%	*	*	*	*	*
Close Motor Finance Limited	No Group	16%	*	*	*	9%	*	*
The Prudential Assurance Company Limited	Prudential PLC	16%	*	*	8%	*	*	17%
Virgin Money plc	Virgin Money	16%	*	19%	*	*	*	*
Arnold Clark Automobiles Limited	No Group	15%	*	*	*	14%	*	*
Connells Limited	Skipton Group	15%	*	28%	*	7%	*	*
Countrywide Principal Services Limited	No Group	15%	*	31%	13%	5%	*	*
Ford Retail Limited	No Group	15%	*	*	*	15%	*	*
PayPal Sarl & Cie, SCA	No Group	15%	15%	*	*	*	*	*
Scottish Widows plc	Lloyds	15%	*	*	14%	*	*	10%
West Bromwich Building Society	West Bromwich Group	15%	*	*	*	10%	*	*
Direct Auto Finance Insurance Services Ltd	No Group	14%	*	*	*	14%	*	*
Kensington Mortgage Company Limited	No Group	14%	*	13%	*	*	*	*
Nationwide Building Society	Nationwide	12%	31%	32%	13%	8%	*	43%
Homeserve Membership Limited	No Group	11%	*	*	11%	*	*	*
The Governor and Company of the	Bank of Ireland	10%	*	*	*	*	*	*

Bank of Ireland								
The Mortgage Works (UK) Plc	Nationwide	10%	*	10%	*	*	*	*
Anglian Windows Ltd	No Group	9%	*	*	*	8%	*	*
AXA Wealth Services Limited	AXA	9%	*	*	*	*	*	*
Bradford & Bingley Plc	UK Asset Resolution	8%	*	29%	14%	5%	*	*
Cumberland Building Society	No Group	8%	*	*	*	5%	*	*
Newcastle Building Society	No Group	8%	*	*	*	4%	*	*
Pendragon Finance and Insurance Services Limited	No Group	8%	*	*	*	9%	*	*
Decidebloom Limited	No Group	7%	*	*	*	6%	*	*
Yorkshire Building Society	Yorkshire	7%	23%	26%	*	4%	*	*
Principality Building Society	Principality	5%	*	*	*	2%	*	*
Nottingham Building Society	No Group	4%	*	*	*	2%	*	*
Coventry Building Society	No Group	3%	*	*	*	2%	*	*
West Bromwich Mortgage Company Limited	West Bromwich Group	1%	*	1%	*	*	*	*

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.