

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 2015

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 = 29%)	mortgages and home finance (average for all businesses = 32%)	general insurance (average for all businesses = 36%)	PPI (average for all businesses = 76%)	investments (average for all businesses = 36%)	life & pensions and decumulation (average for all businesses = 25%)
DSG Retail Limited	No Group	94%	*	*	97%	*	*	*
CT Capital PLC	No Group	89%	*	*	*	94%	*	*
HFC Bank Limited	HSBC	88%	*	*	*	89%	*	*
Home Retail Group Insurance Services Limited	No Group	86%	*	*	*	87%	*	*
Motorfile Ltd	No Group	85%	*	*	85%	*	*	*
Casheuronet UK LLC	No Group	80%	80%	*	*	*	*	*
Secret Eye Limited	No Group	79%	79%	*	*	*	*	*
SGE Loans Limited	No Group	79%	79%	*	*	*	*	*
Black Horse Limited	Lloyds	78%	20%	*	*	86%	*	*
Capital One (Europe) plc	No Group	78%	23%	*	*	81%	*	*
Lloyds Bank PLC	Lloyds	78%	13%	39%	15%	93%	18%	13%
Loans Direct UK Limited	No Group	77%	77%	*	*	*	*	*
Creation Consumer Finance Ltd	No Group	75%	67%	*	*	86%	*	*

Everyday Loans Limited	No Group	75%	*	*	*	75%	*	*
Erudio Student Loans Limited	No Group	74%	74%	*	*	*	*	*
Canada Square Operations Limited	Citibank	71%	*	*	*	71%	*	*
First Response Finance Ltd	No Group	71%	*	*	*	84%	*	*
WDFC UK Limited	No Group	71%	71%	*	*	*	*	*
Barclays Bank Plc	Barclays	70%	45%	41%	38%	81%	37%	18%
MBNA Limited	Bank of America Merrill Lynch Group	70%	25%	*	85%	78%	*	*
Clydesdale Bank Plc	National Australia Group	69%	32%	45%	42%	85%	*	*
NewDay Ltd	No Group	69%	51%	*	*	94%	*	*
Unum Ltd	No Group	68%	*	*	68%	*	*	*
J D Williams & Company Limited	No Group	66%	57%	*	*	*	*	*
Telefonica Insurance S.A.	No Group	66%	*	*	66%	*	*	*
Welcome Financial Services Limited	No Group	66%	*	*	*	66%	*	*
DFS Trading Limited	No Group	65%	*	*	*	65%	*	*
Equifax Limited	No Group	63%	63%	*	*	*	*	*
One Call Insurance Services Limited	No Group	63%	*	*	63%	*	*	*
Secure Trust Bank Plc	No Group	63%	38%	*	*	94%	*	*
Interactive Investor Trading Limited	No Group	62%	*	*	*	*	59%	*
TD Direct Investing (Europe) Limited	No Group	61%	*	*	*	*	60%	*
FCA Automotive Services UK Ltd	No Group	60%	59%	*	*	*	*	*
Marks & Spencer Financial Services plc	HSBC	60%	30%	*	*	66%	*	*
Syigma Banque	No Group	60%	49%					

Newcastle Building Society	No Group	41%	*	*	*	41%	*	*
NRAM plc	UK Asset Resolution	41%	17%	30%	*	54%	*	*
Provident Personal Credit Limited	No Group	41%	41%	*	*	*	*	*
Stonebridge International Insurance Ltd	Aegon Group	41%	*	*	41%	*	*	*
BMW Financial Services (GB) Limited	No Group	40%	40%	*	*	*	*	*
Close Brothers Limited	No Group	40%	41%	*	*	*	*	*
FCE Bank Plc	No Group	40%	39%	*	*	*	*	*
International Insurance Company of Hannover SE	No Group	40%	*	*	40%	*	*	*
Automobile Association Insurance Services Limited	No Group	39%	*	*	39%	*	*	*
Northern Bank Limited	No Group	39%	27%	*	*	41%	*	*
Octagon Insurance Company Limited	No Group	39%	*	*	39%	*	*	*
Positive Solutions (Financial Services) Limited	No Group	39%	*	*	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	39%	*	*	*	*	*	41%
Vitality Corporate Services Limited	Prudential PLC	39%	*	*	40%	*	*	*
Accord Mortgages Limited	Yorkshire	38%	*	36%	*	*	*	*
Ageas Insurance Limited	No Group	38%	*	*	38%	*	*	*
Aviva Insurance Limited	AVIVA	38%	*	*	31%	52%	*	*
Covea Insurance plc	No Group	38%	*	*	38%	*	*	*
Experian Limited	No Group	38%	38%	*	*	*	*	*
London General Insurance	No Group	38%			38%			

Lloyds Bank General Insurance Limited	Lloyds	34%	*	*	22%	64%	*	*
Platform Home Loans Ltd	CO-OP	34%	*	32%	*	*	*	*
Caledonian Consumer Finance Ltd	No Group	33%	33%	*	*	*	*	*
Credit Suisse International	No Group	33%	*	*	*	*	32%	*
Pinnacle Insurance Plc	Cardiff Pinnacle	33%	*	*	20%	41%	*	*
The Mortgage Business Plc	Lloyds	33%	*	34%	*	*	*	*
The Society of Lloyd's	No Group	33%	*	*	31%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	33%	32%	*	*	*	*	*
CIS General Insurance Limited	CO-OP	32%	*	*	34%	*	*	*
Hastings Insurance Services Ltd	No Group	32%	*	*	32%	*	*	*
Homeserve Membership Limited	No Group	32%	*	*	32%	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	32%	32%	*	*	*	*	*
American Express Services Europe Limited	No Group	31%	26%	*	*	37%	*	*
St. James's Place Wealth Management Plc	St James Place	31%	*	*	*	*	*	*
Swinton Group Ltd	No Group	31%	*	*	31%	*	*	*
Zurich Insurance PLC	Zurich	31%	*	*	31%	*	*	*
Capital One Homeowner Loans Limited	No Group	30%	*	*	*	30%	*	*
Legal & General Insurance Limited	Legal & General	30%	*	*	29%	32%	*	*
Sainsbury's Bank Plc	Sainsburys Bank	30%	30%	*	*	*	*	*
Legal & General Partnership	Legal & General	29%	*	27%	*	42%	*	*

Brightside Insurance Services Limited	No Group	12%	*	*	12%	*	*	*
The Royal Bank of Scotland Group Independent Financial Services Limited	Royal Bank Of Scotland	12%	*	*	*	*	*	*
American Express Insurance Services Europe Limited	No Group	11%	*	*	*	8%	*	*
Coventry Building Society	No Group	10%	*	*	*	10%	*	*
Principality Building Society	Principality	8%	*	*	*	*	*	*
The Mortgage Works (UK) Plc	Nationwide	5%	*	5%	*	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 01 Jan to 30 Jun 2015 - 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.