

complaints data - showing individual financial businesses

showing the percentage resolved by the Financial Ombudsman Service in favour of consumers from 1 Jul to 31 Dec 2015

business name	business group	% resolved in favour of consumer (average for all businesses = 53%)	% resolved in favour of consumer - by complaint category (and average figure for all businesses - for comparison)					
			banking and credit (average for all businesses = 25%)	mortgages and home finance (average for all businesses = 37%)	general insurance (average for all businesses = 35%)	PPI (average for all businesses = 69%)	investments (average for all businesses = 37%)	life & pensions and decumulation (average for all businesses = 27%)
Grattan Plc	No Group	97%	*	*	*	*	*	*
Caversham Finance Limited	No Group	89%	88%	*	*	*	*	*
Canada Square Operations Limited	Citibank	85%	*	*	*	85%	*	*
Unum Ltd	No Group	80%	*	*	80%	*	*	*
Welcome Financial Services Limited	No Group	80%	*	*	*	82%	*	*
CitiFinancial Europe Plc	Citibank	79%	*	*	*	84%	*	*
Clydesdale Bank Plc	National Australia Group	78%	19%	33%	22%	94%	*	*
Lloyds Bank PLC	Lloyds	78%	15%	27%	24%	91%	28%	13%
Shop Direct Finance Company Limited	No Group	77%	50%	*	*	95%	*	*
WDFC UK Limited	No Group	76%	76%	*	*	*	*	*
Capital One (Europe) plc	No Group	74%	26%	*	*	78%	*	*
Creation Consumer Finance Ltd	No Group	71%	64%	*	*	86%	*	*
Interactive Investor Trading Limited	No Group	71%	*	*	*	*	71%	*

Black Horse Limited	Lloyds	70%	7%	*	*	83%	*	*
Secure Trust Bank Plc	No Group	70%	27%	*	*	95%	*	*
Casheuronet UK LLC	No Group	69%	69%	*	*	*	*	*
Marks & Spencer Financial Services plc	HSBC	69%	18%	*	*	86%	*	*
MBNA Limited	Bank of America Merrill Lynch Group	69%	18%	*	*	73%	*	*
Citibank International Limited	Citibank	67%	67%	*	*	*	*	*
HFC Bank Limited	HSBC	67%	*	*	*	68%	*	*
J D Williams & Company Limited	No Group	67%	61%	*	*	*	*	*
Sygma Banque	No Group	67%	51%	*	*	*	*	*
Telefonica Insurance S.A.	No Group	66%	*	*	66%	*	*	*
Creation Financial Services Limited	No Group	64%	56%	*	*	*	*	*
NewDay Ltd	No Group	64%	46%	*	*	95%	*	*
RAC Motoring Services	No Group	64%	*	*	64%	*	*	*
One Insurance Limited	No Group	63%	*	*	63%	*	*	*
PDL Finance Limited	No Group	63%	63%	*	*	*	*	*
TD Direct Investing (Europe) Limited	No Group	60%	*	*	*	*	60%	*
Octagon Insurance Company Limited	No Group	59%	*	*	59%	*	*	*
DFS Trading Limited	No Group	58%	*	*	*	57%	*	*
MEM Consumer Finance Limited	No Group	57%	57%	*	*	*	*	*
Equiniti Financial Services Limited	No Group	56%	*	*	*	*	56%	*
First Response Finance Ltd	No Group	55%	52%	*	*	59%	*	*

Santander UK Plc	Santander UK	55%	34%	65%	25%	72%	45%	21%
Union Reiseversicherung AG	No Group	55%	*	*	55%	*	*	*
First Central Insurance Management Ltd	No Group	54%	*	*	54%	*	*	*
FirstRand Bank Limited	No Group	54%	54%	*	*	*	*	*
GMAC UK Plc	No Group	54%	53%	*	*	*	*	*
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	54%	26%	30%	18%	77%	42%	*
FCE Bank Plc	No Group	53%	54%	*	*	*	*	*
Skyfire Insurance Company Limited	No Group	53%	*	*	53%	*	*	*
Arrow Global Limited	No Group	52%	51%	*	*	*	*	*
Erudio Student Loans Limited	No Group	52%	52%	*	*	*	*	*
Solid Forsakringar AB	No Group	52%	*	*	52%	*	*	*
Firstplus Financial Group Plc	Barclays	51%	46%	*	*	51%	*	*
HSBC Bank plc	HSBC	51%	11%	22%	29%	80%	32%	24%
Amtrust Europe Limited	No Group	50%	*	*	50%	*	*	*
Assurant General Insurance Limited	No Group	50%	*	*	35%	78%	*	*
Barclays Bank Plc	Barclays	50%	24%	40%	31%	68%	44%	38%
Europa Group Limited	No Group	50%	*	*	50%	*	*	*
IGO4 Limited	No Group	50%	*	*	50%	*	*	*
Lloyds Bank General Insurance Limited	Lloyds	50%	*	*	31%	89%	*	*
Markerstudy Insurance Company Limited	No Group	50%	*	*	50%	*	*	*
CIGNA Europe Insurance Company SA-NV	No Group	49%	*	*	44%	*	*	*

Openwork Limited	Zurich	19%	*	*	*	*	*	*
Phoenix Life Limited	Phoenix Group	19%	*	*	32%	*	*	16%
The Royal London Mutual Insurance Society Limited	Royal London Group	19%	*	*	27%	*	*	16%
Guardian Assurance Limited	No Group	18%	*	*	*	*	*	20%
Nationwide Building Society	Nationwide	18%	29%	35%	12%	10%	24%	*
Standard Life Assurance Limited	Standard Life	18%	*	*	*	*	*	16%
Vanquis Bank Limited	No Group	18%	18%	*	*	*	*	*
Kensington Mortgage Company Limited	No Group	17%	*	17%	*	*	*	*
SW Funding plc	Lloyds	17%	*	*	13%	*	*	18%
National House-Building Council	No Group	16%	*	*	16%	*	*	*
Paratus AMC Limited	No Group	16%	*	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	15%	*	*	*	15%	*	*
Lowell Financial Ltd	No Group	15%	15%	*	*	*	*	*
Yorkshire Building Society	Yorkshire	15%	24%	27%	*	9%	23%	*
Financial Insurance Company Limited	No Group	14%	*	*	*	14%	*	*
Aviva Health UK Limited	AVIVA	13%	*	*	13%	*	*	*
Bradford & Bingley Plc	UK Asset Resolution	13%	*	23%	*	9%	*	*
Gregory Pennington Limited	No Group	13%	13%	*	*	*	*	*
TSB Bank plc	No Group	13%	12%	25%	*	*	*	*
Card Protection Plan Ltd	No Group	12%	*	*	12%	*	*	*
Ageas Retail Limited	No Group	11%	*	*	11%	*	*	*

PayPal Sarl & Cie, SCA	No Group	9%	9%	*	*	*	*	*
Arnold Clark Automobiles Limited	No Group	6%	*	*	*	4%	*	*
Canada Life Limited	Canada Life	6%	*	*	*	*	*	3%
Coventry Building Society	No Group	5%	*	*	*	4%	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 Jul to 31 Dec 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.