Financial Ombudsman Service

complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 July to 31 December 2013

business name	business group	total number of new cases received	number of new cases - by complaint category					
			banking and credit	mortgages and home finance	general insurance	PPI	investments	life & pensions and decumulation
Lloyds Bank PLC	Lloyds	40500	2864	132	231	36954	184	135
Bank of Scotland Plc	Lloyds	39134	2003	1126	284	35500	76	145
Barclays Bank Plc	Barclays	36506	3782	383	327	31717	153	144
MBNA Limited	MBNA	15527	533	0	62	14932	0	0
HSBC Bank plc	HSBC	15286	1655	173	496	12838	83	41
National Westminster Bank Plc	Royal Bank Of Scotland	8723	2739	229	99	5575	59	22
Santander UK Plc	Santander UK	8389	2272	969	217	4712	90	129
Capital One (Europe) plc	No Group	7673	276	0	7	7390	0	0
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	7656	1041	172	78	6298	41	26
Nationwide Building Society	Nationwide	6436	697	324	75	5265	41	34
Clydesdale Bank Plc	National Australia Group	3157	433	109	37	2525	38	15
Black Horse Limited	Lloyds	2615	220	0	4	2391	0	0
Canada Square Operations Limited	Citibank	2338	17	0	13	2308	0	0
Cheltenham & Gloucester plc	Lloyds	1811	6	164	12	1623	2	4
The Co-operative Bank Plc	CO-OP	1786	315	74	19	1344	21	13
Tesco Personal Finance PLC	Tesco Personal Finance	1707	312	3	65	1327	0	0
UK Insurance Limited	Direct Line	1479	0	1	1399	78	1	0

Northern Rock (Asset Management) plc	UK Asset Resolution	1329	34	493	5	789	0	8
Aviva Insurance Limited	AVIVA	1223	0	1	515	704	1	2
Allianz Insurance Plc	Allianz Insurance	1175	0	0	230	945	0	0
Yorkshire Building Society	Yorkshire	1174	44	55	12	1045	8	10
Marks & Spencer Financial Services plc	HSBC	1103	93	0	11	998	1	0
Welcome Financial Services Limited	No Group	1010	189	0	75	746	0	0
Shop Direct Finance Company Limited	Shop Direct Group	998	314	0	2	681	1	0
Bradford & Bingley Plc	UK Asset Resolution	860	3	39	16	758	11	33
Santander Cards UK Limited	Santander UK	859	259	0	3	597	0	0
St Andrew's Insurance plc	Lloyds	782	0	0	120	662	0	0
Home Retail Group Insurance Services Limited	No Group	666	1	0	1	664	0	0
Bank of Ireland (UK) Plc	Bank of Ireland	650	163	190	6	286	2	3
AIB Group (UK) Plc	No Group	611	38	15	3	552	3	0
AXA Insurance UK Plc	AXA	603	0	0	573	29	0	1
Northern Bank Limited	No Group	600	29	4	6	557	1	3
CitiFinancial Europe Plc	Citibank	506	29	0	6	471	0	0
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	484	1	0	435	48	0	0
Financial Insurance Company Limited	No Group	480	0	0	3	477	0	0
Pinnacle Insurance Plc	Cardiff Pinnacle	471	0	0	79	392	0	0
Ageas Insurance Limited	Ageas Insurance Limited	464	0	0	450	14	0	0
Vanquis Bank Limited	No Group	436	436	0	0	0	0	0
Phoenix Life Limited	Phoenix Group	407	0	2	68	2	13	322

The Prudential Assurance Company Limited	Prudential PLC	393	0	3	43	11	13	323
Legal & General Assurance Society Limited	Legal & General	386	0	0	164	0	17	205
DFS Trading Limited	No Group	364	0	0	0	364	0	0
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	353	0	0	350	3	0	0
Loans.co.uk Ltd	MBNA	347	5	0	0	342	0	0
American Express Services Europe Limited	No Group	341	62	0	6	273	0	0
The Society of Lloyd's	No Group	341	0	0	138	203	0	0
Aviva Life & Pensions UK Limited	AVIVA	340	0	1	62	1	17	259
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	310	0	0	310	0	0	0
The Royal London Mutual Insurance Society Limited	Royal London Group	305	1	0	69	4	10	221
Progressive Credit Limited	No Group	304	83	0	3	218	0	0
Clydesdale Financial Services Limited	Barclays	291	277	0	1	13	0	0
Leeds Building Society	No Group	290	16	34	8	231	0	1
Legal & General Insurance Limited	Legal & General	265	0	0	123	142	0	0
Admiral Insurance Company Limited	Admiral Group	261	0	0	261	0	0	0
Zurich Assurance Ltd	Zurich	250	0	0	63	15	21	151
Skipton Building Society	Skipton Group	245	9	21	6	207	1	1
Acromas Insurance Company Limited	No Group	236	0	0	236	0	0	0
Arnold Clark Automobiles Limited	No Group	232	6	0	3	223	0	0
British Gas Insurance Limited	No Group	230	0	0	229	0	1	0

Ulster Bank Ltd	Royal Bank Of Scotland	224	70	7	3	140	4	0
Sesame Limited	Friends Provident	213	0	31	42	59	23	58
Inter Partner Assistance SA	No Group	210	0	0	210	0	0	0
CT Capital PLC	No Group	205	5	0	0	200	0	0
Friends Life Limited	Friends Provident	205	0	0	57	1	6	141
National House-Building Council	No Group	204	0	0	204	0	0	0
Aviva Life Services UK Limited	AVIVA	203	0	25	49	8	22	99
ReAssure Limited	SWISS RE	203	0	1	58	5	2	137
Creation Financial Services Limited	No Group	198	76	0	1	121	0	0
CIS General Insurance Limited	CO-OP	197	0	0	193	4	0	0
Coventry Building Society	No Group	196	9	18	1	167	1	0
Firstplus Financial Group Plc	Barclays	196	73	12	1	110	0	0
Swinton Group Ltd	No Group	196	0	0	190	5	0	1
GE Money Home Lending Limited	General Electric	194	18	61	0	115	0	0
Legal & General Partnership Services Limited	Legal & General	192	0	44	23	125	0	0
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	192	0	0	10	0	4	178
Abbey Life Assurance Company Limited	No Group	187	0	0	8	0	3	176
Everyday Loans Limited	No Group	186	5	0	2	179	0	0
BUPA Insurance Limited	BUPA	185	0	0	185	0	0	0
Zurich Insurance PLC	Zurich	174	0	0	173	1	0	0
Lloyds Bank General Insurance Limited	Lloyds	171	0	0	107	64	0	0
Newcastle Building Society	No Group	166	10	5	0	148	2	1
UK Car Group Limited	No Group	159	7	0	8	144	0	0

Friends Life Services Limited	Friends Provident	157	1	1	29	3	12	111
West Bromwich Building Society	West Bromwich Group	154	13	17	2	118	1	3
Automobile Association Insurance Services Limited	No Group	152	0	0	152	0	0	0
Santander Consumer (UK) Plc	Santander UK	152	94	0	0	58	0	0
Royal London (CIS) Limited	No Group	149	1	1	17	25	15	90
Tesco Underwriting Limited	Ageas Insurance Limited	147	0	0	147	0	0	0
esure Insurance Limited	ESURE	141	0	0	141	0	0	0
Connells Limited	Skipton Group	140	0	41	5	94	0	0
Phoenix Life Assurance Limited	Phoenix Group	137	0	0	22	0	4	111
First Response Finance Ltd	No Group	136	8	0	0	128	0	0
Assurant General Insurance Limited	No Group	135	0	0	54	81	0	0
Scottish Widows plc	Lloyds	132	2	0	18	1	16	95
Standard Life Assurance Limited	Standard Life	132	0	2	8	9	8	105
Countrywide Principal Services Limited	No Group	128	0	37	21	70	0	0
Covea Insurance plc	No Group	127	0	0	127	0	0	0
Express Gifts Ltd	No Group	122	14	0	0	108	0	0
R. Raphael & Sons Plc	No Group	118	112	0	0	6	0	0
Saga Services Limited	No Group	115	0	0	112	2	1	0
The Governor and Company of the Bank of Ireland	Bank of Ireland	114	4	83	1	22	0	4
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	112	0	0	109	0	0	3
Principality Building Society	Principality	110	3	5	3	97	0	2
Kensington Mortgage Company Limited	No Group	108	14	62	0	32	0	0

Great Lakes Reinsurance (UK) Plc	No Group	104	0	0	104	0	0	0
GE Money Consumer Lending Limited	General Electric	101	38	1	0	62	0	0
Openwork Limited	Zurich	101	2	16	11	35	16	21
Advantage Insurance Company Limited	No Group	100	0	0	100	0	0	0
Creation Consumer Finance Ltd	No Group	100	60	0	1	39	0	0
Cumberland Building Society	No Group	100	6	2	0	91	0	1
Countrywide Assured Plc	No Group	99	0	0	29	0	1	69
Halifax Insurance Ireland Ltd	Lloyds	99	0	0	0	99	0	0
Card Protection Plan Ltd	No Group	98	0	0	98	0	0	0
Volkswagen Financial Services (UK) Limited	No Group	98	76	0	6	16	0	0
St. James's Place Wealth Management Plc	St James Place	96	1	8	9	9	39	30
BISL Limited	No Group	94	0	0	94	0	0	0
AXA PPP Healthcare Limited	AXA	93	0	0	93	0	0	0
J D Williams & Company Limited	No Group	92	48	0	1	43	0	0
National Savings and Investments	No Group	92	91	0	0	0	1	0
DAS Legal Expenses Insurance Company Limited	No Group	91	0	0	91	0	0	0
WDFC UK Limited	No Group	90	90	0	0	0	0	0
Hastings Insurance Services Ltd	No Group	87	0	0	87	0	0	0
Guardian Assurance Limited	No Group	85	0	0	6	3	1	75
Red Sands Insurance Company (Europe) Limited	No Group	85	0	0	85	0	0	0
BMW Financial Services (GB) Limited	No Group	84	65	0	6	13	0	0

ACE European Group Limited	No Group	81	0	0	81	0	0	0
ACF Car Finance Limited	No Group	80	6	0	5	69	0	0
FirstRand Bank Limited	No Group	80	56	0	0	24	0	0
The Mortgage Matters Partnership	No Group	80	0	8	0	72	0	0
Mortgage Express	UK Asset Resolution	79	0	72	1	6	0	0
London General Insurance Company Limited	No Group	78	0	0	50	28	0	0
Personal Touch Financial Services Ltd	No Group	78	0	20	15	32	4	7
Amtrust International Underwriters Ltd	No Group	74	0	0	68	6	0	0
Brightside Insurance Services Limited	No Group	74	0	0	74	0	0	0
Octagon Insurance Company Limited	No Group	73	0	0	73	0	0	0
Direct Auto Finance Insurance Services Ltd	No Group	72	0	0	2	70	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	72	1	0	7	44	0	20
Ocean Finance and Mortgages Limited	No Group	72	2	0	0	70	0	0
PayPal Sarl & Cie, SCA	No Group	70	70	0	0	0	0	0
Virgin Money plc	Virgin Money	70	22	44	0	1	2	1
Banque PSA Finance	No Group	68	42	0	0	26	0	0
Hitachi Capital (UK) Plc	No Group	68	58	0	0	10	0	0
Domestic & General Insurance Plc	Domestic & General Insurance PLC	66	0	0	66	0	0	0
Southern Pacific Mortgage Limited	No Group	65	4	38	0	23	0	0
Unum Ltd	Unum Limited	65	0	0	65	0	0	0

Zenith Insurance plc	No Group	65	0	0	65	0	0	0
Aviva Health UK Limited	AVIVA	64	0	0	64	0	0	0
The Funding Corporation Limited	No Group	64	4	0	1	59	0	0
Scottish Equitable Plc	Aegon Group	63	0	0	14	1	5	43
Amtrust Europe Limited	No Group	62	0	0	62	0	0	0
Nottingham Building Society	No Group	62	4	2	1	55	0	0
AIG Europe Limited	No Group	61	0	0	39	22	0	0
Lloyds Bank Insurance Services Limited	Lloyds	61	1	0	38	22	0	0
Markerstudy Insurance Company Limited	No Group	61	0	0	61	0	0	0
American Express Insurance Services Europe Limited	No Group	60	0	0	3	57	0	0
Friends Life WL Limited	Friends Provident	60	0	0	5	0	3	52
The Mortgage Works (UK) Plc	Nationwide	59	0	43	0	16	0	0
WorldPay (UK) Limited	No Group	59	59	0	0	0	0	0
NEO Media Solutions Limited	No Group	58	58	0	0	0	0	0
GMAC UK Plc	No Group	56	43	0	0	13	0	0
Provident Personal Credit Limited	No Group	56	56	0	0	0	0	0
Blemain Finance Limited	No Group	53	53	0	0	0	0	0
Home Retail Group Card Services Limited	No Group	51	51	0	0	0	0	0
Canada Life Limited	Canada Life	50	0	0	13	0	7	30
IGO4 Limited	No Group	50	0	0	50	0	0	0
Positive Solutions (Financial Services) Limited	Aegon Group	49	0	5	1	11	22	10
Pendragon Finance and Insurance Services Limited	No Group	48	1	0	6	41	0	0

Barclays Insurance (Dublin) Limited	No Group	47	0	0	16	30	0	1
Citibank International plc	Citibank	47	23	1	2	20	1	0
Decidebloom Limited	No Group	47	8	0	5	34	0	0
PTI Insurance Company Limited	No Group	45	0	0	45	0	0	0
Sabre Insurance Company Limited	No Group	45	0	0	45	0	0	0
Ford Retail Limited	No Group	44	2	0	0	42	0	0
British Credit Trust Holdings Ltd	No Group	42	2	0	0	40	0	0
Sterling Insurance Company Limited	No Group	42	0	0	19	23	0	0
Close Motor Finance Limited	No Group	41	16	0	1	24	0	0
International Insurance Company of Hannover Plc	No Group	41	0	0	41	0	0	0
The Mortgage Business Plc	Lloyds	41	0	36	0	5	0	0
Wesleyan Assurance Society	No Group	41	0	0	10	0	3	28
Homecare Insurance Limited	No Group	40	0	0	40	0	0	0
Sygma Banque	No Group	39	26	0	0	13	0	0
Endsleigh Insurance Services Ltd	Zurich	38	0	0	36	1	0	1
GICL 2013 Limited	Ageas Insurance Limited	38	0	0	36	2	0	0
TenetConnect Limited	No Group	38	0	1	2	0	5	30
Barclays Stockbrokers Limited	Barclays	37	0	0	0	0	33	4
FGA Capital UK Limited	No Group	37	28	0	0	9	0	0
Platform Home Loans Ltd	CO-OP	37	0	32	1	4	0	0
RCI Financial Services Limited	No Group	37	32	0	0	5	0	0
Stonebridge International Insurance Ltd	Aegon Group	37	0	0	33	1	0	3
Be Wiser Insurance Services Ltd	No Group	35	0	0	35	0	0	0
Friends Life Company Limited	Friends Provident	35	0	0	8	0	1	26

TD Direct Investing (Europe) Limited	No Group	35	0	0	0	0	33	2
Union Reiseversicherung AG	No Group	35	0	0	35	0	0	0
Nemo Personal Finance Limited	Principality	34	23	0	0	11	0	0
UK General Insurance (Ireland) Limited	No Group	34	0	0	34	0	0	0
Halifax General Insurance Services Limited	Lloyds	33	0	0	29	4	0	0
Sainsbury's Bank Plc	Sainsburys Bank	33	33	0	0	0	0	0
Towergate Underwriting Group Limited	No Group	33	0	0	27	6	0	0
Catlin Insurance Company (UK) Ltd	No Group	31	0	0	31	0	0	0
GPUK LLP	No Group	31	31	0	0	0	0	0
Interactive Investor Trading Limited	No Group	31	0	0	0	0	30	1

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 July to 31 December 2013 - from consumers dissatisfied with the financial business's response to their complaint. This number is likely to be affected by the size of the business involved.

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.