









FirstRand Bank Limited	No Group	56%	58%	*	*	*	*	*
Ford Retail Limited	No Group	8%	*	*	*	6%	*	*
Friends Life Company Limited	Friends Provident	30%	*	*	*	*	*	*
Friends Life Limited	Friends Provident	25%	*	*	26%	*	*	25%
Friends Life Services Limited	Friends Provident	30%	*	*	39%	*	*	28%
Friends Life WL Limited	Friends Provident	30%	*	*	*	*	*	33%
GE Money Consumer Lending Limited	General Electric	53%	55%	*	*	*	*	*
GE Money Home Lending Limited	General Electric	25%	*	26%	*	24%	*	*
GICL 2013 Limited	Ageas Insurance Limited	49%	*	*	49%	*	*	*
GMAC UK Plc	No Group	37%	37%	*	*	*	*	*
GPUK LLP	No Group	8%	8%	*	*	*	*	*
Great Lakes Reinsurance (UK) Plc	No Group	31%	*	*	31%	*	*	*
Guardian Assurance Limited	No Group	22%	*	*	*	*	*	24%
Halifax General Insurance Services Limited	Lloyds	33%	*	*	33%	*	*	*
Halifax Insurance Ireland Ltd	Lloyds	55%	*	*	*	56%	*	*
Hastings Insurance Services Ltd	No Group	53%	*	*	53%	*	*	*
Hitachi Capital (UK) Plc	No Group	40%	42%	*	*	*	*	*
Home Retail Group Card Services Limited	No Group	44%	41%	*	*	*	*	*
Home Retail Group Insurance Services Limited	No Group	37%	*	*	*	37%	*	*
Homecare Insurance Limited	No Group	56%	*	*	58%	*	*	*
HSBC Bank plc	HSBC	46%	28%	35%	13%	54%	50%	33%



Markerstudy Insurance Company Limited	No Group	53%	*	*	53%	*	*	*
Marks & Spencer Financial Services plc	HSBC	44%	38%	*	*	45%	*	*
MBNA Limited	MBNA	77%	27%	*	96%	80%	*	*
Mortgage Express	UK Asset Resolution	25%	*	25%	*	*	*	*
National House-Building Council	No Group	49%	*	*	49%	*	*	*
National Savings and Investments	No Group	33%	33%	*	*	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	40%	45%	33%	37%	36%	36%	*
Nationwide Building Society	Nationwide	10%	30%	27%	20%	5%	38%	*
Nemo Personal Finance Limited	Principality	32%	*	*	*	*	*	*
NEO Media Solutions Limited	No Group	93%	93%	*	*	*	*	*
Newcastle Building Society	No Group	2%	*	*	*	2%	*	*
Northern Bank Limited	No Group	34%	*	*	*	36%	*	*
Northern Rock (Asset Management) plc	UK Asset Resolution	30%	40%	33%	*	23%	*	*
Nottingham Building Society	No Group	4%	*	*	*	0%	*	*
Ocean Finance and Mortgages Limited	No Group	75%	*	*	*	78%	*	*
Octagon Insurance Company Limited	No Group	53%	*	*	53%	*	*	*
Openwork Limited	Zurich	27%	*	*	*	*	*	*
PayPal Sarl & Cie, SCA	No Group	21%	21%	*	*	*	*	*
Pendragon Finance and Insurance Services Limited	No Group	25%	*	*	*	*	*	*
Personal Touch Financial Services	No Group	13%	*	*	*	*	*	*

Ltd								
Phoenix Life Assurance Limited	Phoenix Group	17%	*	*	*	*	*	17%
Phoenix Life Limited	Phoenix Group	20%	*	*	25%	*	*	18%
Pinnacle Insurance Plc	Cardiff Pinnacle	83%	*	*	55%	91%	*	*
Platform Home Loans Ltd	CO-OP	22%	*	20%	*	*	*	*
Positive Solutions (Financial Services) Limited	Aegon Group	54%	*	*	*	*	63%	*
Principality Building Society	Principality	4%	*	*	*	2%	*	*
Progressive Credit Limited	No Group	93%	55%	*	*	97%	*	*
Provident Personal Credit Limited	No Group	24%	24%	*	*	*	*	*
PTI Insurance Company Limited	No Group	50%	*	*	50%	*	*	*
R. Raphael & Sons Plc	No Group	35%	36%	*	*	*	*	*
RCI Financial Services Limited	No Group	46%	47%	*	*	*	*	*
ReAssure Limited	SWISS RE	25%	*	*	28%	*	*	25%
Red Sands Insurance Company (Europe) Limited	No Group	34%	*	*	36%	*	*	*
Royal & Sun Alliance Insurance Plc	Royal & Sun Alliance	32%	*	*	32%	*	*	*
Royal London (CIS) Limited	No Group	27%	*	*	*	*	*	26%
Sabre Insurance Company Limited	No Group	46%	*	*	46%	*	*	*
Saga Services Limited	No Group	32%	*	*	31%	*	*	*
Sainsbury's Bank Plc	Sainsburys Bank	23%	20%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	40%	37%	*	*	59%	*	*
Santander Consumer (UK) Plc	Santander UK	35%	38%	*	*	23%	*	*
Santander UK Plc	Santander UK	40%	43%	29%	28%	41%	43%	31%



Scottish Equitable Plc	Aegon Group	31%	*	*	*	*	*	34%
Scottish Widows plc	Lloyds	13%	*	*	*	*	*	14%
Sesame Limited	Friends Provident	26%	*	*	*	*	*	29%
Shop Direct Finance Company Limited	Shop Direct Group	61%	59%	*	*	65%	*	*
Skipton Building Society	Skipton Group	7%	*	*	*	4%	*	*
Southern Pacific Mortgage Limited	No Group	47%	*	*	*	*	*	*
St Andrew's Insurance plc	Lloyds	50%	*	*	46%	65%	*	*
St. James's Place Wealth Management Plc	St James Place	40%	*	*	*	*	50%	*
Standard Life Assurance Limited	Standard Life	21%	*	*	*	*	*	15%
Sterling Insurance Company Limited	No Group	78%	*	*	*	86%	*	*
Stonebridge International Insurance Ltd	Aegon Group	7%	*	*	5%	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	23%	*	*	*	*	*	21%
Swinton Group Ltd	No Group	35%	*	*	35%	*	*	*
Syigma Banque	No Group	49%	47%	*	*	*	*	*
TD Direct Investing (Europe) Limited	No Group	67%	*	*	*	*	66%	*
TenetConnect Limited	No Group	55%	*	*	*	*	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	19%	36%	*	29%	15%	*	*
Tesco Underwriting Limited	Ageas Insurance Limited	49%	*	*	49%	*	*	*
The Co-operative Bank Plc	CO-OP	23%	33%	23%	*	18%	19%	*
The Funding Corporation Limited	No Group	83%	*	*	*	88%	*	*
The Governor and Company of the	Bank of Ireland	20%	*	*	*	*	*	*



Welcome Financial Services Limited	No Group	59%	42%	*	*	78%	*	*
Wesleyan Assurance Society	No Group	34%	*	*	*	*	*	*
West Bromwich Building Society	West Bromwich Group	3%	*	*	*	1%	*	*
WorldPay (UK) Limited	No Group	6%	6%	*	*	*	*	*
Yorkshire Building Society	Yorkshire	4%	20%	10%	*	3%	*	*
Zenith Insurance plc	No Group	50%	*	*	50%	*	*	*
Zurich Assurance Ltd	Zurich	21%	*	*	19%	*	*	21%
Zurich Insurance PLC	Zurich	42%	*	*	42%	*	*	*

The table above shows the percentage of cases the ombudsman service resolved in the six-month period from 1 July to 31 December 2013 - 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.