Financial Ombudsman Service

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%	*	*	*

Europaische Reiseversicherung AG	No Group	49%	*	*	49%	*	*	*
Bank of Ireland (UK) Plc	Bank of Ireland	48%	49%	18%	*	68%	*	*
BUPA Insurance Limited	BUPA	48%	*	*	48%	*	*	*
Instant Cash Loans Limited	No Group	48%	48%	*	*	*	*	*
One Call Insurance Services Limited	No Group	48%	*	*	48%	*	*	*
PSA Finance UK Limited	No Group	48%	44%	*	*	*	*	*
Stonebridge International Insurance Ltd	Aegon Group	48%	*	*	47%	*	*	*
The Co-operative Bank Plc	No Group	48%	20%	31%	*	75%	*	*
Uncle Buck Payday Loans LLP	No Group	48%	48%	*	*	*	*	*
Bank of Scotland Plc	Lloyds	47%	10%	26%	44%	57%	15%	12%
Capquest Debt Recovery Limited	No Group	47%	47%	*	*	*	*	*
Santander Consumer (UK) Plc	Santander UK	47%	46%	*	*	*	*	*
The Car Finance Company (2007) Ltd	No Group	47%	47%	*	*	*	*	*
The Mortgage Works (UK) Plc	Nationwide	47%	*	44%	*	*	*	*
Inter Partner Assistance SA	No Group	46%	*	*	46%	*	*	*
RCI Financial Services Limited	No Group	46%	40%	*	*	*	*	*
Swift Advances Plc	No Group	46%	45%	*	*	*	*	*
Advantage Insurance Company Limited	No Group	45%	*	*	45%	*	*	*
Cabot Financial (Europe) Limited	No Group	45%	45%	*	*	*	*	*
RAC Insurance Limited	No Group	45%	*	*	45%	*	*	*
Tesco Personal Finance PLC	Tesco Personal Finance	45%	30%	*	19%	74%	*	*

FCA Automotive Services UK Ltd	No Group	44%	45%	*	*	*	*	*
Great Lakes Reinsurance (UK) SE	No Group	44%	*	*	44%	*	*	*
The National Farmers' Union Mutual Insurance Society Limited	National Farmers Union Mutual Society Limited	44%	*	*	44%	*	*	*
Provident Personal Credit Limited	No Group	43%	43%	*	*	*	*	*
GE Money Consumer Lending Limited	No Group	42%	*	*	*	*	*	*
Loans.co.uk Ltd	Bank of America Merrill Lynch Group	42%	*	*	*	44%	*	*
British Gas Insurance Limited	No Group	41%	*	*	41%	*	*	*
Close Brothers Limited	No Group	41%	42%	*	*	*	*	*
Clydesdale Financial Services Limited	Barclays	41%	41%	*	*	*	*	*
Mapfre Asistencia, Compania Internacional De Seguros y Reaseguros, S.A.	No Group	41%	*	*	41%	*	*	*
Mortgage Express	UK Asset Resolution	41%	*	41%	*	*	*	*
National Westminster Bank Plc	Royal Bank Of Scotland	41%	26%	34%	18%	73%	30%	*
Newcastle Building Society	No Group	41%	*	*	*	34%	*	*
Southern Pacific Mortgage Limited	No Group	41%	*	*	*	*	*	*
ACE European Group Limited	No Group	40%	*	*	40%	*	*	*
Ageas Insurance Limited	No Group	40%	*	*	40%	*	*	*
BMW Financial Services (GB) Limited	No Group	40%	39%	*	*	*	*	*
British Gas Services Limited	No Group	40%	*	*	40%	*	*	*
Hitachi Capital (UK) Plc	No Group	40%	40%	*	*	*	*	*

Shawbrook Bank Limited	No Group	40%	40%	*	*	*	*	*
Sun Life Assurance Company of Canada (U.K.) Limited	No Group	40%	*	*	*	*	*	39%
Towergate Underwriting Group Limited	No Group	40%	*	*	38%	*	*	*
UK Insurance Limited	Direct Line Group	40%	*	*	40%	*	*	*
AIB Group (UK) Plc	No Group	39%	14%	*	*	43%	*	*
Automobile Association Insurance Services Limited	No Group	39%	*	*	39%	*	*	*
AXA Insurance UK Plc	AXA	39%	*	*	38%	57%	*	*
Brightside Insurance Services Limited	No Group	39%	*	*	39%	*	*	*
QBE Insurance (Europe) Limited	No Group	39%	*	*	39%	*	*	*
Vitality Health Limited	No Group	39%	*	*	37%	*	*	*
Aviva Insurance Services UK Limited	AVIVA	38%	*	*	*	*	*	*
Domestic & General Insurance Plc	Domestic & General	38%	*	*	38%	*	*	*
Legal & General Insurance Limited	Legal & General	38%	*	*	40%	*	*	*
Acromas Insurance Company Limited	No Group	37%	*	*	37%	*	*	*
Aviva Insurance Limited	AVIVA	37%	*	*	28%	58%	*	*
Enterprise Insurance Company plc	No Group	37%	*	*	37%	*	*	*
Harrington Brooks (Accountants) Limited	No Group	37%	37%	*	*	*	*	*
Legal & General Partnership Services Limited	Legal & General	37%	*	40%	*	*	*	*
National Savings and Investments	No Group	37%	38%	*	*	*	*	*

Tesco Underwriting Limited	No Group	37%	*	*	37%	*	*	*
Ulster Bank Ltd	Royal Bank Of Scotland	37%	35%	*	*	*	*	*
Zenith Insurance plc	No Group	37%	*	*	37%	*	*	*
Equifax Limited	No Group	36%	36%	*	*	*	*	*
London General Insurance Company Limited	No Group	36%	*	*	33%	*	*	*
Elite Insurance Company Limited	No Group	35%	*	*	35%	*	*	*
Homeserve Membership Limited	No Group	35%	*	*	35%	*	*	*
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	35%	*	*	*	*	*	*
Mercedes-Benz Financial Services UK Limited	No Group	35%	35%	*	*	*	*	*
Metro Bank PLC	No Group	35%	36%	*	*	*	*	*
R. Raphael & Sons Plc	No Group	35%	35%	*	*	*	*	*
Sabre Insurance Company Limited	No Group	35%	*	*	35%	*	*	*
American Express Services Europe Limited	No Group	34%	21%	*	*	64%	*	*
Red Sands Insurance Company (Europe) Limited	No Group	34%	*	*	33%	*	*	*
The Society of Lloyd's	No Group	34%	*	*	31%	*	*	*
Virgin Money plc	Virgin Money	34%	40%	25%	*	*	*	*
esure Insurance Limited	ESURE	33%	*	*	33%	*	*	*
GE Money Home Lending Limited	No Group	33%	*	42%	*	15%	*	*
Idem Capital Securities Limited	No Group	33%	32%	*	*	*	*	*
Santander Cards UK Limited	Santander UK	33%	*	*	*	31%	*	*

Countrywide Principal Services Limited	No Group	32%	*	38%	*	*	*	*
NRAM plc	UK Asset Resolution	32%	32%	32%	*	34%	*	*
Vitality Corporate Services Limited	No Group	32%	*	*	*	*	*	*
Zurich Insurance PLC	Zurich	32%	*	*	32%	*	*	*
Abbey Life Assurance Company Limited	No Group	31%	*	*	*	*	*	33%
BISL Limited	No Group	31%	*	*	31%	*	*	*
Covea Insurance plc	No Group	31%	*	*	31%	*	*	*
John Lewis Financial Services Limited	HSBC	31%	32%	*	*	*	*	*
Liverpool Victoria Insurance Company Limited	Liverpool Victoria Group	31%	*	*	31%	*	*	*
Volkswagen Financial Services (UK) Limited	No Group	31%	31%	*	*	*	*	*
Connells Limited	Skipton Group	30%	*	45%	*	*	*	*
Friends Life Limited	Friends Provident	30%	*	*	29%	*	*	31%
HSBC Life (UK) Limited	HSBC	30%	*	*	28%	*	*	*
Wage Day Advance Limited	No Group	30%	30%	*	*	*	*	*
Be Wiser Insurance Services Ltd	No Group	29%	*	*	29%	*	*	*
CIS General Insurance Limited	CO-OP	29%	*	*	28%	*	*	*
Home Retail Group Card Services Limited	No Group	29%	28%	*	*	*	*	*
Admiral Insurance Company Limited	Admiral Group	28%	*	*	28%	*	*	*
Express Gifts Ltd	No Group	28%	24%	*	*	*	*	*
Halifax Share Dealing Limited	Lloyds	28%	*	*	*	*	29%	*

Hargreaves Lansdown Asset Management Limited	No Group	28%	*	*	*	*	29%	*
Hastings Insurance Services Ltd	No Group	28%	*	*	28%	*	*	*
Lowell Portfolio I Ltd	No Group	28%	28%	*	*	*	*	*
West Bromwich Building Society	West Bromwich Group	28%	*	*	*	32%	*	*
WorldPay (UK) Limited	No Group	28%	28%	*	*	*	*	*
Everyday Loans Limited	No Group	27%	*	*	*	27%	*	*
MKDP LLP	No Group	27%	27%	*	*	*	*	*
Pinnacle Insurance Plc	Cardiff Pinnacle	27%	*	*	16%	38%	*	*
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	27%	*	*	27%	*	*	*
Sainsbury's Bank Plc	Sainsburys Bank	27%	28%	*	*	*	*	*
Skipton Building Society	Skipton Group	27%	*	*	*	24%	*	*
St. James's Place Wealth Management Plc	St James Place	27%	*	*	*	*	*	*
AXA PPP Healthcare Limited	AXA	26%	*	*	26%	*	*	*
DAS Legal Expenses Insurance Company Limited	No Group	26%	*	*	26%	*	*	*
Sterling Insurance Company Limited	No Group	26%	*	*	*	*	*	*
Countrywide Assured Plc	No Group	25%	*	*	*	*	*	29%
Positive Solutions (Financial Services) Limited	No Group	25%	*	*	*	*	*	*
International Insurance Company of Hannover SE	No Group	24%	*	*	24%	*	*	*
Northern Bank Limited	No Group	24%	7%	*	*	28%	*	*
ReAssure Limited	ReAssure Company Limited	24%	*	*	24%	*	*	23%

Swinton Group Ltd	No Group	24%	*	*	24%	*	*	*
The Prudential Assurance Company Limited	Prudential PLC	24%	*	*	*	*	*	24%
Legal and General Assurance Society Limited	Legal & General	23%	*	*	22%	*	*	23%
Saga Services Limited	No Group	23%	*	*	24%	*	*	*
Sesame Limited	Friends Provident	23%	*	*	*	*	*	30%
Zurich Assurance Ltd	Zurich	23%	*	*	21%	*	*	24%
Amtrust International Underwriters Ltd	No Group	22%	*	*	22%	*	*	*
Aviva Life & Pensions UK Limited	AVIVA	22%	*	*	16%	*	*	22%
Blemain Finance Limited	No Group	22%	22%	*	*	*	*	*
Experian Limited	No Group	22%	23%	*	*	*	*	*
Friends Life Services Limited	Friends Provident	22%	*	*	*	*	*	27%
Leeds Building Society	No Group	22%	25%	37%	*	12%	*	*
Cheltenham & Gloucester plc	Lloyds	21%	*	31%	*	19%	*	*
Royal London (CIS) Limited	Royal London Group	21%	*	*	*	*	*	22%
St Andrew's Insurance plc	Lloyds	21%	*	*	19%	21%	*	*
Allianz Insurance Plc	Allianz Insurance	20%	*	*	35%	18%	*	*
Aviva Life Services UK Limited	AVIVA	20%	*	15%	23%	*	28%	18%
Phoenix Life Assurance Limited	Phoenix Group	20%	*	*	*	*	*	22%
Scottish Equitable Plc	Aegon Group	20%	*	*	*	*	*	20%
Accord Mortgages Limited	Yorkshire	19%	*	19%	*	*	*	*
AIG Europe Limited	No Group	19%	*	*	19%	*	*	*

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.