

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 01 Jan to 30 Jun 2016

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	22241	5043	90	220	16626	147	115
Bank of Scotland Plc	Lloyds	22090	3510	769	258	17358	130	65
Barclays Bank Plc	Barclays	18603	8212	473	223	9371	228	96
HSBC Bank plc	HSBC	11082	3475	157	269	6975	170	36
National Westminster Bank Plc	Royal Bank Of Scotland	8027	5723	280	101	1761	138	24
Financial Insurance Company Limited	No Group	6612	0	0	1	6611	0	0
MBNA Limited	Bank of America Merrill Lynch Group	5852	328	0	17	5507	0	0
Santander UK Plc	Santander UK	5605	2209	563	158	2540	87	48
Capital One (Europe) plc	No Group	5073	173	0	5	4895	0	0
The Royal Bank of Scotland Plc	Royal Bank Of Scotland	4480	2324	161	47	1842	87	19
Nationwide Building Society	Nationwide	4300	979	433	50	2756	50	32
Clydesdale Bank Plc	CYBG Plc	1849	693	65	34	1017	36	4
Allianz Insurance Plc	Allianz Insurance	1556	0	0	373	1183	0	0
Aviva Insurance Limited	AVIVA	1414	0	0	639	769	1	5
Cheltenham & Gloucester plc	Lloyds	1395	5	119	7	1263	0	1
UK Insurance Limited	Direct Line Group	1330	0	0	1307	23	0	0

Casheuronet UK LLC	No Group	1087	1087	0	0	0	0	0
HFC Bank Limited	HSBC	1022	7	0	2	1013	0	0
Shop Direct Finance Company Limited	No Group	999	425	0	1	573	0	0
Tesco Personal Finance PLC	Tesco Personal Finance	967	229	10	52	676	0	0
The Co-operative Bank Plc	No Group	925	434	59	9	414	5	4
Canada Square Operations Limited	Citibank	910	11	2	6	891	0	0
TSB Bank plc	No Group	902	841	59	1	0	0	1
WDFC UK Limited	No Group	821	821	0	0	0	0	0
Yorkshire Building Society	Yorkshire	804	36	69	19	664	12	4
Marks & Spencer Financial Services plc	HSBC	700	107	0	18	575	0	0
St Andrew's Insurance plc	Lloyds	683	0	0	90	593	0	0
Black Horse Limited	Lloyds	664	202	2	3	457	0	0
Ageas Insurance Limited	No Group	593	0	0	593	0	0	0
NRAM plc	UK Asset Resolution	562	33	325	1	201	0	2
AXA Insurance UK Plc	AXA	523	0	0	516	7	0	0
Bank of Ireland (UK) Plc	Bank of Ireland	500	295	67	4	120	11	3
Royal & Sun Alliance Insurance Plc	RSA Insurance UK	487	0	0	476	11	0	0
Admiral Insurance Company Limited	Admiral Group	484	0	0	484	0	0	0
Clydesdale Financial Services Limited	Barclays	458	446	0	0	12	0	0
NewDay Ltd	No Group	423	247	0	2	174	0	0
Bradford & Bingley Plc	UK Asset Resolution	401	3	29	16	334	3	16
MEM Consumer Finance Limited	No Group	399	399	0	0	0	0	0
Inter Partner Assistance SA	No Group	397	0	0	397	0	0	0
Vanquis Bank Limited	No Group	392	387	0	4	1	0	0



Express Finance (Bromley) Limited	No Group	205	205	0	0	0	0	0
Friends Life Limited	Friends Provident	205	0	1	43	0	10	151
Advantage Insurance Company Limited	No Group	204	0	0	204	0	0	0
The Society of Lloyd's	No Group	204	0	0	141	63	0	0
Aviva Life & Pensions UK Limited	AVIVA	198	0	1	28	1	9	159
Ulster Bank Ltd	Royal Bank Of Scotland	193	150	10	1	30	2	0
Zurich Assurance Ltd	Zurich	190	0	1	49	4	15	121
Scottish Widows Limited	Lloyds	188	1	0	38	0	14	135
Virgin Money plc	Virgin Money	185	135	41	1	2	5	1
Northern Bank Limited	No Group	184	52	10	3	117	0	2
Zurich Insurance PLC	Zurich	181	0	0	180	1	0	0
CIS General Insurance Limited	CO-OP	178	0	0	173	5	0	0
Acromas Insurance Company Limited	No Group	177	0	0	177	0	0	0
Cash On Go Limited	No Group	175	175	0	0	0	0	0
PayPal Sarl & Cie, SCA	No Group	175	175	0	0	0	0	0
Zenith Insurance plc	No Group	169	0	0	169	0	0	0
Leeds Building Society	No Group	166	8	41	7	106	4	0
Sesame Limited	Friends Provident	160	1	19	26	22	19	73
Wage Day Advance Limited	No Group	157	157	0	0	0	0	0
Creation Consumer Finance Ltd	No Group	155	128	0	2	25	0	0
BUPA Insurance Limited	BUPA	148	0	0	148	0	0	0
Assurant General Insurance Limited	No Group	147	0	0	134	13	0	0
Abbey Life Assurance Company Limited	No Group	145	0	0	5	0	4	136
Mapfre Asistencia, Compania	No Group	143	0	0	143	0	0	0





Hastings Insurance Services Ltd	No Group	93	0	0	93	0	0	0
Hitachi Capital (UK) Plc	No Group	93	89	0	1	3	0	0
Homeserve Membership Limited	No Group	93	0	0	93	0	0	0
British Gas Services Limited	No Group	92	3	0	87	0	2	0
Friends Life Services Limited	Friends Provident	92	0	0	10	3	4	75
Metro Bank PLC	No Group	91	88	2	0	1	0	0
Uncle Buck Finance LLP	No Group	89	89	0	0	0	0	0
Caversham Finance Limited	No Group	87	82	0	5	0	0	0
RAC Insurance Limited	No Group	87	0	0	87	0	0	0
National Savings and Investments	No Group	86	86	0	0	0	0	0
Sainsbury's Bank Plc	Sainsburys Bank	84	82	1	1	0	0	0
Countrywide Principal Services Limited	No Group	83	0	42	21	19	0	1
DAS Legal Expenses Insurance Company Limited	No Group	83	0	0	83	0	0	0
Europäische Reiseversicherung AG	No Group	83	0	0	83	0	0	0
WorldPay (UK) Limited	No Group	83	83	0	0	0	0	0
Openwork Limited	Zurich	80	0	15	12	19	12	22
PSA Finance UK Limited	No Group	80	62	0	3	15	0	0
DFS Trading Limited	No Group	79	6	0	2	71	0	0
Swinton Group Ltd	No Group	79	0	0	77	2	0	0
London General Insurance Company Limited	No Group	77	0	0	67	10	0	0
Newcastle Building Society	No Group	77	4	4	1	65	1	2
Shawbrook Bank Limited	No Group	77	74	3	0	0	0	0
Skyfire Insurance Company Limited	No Group	76	0	0	76	0	0	0
West Bromwich Building Society	West Bromwich Group	76	10	12	4	47	2	1





MYJAR Limited	No Group	58	58	0	0	0	0	0
St. James's Place Wealth Management Plc	St James Place	58	1	3	4	2	22	26
ACE European Group Limited	No Group	57	0	0	57	0	0	0
RAC Motoring Services	No Group	57	0	0	57	0	0	0
Cumberland Building Society	No Group	56	2	5	1	47	1	0
ReAssure Life Limited	No Group	56	0	0	6	0	0	50
Saga Services Limited	No Group	55	0	0	55	0	0	0
Vitality Health Limited	No Group	55	0	0	55	0	0	0
Be Wiser Insurance Services Ltd	No Group	54	0	0	54	0	0	0
Brightside Insurance Services Limited	No Group	54	0	0	54	0	0	0
Amigo Loans Ltd	No Group	53	52	0	0	1	0	0
Canada Life Limited	Canada Life	50	0	0	20	0	2	28
Equiniti Financial Services Limited	No Group	50	0	0	0	0	50	0
IGO4 Limited	No Group	50	0	0	50	0	0	0
Liverpool Victoria Friendly Society Limited	Liverpool Victoria Group	50	1	2	14	15	0	18
Lowell Portfolio I Ltd	No Group	49	49	0	0	0	0	0
Telefonica Insurance S.A.	No Group	49	0	0	49	0	0	0
FCA Automotive Services UK Ltd	No Group	48	47	0	0	1	0	0
Sabre Insurance Company Limited	No Group	48	0	0	48	0	0	0
Blemain Finance Limited	No Group	47	44	3	0	0	0	0
Arrow Global Limited	No Group	45	44	1	0	0	0	0
EUI Limited	Admiral Group	45	0	0	45	0	0	0
Solid Försäkringar AB	No Group	45	0	0	45	0	0	0
Southern Pacific Mortgage Limited	No Group	45	2	32	1	10	0	0

Towergate Underwriting Group Limited	No Group	45	0	0	45	0	0	0
MCE Insurance Company Limited	No Group	44	0	0	44	0	0	0
DSG Retail Limited	No Group	43	4	0	39	0	0	0
OneSavings Bank Plc	No Group	43	19	14	0	10	0	0
AIG Europe Limited	No Group	41	0	0	41	0	0	0
Cigna Insurance Services (Europe) Limited	No Group	39	0	0	34	5	0	0
Eldon Insurance Services Ltd	No Group	39	0	0	39	0	0	0
Idem Capital Securities Limited	No Group	39	37	2	0	0	0	0
PRA Group (UK) Limited	No Group	37	36	0	1	0	0	0
Skrill Limited	No Group	37	37	0	0	0	0	0
Amtrust International Underwriters Ltd	No Group	36	0	0	34	2	0	0
Capquest Debt Recovery Limited	No Group	36	36	0	0	0	0	0
Pixie Loans Limited	No Group	36	36	0	0	0	0	0
Vitality Corporate Services Limited	No Group	36	0	0	32	0	0	4
Nottingham Building Society	No Group	35	5	4	2	24	0	0
John Lewis Financial Services Limited	HSBC	34	34	0	0	0	0	0
Positive Solutions (Financial Services) Limited	No Group	34	0	1	7	2	14	10
Endsleigh Insurance Services Ltd	Zurich	33	0	0	33	0	0	0
Hargreaves Lansdown Asset Management Limited	No Group	33	0	0	0	0	22	11
Principality Building Society	Principality	33	3	5	2	21	2	0
Insurance Factory Ltd	No Group	32	0	0	32	0	0	0
American Express Insurance	No Group	31	2	0	3	26	0	0

Services Europe Limited								
Catlin Insurance Company (UK) Ltd	No Group	30	0	0	30	0	0	0

The table above shows the number of new cases received by the ombudsman service in the six-month period from 01 Jan to 30 Jun 2016 - 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.