

## complaints data - showing individual financial businesses

new cases received by the Financial Ombudsman Service from 1 Jul to 31 Dec 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 |
| Abbey Life Assurance Company Limited     | No Group       | 126                                | 0   | 1                          | 9                 | 0    | 20          | 96                               |
| ACE European Group Limited               | No Group       | 75                                 | 0   | 0                          | 75                | 0    | 0           | 0                                |
| Acromas Insurance Company Limited        | No Group       | 157                                | 0   | 0                          | 157               | 0    | 0           | 0                                |
| Active Securities Limited                | No Group       | 64                                 | 64  | 0                          | 0                 | 0    | 0           | 0                                |
| Admiral Insurance Company Limited        | ADMIRAL GROUP  | 648                                | 1   | 0                          | 647               | 0    | 0           | 0                                |
| Advantage Finance Ltd                    | No Group       | 39                                 | 32  | 0                          | 4                 | 3    | 0           | 0                                |
| Advantage Insurance Company Limited      | No Group       | 317                                | 0   | 0                          | 317               | 0    | 0           | 0                                |
| Ageas Insurance Limited                  | AGEAS          | 641                                | 0   | 0                          | 641               | 0    | 0           | 0                                |
| AIB Group (UK) Plc                       | No Group       | 110                                | 35  | 7                          | 6                 | 60   | 1           | 1                                |
| Airdrie Savings Bank                     | No Group       | 36                                 | 3   | 1                          | 0                 | 32   | 0           | 0                                |
| Allianz Insurance Plc                    | No Group       | 1420                               | 0   | 0                          | 373               | 1047 | 0           | 0                                |
| American Express Services Europe Limited | No Group       | 295                                | 146   | 0                          | 6                 | 143  | 0           | 0                                |
| Amigo Loans Ltd                          | No Group       | 69                                 | 69  | 0                          | 0                 | 0    | 0           | 0                                |
| Amtrust Europe Limited                   | No Group       | 101                                | 0   | 0                          | 101               | 0    | 0           | 0                                |

|   |                     |       |      |     |     |       |     |    |
|---|---------------------|-------|------|-----|-----|-------|-----|----|
| Amtrust International Underwriters DAC            | No Group            | 55    | 0    | 0   | 53  | 2     | 0   | 0  |
| APS Financial Limited                             | No Group            | 38    | 38   | 0   | 0   | 0     | 0   | 0  |
| Arnold Clark Automobiles Limited                  | No Group            | 82    | 18   | 0   | 7   | 57    | 0   | 0  |
| Arrow Global Limited                              | No Group            | 52    | 52   | 0   | 0   | 0     | 0   | 0  |
| Assurant General Insurance Limited                | No Group            | 201   | 0    | 0   | 183 | 18    | 0   | 0  |
| Automobile Association Insurance Services Limited | No Group            | 137   | 1    | 0   | 136 | 0     | 0   | 0  |
| Autonet Insurance Services Limited                | No Group            | 33    | 0    | 0   | 33  | 0     | 0   | 0  |
| Aviva Health UK Limited                           | AVIVA               | 67    | 0    | 0   | 67  | 0     | 0   | 0  |
| Aviva Insurance Limited                           | AVIVA               | 1752  | 0    | 2   | 728 | 1018  | 2   | 2  |
| Aviva Life & Pensions UK Limited                  | AVIVA               | 180   | 1    | 2   | 31  | 0     | 50  | 96 |
| Aviva Life Services UK Limited                    | AVIVA               | 240   | 1    | 42  | 58  | 7     | 43  | 89 |
| AXA Insurance UK Plc                              | AXA                 | 569   | 0    | 0   | 561 | 8     | 0   | 0  |
| AXA PPP Healthcare Limited                        | AXA                 | 132   | 0    | 0   | 132 | 0     | 0   | 0  |
| Baines & Ernst Limited                            | No Group            | 51    | 51   | 0   | 0   | 0     | 0   | 0  |
| Bank of Ireland (UK) Plc                          | BANK OF IRELAND     | 442   | 282  | 60  | 1   | 92    | 5   | 2  |
| Bank of Scotland Plc                              | LLOYDS              | 19555 | 2544 | 620 | 228 | 15973 | 163 | 27 |
| Barclays Bank Plc                                 | BARCLAYS (GS)       | 13379 | 5398 | 448 | 176 | 7044  | 265 | 48 |
| Be Wisser Insurance Services Ltd                  | No Group            | 98    | 0    | 0   | 98  | 0     | 0   | 0  |
| BISL Limited                                      | No Group            | 128   | 0    | 0   | 128 | 0     | 0   | 0  |
| Black Horse Limited                               | LLOYDS              | 586   | 282  | 2   | 2   | 300   | 0   | 0  |
| Blemain Finance Limited                           | No Group            | 45    | 42   | 3   | 0   | 0     | 0   | 0  |
| BMW Financial Services (GB) Limited               | No Group            | 160   | 156  | 0   | 4   | 0     | 0   | 0  |
| Bradford & Bingley Plc                            | UK ASSET RESOLUTION | 352   | 0    | 35  | 19  | 281   | 9   | 8  |
| Brightside Insurance Services                     | No Group            | 42    | 1    | 0   | 41  | 0     | 0   | 0  |





|   |                   |      |     |    |     |      |    |     |
|---|-------------------|------|-----|----|-----|------|----|-----|
| FCA Automotive Services UK Ltd            | No Group          | 48   | 44  | 0  | 0   | 4    | 0  | 0   |
| FCE Bank Plc                              | No Group          | 82   | 78  | 0  | 3   | 1    | 0  | 0   |
| Financial Administration Services Limited | No Group          | 34   | 0   | 0  | 0   | 0    | 28 | 6   |
| Financial Insurance Company Limited       | No Group          | 6741 | 0   | 0  | 5   | 6736 | 0  | 0   |
| First Central Insurance Management Ltd    | No Group          | 149  | 1   | 0  | 148 | 0    | 0  | 0   |
| First Response Finance Ltd                | No Group          | 73   | 49  | 0  | 2   | 22   | 0  | 0   |
| Firstplus Financial Group Plc             | BARCLAYS (GS)     | 76   | 42  | 5  | 0   | 29   | 0  | 0   |
| FirstRand Bank Limited                    | No Group          | 239  | 231 | 0  | 3   | 5    | 0  | 0   |
| Friends Life and Pensions Limited         | FRIENDS PROVIDENT | 54   | 1   | 0  | 5   | 0    | 5  | 43  |
| Friends Life Limited                      | FRIENDS PROVIDENT | 232  | 0   | 1  | 47  | 0    | 59 | 125 |
| Friends Life Services Limited             | FRIENDS PROVIDENT | 120  | 0   | 1  | 15  | 0    | 27 | 77  |
| GE Money Home Lending Limited             | No Group          | 111  | 39  | 27 | 0   | 45   | 0  | 0   |
| GMAC UK Plc                               | No Group          | 66   | 65  | 0  | 0   | 1    | 0  | 0   |
| Great Lakes Reinsurance (UK) SE           | No Group          | 38   | 0   | 0  | 38  | 0    | 0  | 0   |
| Halifax Share Dealing Limited             | LLOYDS            | 35   | 0   | 0  | 0   | 0    | 34 | 1   |
| Harrington Brooks (Accountants) Limited   | No Group          | 120  | 120 | 0  | 0   | 0    | 0  | 0   |
| Hastings Insurance Services Limited       | No Group          | 195  | 0   | 0  | 195 | 0    | 0  | 0   |
| HCC International Insurance Company Plc   | No Group          | 80   | 0   | 0  | 80  | 0    | 0  | 0   |
| HFC Bank Limited                          | HSBC (GS)         | 662  | 5   | 1  | 2   | 654  | 0  | 0   |
| Hitachi Capital (UK) Plc                  | No Group          | 100  | 95  | 0  | 0   | 5    | 0  | 0   |
| Home Retail Group Card Services Limited   | No Group          | 83   | 80  | 0  | 0   | 3    | 0  | 0   |
| Home Retail Group Insurance               | No Group          | 286  | 1   | 0  | 0   | 285  | 0  | 0   |

|  |                          |      |      |     |     |      |     |    |
|--|--------------------------|------|------|-----|-----|------|-----|----|
| Services Limited                               |                          |      |      |     |     |      |     |    |
| Horizon Insurance Company Limited              | No Group                 | 72   | 0    | 0   | 72  | 0    | 0   | 0  |
| HSBC Bank plc                                  | HSBC (GS)                | 8848 | 2478 | 221 | 269 | 5637 | 195 | 48 |
| IGO4 Limited                                   | No Group                 | 63   | 0    | 0   | 63  | 0    | 0   | 0  |
| Ikano Bank AB (publ)                           | No Group                 | 40   | 39   | 0   | 1   | 0    | 0   | 0  |
| Indigo Michael Limited                         | No Group                 | 44   | 44   | 0   | 0   | 0    | 0   | 0  |
| Instant Cash Loans Limited                     | No Group                 | 321  | 321  | 0   | 0   | 0    | 0   | 0  |
| Insurance Factory Ltd                          | No Group                 | 43   | 0    | 0   | 43  | 0    | 0   | 0  |
| Inter Partner Assistance SA                    | No Group                 | 350  | 1    | 0   | 349 | 0    | 0   | 0  |
| International Insurance Company of Hannover SE | No Group                 | 31   | 0    | 0   | 31  | 0    | 0   | 0  |
| J D Williams & Company Limited                 | No Group                 | 96   | 56   | 0   | 4   | 36   | 0   | 0  |
| J.P. Morgan Europe Limited                     | No Group                 | 41   | 41   | 0   | 0   | 0    | 0   | 0  |
| John Lewis Financial Services Limited          | HSBC (GS)                | 41   | 39   | 0   | 1   | 1    | 0   | 0  |
| Kensington Mortgage Company Limited            | No Group                 | 94   | 5    | 81  | 1   | 7    | 0   | 0  |
| Leeds Building Society                         | No Group                 | 151  | 7    | 44  | 2   | 97   | 1   | 0  |
| Legal & General Insurance Limited              | LEGAL & GENERAL          | 274  | 0    | 0   | 244 | 30   | 0   | 0  |
| Legal & General Partnership Services Limited   | LEGAL & GENERAL          | 112  | 0    | 75  | 11  | 26   | 0   | 0  |
| Legal and General Assurance Society Limited    | LEGAL & GENERAL          | 287  | 0    | 0   | 102 | 0    | 119 | 66 |
| Lending Stream Llc                             | No Group                 | 341  | 341  | 0   | 0   | 0    | 0   | 0  |
| Link Financial Outsourcing Limited             | No Group                 | 53   | 53   | 0   | 0   | 0    | 0   | 0  |
| Liverpool Victoria Friendly Society Limited    | LIVERPOOL VICTORIA GROUP | 50   | 0    | 1   | 17  | 10   | 5   | 17 |
| Liverpool Victoria Insurance                   | LIVERPOOL VICTORIA       | 287  | 0    | 0   | 287 | 0    | 0   | 0  |



|                                     |                                  |      |      |     |     |      |    |     |
|-------------------------------------|----------------------------------|------|------|-----|-----|------|----|-----|
| National Savings and Investments    | No Group                         | 75   | 75   | 0   | 0   | 0    | 0  | 0   |
| National Westminster Bank Plc       | THE ROYAL BANK OF SCOTLAND GROUP | 5571 | 3955 | 263 | 81  | 1163 | 97 | 12  |
| Nationwide Building Society         | NATIONWIDE                       | 3689 | 877  | 278 | 45  | 2458 | 29 | 2   |
| Newcastle Building Society          | No Group                         | 72   | 5    | 9   | 0   | 58   | 0  | 0   |
| NewDay Ltd                          | No Group                         | 566  | 339  | 0   | 2   | 225  | 0  | 0   |
| Northern Bank Limited               | No Group                         | 156  | 41   | 5   | 6   | 98   | 1  | 5   |
| NRAM plc                            | UK ASSET RESOLUTION              | 514  | 37   | 318 | 7   | 151  | 1  | 0   |
| One Call Insurance Services Limited | No Group                         | 89   | 0    | 0   | 89  | 0    | 0  | 0   |
| One Insurance Limited               | No Group                         | 46   | 0    | 0   | 45  | 0    | 1  | 0   |
| OneSavings Bank Plc                 | No Group                         | 50   | 23   | 17  | 0   | 9    | 1  | 0   |
| Openwork Limited                    | OPENWORK                         | 70   | 0    | 24  | 11  | 7    | 10 | 18  |
| Paragon Finance Plc                 | No Group                         | 49   | 45   | 2   | 0   | 2    | 0  | 0   |
| PayPal Sarl & Cie, SCA              | No Group                         | 232  | 232  | 0   | 0   | 0    | 0  | 0   |
| PDL Finance Limited                 | No Group                         | 67   | 67   | 0   | 0   | 0    | 0  | 0   |
| Pepper (UK) Limited                 | No Group                         | 63   | 5    | 58  | 0   | 0    | 0  | 0   |
| Phoenix Life Assurance Limited      | PHOENIX GROUP                    | 97   | 0    | 0   | 14  | 1    | 19 | 63  |
| Phoenix Life Limited                | PHOENIX GROUP                    | 310  | 0    | 5   | 36  | 2    | 86 | 181 |
| Pinnacle Insurance Plc              | No Group                         | 337  | 0    | 0   | 174 | 162  | 0  | 1   |
| PRA Group (UK) Limited              | No Group                         | 36   | 34   | 0   | 2   | 0    | 0  | 0   |
| Principality Building Society       | No Group                         | 36   | 1    | 16  | 1   | 15   | 3  | 0   |
| Provident Personal Credit Limited   | No Group                         | 273  | 272  | 0   | 0   | 1    | 0  | 0   |
| PSA Finance UK Limited              | No Group                         | 137  | 126  | 0   | 1   | 10   | 0  | 0   |
| R. Raphael & Sons Plc               | No Group                         | 115  | 111  | 0   | 0   | 4    | 0  | 0   |
| RAC Insurance Limited               | No Group                         | 74   | 0    | 0   | 74  | 0    | 0  | 0   |
| RAC Motoring Services               | No Group                         | 37   | 0    | 0   | 37  | 0    | 0  | 0   |



|  |                   |      |      |     |     |      |     |    |
|--|-------------------|------|------|-----|-----|------|-----|----|
| RCI Financial Services Limited               | No Group          | 121  | 116  | 0   | 0   | 5    | 0   | 0  |
| ReAssure Life Limited                        | No Group          | 61   | 0    | 0   | 6   | 0    | 17  | 38 |
| ReAssure Limited                             | No Group          | 122  | 0    | 3   | 23  | 1    | 21  | 74 |
| Red Sands Insurance Company (Europe) Limited | No Group          | 107  | 0    | 0   | 107 | 0    | 0   | 0  |
| Robinson Way Limited                         | No Group          | 39   | 39   | 0   | 0   | 0    | 0   | 0  |
| Royal & Sun Alliance Insurance Plc           | RSA INSURANCE UK  | 696  | 0    | 0   | 695 | 1    | 0   | 0  |
| Sabre Insurance Company Limited              | No Group          | 44   | 0    | 0   | 44  | 0    | 0   | 0  |
| Saga Services Limited                        | No Group          | 78   | 0    | 0   | 78  | 0    | 0   | 0  |
| Sainsbury's Bank Plc                         | No Group          | 79   | 75   | 3   | 1   | 0    | 0   | 0  |
| Santander Cards UK Limited                   | SANTANDER UK      | 155  | 3    | 0   | 0   | 152  | 0   | 0  |
| Santander Consumer (UK) Plc                  | SANTANDER UK      | 116  | 110  | 0   | 0   | 6    | 0   | 0  |
| Santander UK Plc                             | SANTANDER UK      | 5204 | 2341 | 578 | 133 | 1850 | 288 | 14 |
| Scottish Equitable Plc                       | AEGON GROUP       | 108  | 0    | 0   | 10  | 0    | 4   | 94 |
| Scottish Widows Limited                      | LLOYDS            | 173  | 1    | 2   | 36  | 0    | 39  | 95 |
| Secure Trust Bank Plc                        | No Group          | 110  | 94   | 0   | 2   | 14   | 0   | 0  |
| Sesame Limited                               | FRIENDS PROVIDENT | 104  | 1    | 21  | 17  | 18   | 19  | 28 |
| Shawbrook Bank Limited                       | No Group          | 172  | 165  | 7   | 0   | 0    | 0   | 0  |
| Shop Direct Finance Company Limited          | No Group          | 1318 | 529  | 0   | 3   | 785  | 1   | 0  |
| Skipton Building Society                     | SKIPTON GROUP     | 104  | 19   | 26  | 3   | 53   | 3   | 0  |
| Skrill Limited                               | No Group          | 31   | 31   | 0   | 0   | 0    | 0   | 0  |
| Skyfire Insurance Company Limited            | No Group          | 76   | 0    | 0   | 76  | 0    | 0   | 0  |
| Southern Pacific Mortgage Limited            | No Group          | 42   | 4    | 31  | 2   | 5    | 0   | 0  |
| Southern Rock Insurance Company Limited      | No Group          | 47   | 0    | 0   | 47  | 0    | 0   | 0  |
| St Andrew's Insurance plc                    | LLOYDS            | 634  | 0    | 0   | 89  | 544  | 1   | 0  |

|  |                                  |      |      |     |     |      |    |     |
|--|----------------------------------|------|------|-----|-----|------|----|-----|
| St. James's Place Wealth Management Plc                      | ST JAMES PLACE                   | 58   | 0    | 7   | 3   | 0    | 23 | 25  |
| Standard Life Assurance Limited                              | STANDARD LIFE                    | 121  | 0    | 0   | 11  | 2    | 45 | 63  |
| Stonebridge International Insurance Ltd                      | No Group                         | 85   | 0    | 0   | 85  | 0    | 0  | 0   |
| Sun Life Assurance Company of Canada (U.K.) Limited          | No Group                         | 129  | 0    | 0   | 15  | 0    | 30 | 84  |
| Swinton Group Ltd  | No Group                         | 129  | 0    | 0   | 128 | 1    | 0  | 0   |
| TD Direct Investing (Europe) Limited                         | No Group                         | 39   | 1    | 0   | 0   | 0    | 35 | 3   |
| Telefonica Insurance S.A.                                    | No Group                         | 49   | 0    | 0   | 49  | 0    | 0  | 0   |
| Telefonica UK Limited  | No Group                         | 48   | 39   | 0   | 8   | 0    | 1  | 0   |
| Tesco Personal Finance PLC                                   | TESCO PERSONAL FINANCE           | 1153 | 307  | 5   | 60  | 780  | 1  | 0   |
| Tesco Underwriting Limited                                   | AGEAS                            | 125  | 0    | 0   | 125 | 0    | 0  | 0   |
| The Car Finance Company (2007) Ltd                           | No Group                         | 157  | 157  | 0   | 0   | 0    | 0  | 0   |
| The Co-operative Bank Plc                                    | No Group                         | 770  | 331  | 67  | 4   | 357  | 8  | 3   |
| The Mortgage Works (UK) Plc                                  | NATIONWIDE                       | 63   | 1    | 60  | 0   | 2    | 0  | 0   |
| The National Farmers' Union Mutual Insurance Society Limited | No Group                         | 77   | 0    | 0   | 72  | 0    | 2  | 3   |
| The Prudential Assurance Company Limited                     | PRUDENTIAL PLC                   | 235  | 0    | 5   | 21  | 6    | 70 | 133 |
| The Royal Bank of Scotland Plc                               | THE ROYAL BANK OF SCOTLAND GROUP | 3157 | 1574 | 157 | 47  | 1317 | 56 | 6   |
| The Royal London Mutual Insurance Society Limited            | ROYAL LONDON GROUP               | 304  | 2    | 0   | 63  | 0    | 92 | 147 |
| The Society of Lloyd's                                       | No Group                         | 244  | 0    | 0   | 197 | 47   | 0  | 0   |
| Towergate Underwriting Group Limited                         | No Group                         | 49   | 0    | 0   | 49  | 0    | 0  | 0   |
| TSB Bank plc   | No Group                         | 851  | 781  | 61  | 5   | 0    | 4  | 0   |

|  |                                  |      |      |    |      |     |    |    |
|--|----------------------------------|------|------|----|------|-----|----|----|
| UK Insurance Limited                           | DIRECT LINE GROUP                | 1242 | 0    | 0  | 1233 | 9   | 0  | 0  |
| Ulster Bank Ltd                                | THE ROYAL BANK OF SCOTLAND GROUP | 156  | 117  | 16 | 2    | 16  | 3  | 2  |
| Uncle Buck Finance LLP                         | No Group                         | 115  | 115  | 0  | 0    | 0   | 0  | 0  |
| Union Reiseversicherung AG                     | No Group                         | 171  | 0    | 0  | 171  | 0   | 0  | 0  |
| Unum Ltd                                       | No Group                         | 66   | 0    | 0  | 66   | 0   | 0  | 0  |
| Vanquis Bank Limited                           | No Group                         | 352  | 352  | 0  | 0    | 0   | 0  | 0  |
| Virgin Money plc                               | VIRGIN MONEY                     | 139  | 97   | 34 | 0    | 2   | 5  | 1  |
| Vitality Health Limited                        | No Group                         | 55   | 0    | 0  | 55   | 0   | 0  | 0  |
| Volkswagen Financial Services (UK) Limited     | No Group                         | 297  | 284  | 0  | 3    | 10  | 0  | 0  |
| Wage Day Advance Limited                       | No Group                         | 265  | 265  | 0  | 0    | 0   | 0  | 0  |
| WDFC UK Limited                                | No Group                         | 1151 | 1151 | 0  | 0    | 0   | 0  | 0  |
| Welcome Financial Services Limited             | No Group                         | 288  | 45   | 1  | 1    | 241 | 0  | 0  |
| West Bromwich Building Society                 | No Group                         | 51   | 5    | 11 | 3    | 28  | 4  | 0  |
| Western Union Payment Services Ireland Limited | No Group                         | 39   | 39   | 0  | 0    | 0   | 0  | 0  |
| WorldPay (UK) Limited                          | No Group                         | 58   | 58   | 0  | 0    | 0   | 0  | 0  |
| Yorkshire Building Society                     | YORKSHIRE                        | 642  | 33   | 59 | 11   | 523 | 15 | 1  |
| Zenith Insurance plc                           | No Group                         | 173  | 0    | 0  | 173  | 0   | 0  | 0  |
| Zurich Assurance Ltd                           | No Group                         | 188  | 1    | 1  | 48   | 2   | 42 | 94 |
| Zurich Insurance PLC                           | No Group                         | 189  | 0    | 0  | 188  | 1   | 0  | 0  |

The table above shows the number of new cases received by the ombudsman service in the six-month period from 1 Jul to 31 Dec 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.