



BISL Limited's Customer complaints information

01/01/19 – 30/06/19

Complaints received ⁽¹⁾

| | Number of complaints opened by volume of business | | | | | | |
|-------------------------------|---|-----------------------------|-----------------------------|---------------------------------|---|-------------------|----------------------------------|
| Product / service grouping | Intermediation (within the reporting period) | Number of complaints opened | Number of complaints closed | Percentage closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage upheld | Main cause of complaints opened |
| Insurance and pure protection | 6.05 per 1000 policies sold | 9583 | 8955 | 41.4% | 56.5% | 46.9% | General admin / customer service |
| Credit related | 1.31 per 1000 debts | 86 | 53 | 15 | 38 | 71.7% | General admin / customer service |

(1) Includes BISL Limited own brands Beagle Street, Budget, Dial Direct, Fifty Life, and the products we manage on behalf of our partner brands. For more information, see the table below.

Below is a table of the brands included in the BISL Limited complaint numbers where BISL Limited arranges and administers policies using brand names belonging to other companies.

| Brand | Product | | | |
|---|---------|--------------------|------|------|
| | Car | Commercial Vehicle | Home | Life |
| Autotrader | √ | | | |
| Bank of Scotland | √ | | | |
| Bradford & Bingley | √ | | √ | |
| ecoinsurance from Co-operative Insurance | √ | | | |
| Halifax | √ | | | |
| HSBC | √ | | | |
| Legal and General | √ | | | |
| Lloyds Banking Group | √ | √ | | |
| M&S Bank | √ | | | |
| More Than select | √ | | | |
| O2 | √ | | | |
| Pearl | √ | | | |
| Post Office ® | √ | √ | √ | |
| RAC | √ | | √ | |
| Santander | √ | | √ | |
| Sunlife | √ | | √ | √ |
| Virgin Money | | | | √ |
| Zenith | √ | √ | | |

Compare The Market Limited's Customer complaints information

01/01/19 – 30/06/19

Complaints received

| | Number of complaints opened by volume of business | | | | | | |
|-------------------------------|---|-----------------------------|-----------------------------|---------------------------------|---|-------------------|----------------------------------|
| Product / service grouping | Intermediation (within the reporting period) | Number of complaints opened | Number of complaints closed | Percentage closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage upheld | Main cause of complaints opened |
| Insurance and pure protection | 0.13 per 1000 policies sold | 591 | 550 | 8.2% | 91.1% | 11.5% | General admin / customer service |
| Credit related | 0.15 per 1000 accounts | 12 | 11 | 0% | 100% | 27.3% | General admin / customer service |



ACM ULR Limited’s Customer complaints information

01/01/19 – 30/06/19

Complaints received

| | Number of complaints opened by volume of business | | | | | | |
|-------------------------------|---|-----------------------------|-----------------------------|---------------------------------|---|-------------------|----------------------------------|
| Product / service grouping | Intermediation (within the reporting period) | Number of complaints opened | Number of complaints closed | Percentage closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage upheld | Main cause of complaints opened |
| Insurance and pure protection | 4.90 per 1000 policies sold | 818 | 766 | 0.9% | 88.1% | 28.6% | General admin / customer service |



BFSL Limited's Customer complaints information

01/01/19 – 30/06/19

Complaints received

| | Number of complaints opened by volume of business | | | | | | |
|----------------------------|---|-----------------------------|-----------------------------|---------------------------------|---|-------------------|----------------------------------|
| Product / service grouping | Provision (at reporting period end date) | Number of complaints opened | Number of complaints closed | Percentage closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage upheld | Main cause of complaints opened |
| Credit related | 0.60 per 1000 accounts | 712 | 599 | 309 | 284 | 59.9% | General admin / customer service |



Saverd Limited's Customer complaints information

01/01/19 – 30/06/19

Complaints received

| | Number of complaints opened by volume of business | | | | | | |
|-------------------------------------|---|-----------------------------|-----------------------------|---------------------------------|---|-------------------|---------------------------------|
| Product / service grouping | Provision (at reporting period end date) | Number of complaints opened | Number of complaints closed | Percentage closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage upheld | Main cause of complaints opened |
| Electronic Money / Payment Services | 0.20 per 1000 accounts | 2 | 2 | 50% | 0 | 100% | N/A |