

## How we resolve our complaints

A summary of our complaint handling data provided to the Financial Services Authority for the first half of 2010 is set out in the table below. This summary table shows the volume of complaints that M&S Money has received and handled over the six month period from 1 January 2010 to 30 June 2010.

Product / Service Group	Number of complaints opened	Number of complaints closed	Complaints closed within 8 weeks	Closed complaints upheld by firm**
Banking	7,115	7,100	96.89%	19.00%
Home Finance	n/a	n/a	n/a	n/a
General Insurance and pure protection	2,781	2,658	98.53%	6.36%
Decumulation, life and pensions	n/a	n/a	n/a	n/a
Investments	27	27	100%	51.85%

Banking includes our Lending products (Cards, Loans, Personal Reserve) and Savings products. Decumulation is the way in which customers can turn their accumulated assets into an income.

- We received 1.9 complaints per 1,000 relevant banking accounts.
- We received 11.5 complaints per 1,000 General Insurance and pure protection policies\*\*\*.
- We received 0.3 complaints per 1,000 investment products.

\* Our complaint procedures don't affect any right of legal action you may have against the Insurer or us.

\*\* Complaints upheld by firm refers to the percentage of complaints that M&S Money has found in the customers favour either in whole or part.

\*\*\*Complaints within the General Insurance and pure protection category relate to existing and closed policies. In addition the numbers include complaints from customers who had not purchased the product.