

## Lloyds top ppi claims table again

Friday 19 October, 2012

The financial Ombudsman released their figures on ppi claims for the first 6 months on the year and we will discuss below some of the worst offenders and what are your chances of success if you have to send your ppi complaint to the Financial Ombudsman.

Firstly let's understand that the Ombudsman has upheld a staggering 71% of claims as an average on every claim submitted so by submitting your claim you have a reasonable chance of success and we would encourage you to do so either on your own if you are comfortable with the process or with the help of a claims management company such as Money and Me Claims.

So let's look at Lloyds TSB Bank Plc results with the Ombudsman and your chances of success if they have turned your initial ppi complaint down.

Lloyds have had a staggering 98% of their ppi complaints upheld in favour of the client when they reach the Ombudsman so If you have been declined by Lloyds then I strongly recommend you submit your case to the Financial Ombudsman as it is clear they cannot be trusted with their decisions.

We must also remember that as a UK taxpayer we have a vested interest in Lloyds and we should be asking serious questions of their actions as every case that is submitted to the Financial Ombudsman costs the company £850 which in turn is a proportion of our money.

The other thing we should be questioning is the FSA involvement in the ppi claims matter as it is clear by these results Lloyds are not treating their customers fairly but this appears to be ignored by the FSA.

Lloyds Bank has the worst record for the Ombudsman upholding complaints in favour of the customer and it is time this was looked into by the regulator. The banks made the mess we are in so do not sympathize with them but take action to get your money back as it was wrongfully taken from you in the first place.

Other companies which have a poor record with the Ombudsman and are above the industry standard include MBNA for ppi claims and Barclays along with several others.

These companies need to take a closer look at their complaints procedure when dealing with ppi reclaims as they are all above the 90% mark in favour of the client which is appalling after they all said they would have transparency in their claims handling procedures earlier in the year.

Whatever you decide to do make sure you submit your ppi claim at your earliest opportunity and get back what is rightfully yours.

For more information on ppi claims visit <http://www.myppiclaims.com>

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