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Table 1

Q1. Summary of preference ranking - Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

BASE: All respondents

	Rank		
	First	Second	Third
Significance Level: 95%	a	b	c
Total	2006 100%	2006 100%	2006 100%
The BBC	716 36% bc	370 18% c	240 12%
The Guardian	87 4%	125 6% a	109 5%
The Telegraph	51 3%	65 3%	49 2%
The Times	46 2%	51 3%	47 2%
The Daily Mail/ Mail Online	149 7%	126 6%	143 7%
The Sun	95 5%	93 5%	76 4%
The Mirror	26 1%	47 2% a	39 2%
Sky	163 8%	179 9%	184 9%
The Independent	25 1%	43 2% a	55 3% a
Channel 4 News	55 3%	97 5% a	172 9% ab
ITV News	164 8%	288 14% ac	242 12% a
The Financial Times	14 1%	30 1% a	30 1% a
The Metro	73 4%	81 4%	94 5%
The Observer	11 1%	16 1%	24 1% a
The Mail on Sunday	31 2%	43 2%	42 2%

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Table 1 (continuation)

Q1. Summary of preference ranking - Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

BASE: All respondents

	Rank		
	First	Second	Third
Significance Level: 95%	a	b	c
Total	2006 100%	2006 100%	2006 100%
The Sunday Times	30 1%	33 2%	37 2%
The Sun on Sunday	15 1%	21 1%	38 2% ab
The Sunday Telegraph	14 1%	18 1%	32 2% ab
The Sunday Mirror	16 1%	16 1%	16 1%
The Daily Star	14 1%	16 1%	20 1%
The Daily Express	27 1%	24 1%	21 1%
Other	34 2%	74 4% a	146 7% ab
I don't follow the news	150 7%	150 7%	150 7%
Net: Sunday Newspapers	117 6%	147 7%	189 9% ab
Net: Daily Newspapers	607 30%	701 35% a	683 34% a
Net: Broadsheets	253 13%	338 17% a	328 16% a
Net: Tabloids	446 22%	467 23%	489 24%

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Table 2

Q1. Mentioned Top 3: Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
The BBC	1326 66%	310 55%	487 63%	529 79%	104 54%	206 56%	258 62%	229 65%	247 78%	282 79%	155 65%	1165 66%
			ade	abdefg			a	ade	abdefg	abdefg		
ITV News	694 35%	173 31%	264 34%	257 38%	64 34%	109 29%	126 30%	138 39%	117 37%	140 39%	82 34%	610 35%
			aef	aef			aef	aef	ef	aef		
Sky	526 26%	160 28%	219 28%	147 22%	49 26%	111 30%	120 29%	99 28%	71 23%	76 21%	69 29%	454 26%
		ci	chi			chi	ci	ci				
The Daily Mail/ Mail Online	418 21%	112 20%	135 17%	171 25%	42 22%	70 19%	75 18%	60 17%	70 22%	101 28%	56 23%	360 21%
				abefg						abefg		
Channel 4 News	324 16%	100 18%	130 17%	94 14%	37 19%	63 17%	63 15%	67 19%	41 13%	53 15%	35 15%	287 16%
								ch				
The Guardian	321 16%	121 22%	126 16%	74 11%	39 20%	82 22%	72 17%	54 15%	42 13%	32 9%	39 16%	281 16%
		bcghi	ci		chi	bcghi	ci	i				
The Sun	264 13%	90 16%	113 15%	61 9%	17 9%	73 20%	66 16%	47 13%	27 9%	34 10%	36 15%	228 13%
		cdhi	cdhi			bcdghi	cdhi	c				
The Metro	248 12%	75 13%	113 15%	60 9%	32 17%	43 12%	65 16%	48 14%	34 11%	26 7%	32 13%	216 12%
		ci	ci		ci	i	ci	ci				
The Telegraph	165 8%	33 6%	50 6%	82 12%	12 6%	21 6%	30 7%	20 6%	26 8%	56 16%	22 9%	143 8%
				abdefg						abdefgh		
The Times	144 7%	44 8%	50 6%	50 7%	20 10%	24 6%	28 7%	22 6%	20 6%	30 8%	13 5%	131 7%
The Independent	123 6%	55 10%	43 6%	25 4%	24 13%	31 8%	28 7%	15 4%	12 4%	13 4%	16 7%	107 6%
		bcghi			bcfghi	cgghi	c					



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Table 2 (continuation)

Q1. Mentioned Top 3: Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
The Mail on Sunday	116 6%	15 3%	36 5%	65 10% abdefg	3 2%	12 3%	17 4%	19 5% ad	22 7% ade	43 12% abdefgh	19 8%	97 6%
The Mirror	112 6%	37 7%	39 5%	36 5%	15 8% i	22 6%	25 6%	14 4%	23 7% i	13 4%	18 8%	94 5%
The Sunday Times	100 5%	27 5%	36 5%	37 6%	10 5%	17 5%	16 4%	20 6%	15 5%	22 6%	12 5%	88 5%
The Financial Times	74 4%	32 6% cgi	29 4% cgi	13 2%	13 7% cghi	19 5% cgi	25 6% cghi	4 1%	9 3%	4 1%	4 2%	70 4%
The Sun on Sunday	74 4%	19 3%	38 5% ch	17 3%	5 3%	14 4%	15 4%	23 6% achi	7 2%	10 3%	6 3%	68 4%
The Daily Express	72 4%	26 5% g	23 3%	23 3%	4 2%	22 6% bdgh	16 4%	7 2%	7 2%	16 4%	5 2%	67 4%
The Sunday Telegraph	64 3%	14 2%	14 2%	36 5% abefg	4 2%	10 3%	5 1%	9 3%	13 4% bf	23 6% abdefg	10 4%	54 3%
The Observer	51 3%	12 2%	23 3%	16 2%	6 3%	6 2%	13 3%	10 3%	8 3%	8 2%	5 2%	46 3%
The Daily Star	50 2%	21 4% ci	19 2%	10 1%	4 2%	17 5% ci	9 2%	10 3%	6 2%	4 1%	11 5% b	39 2%
The Sunday Mirror	48 2%	21 4% chi	19 2%	8 1%	5 3%	16 4% cghi	13 3% c	6 2%	4 1%	4 1%	4 2%	44 3%
Other	254 13%	42 7%	100 13% ade	112 17% abdef	13 7%	29 8%	49 12% a	51 14% ade	58 18% abdef	54 15% ade	26 11%	223 13%



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Table 2 (continuation)

Q1. Mentioned Top 3: Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
I don't follow the news	150 7%	49 9%	70 9%	31 5%	17 9%	32 9%	39 9%	31 9%	22 7%	9 3%	15 6%	131 7%
Net: Sunday Newspapers	418 21%	97 17%	151 20%	170 25%	30 16%	67 18%	69 17%	82 23%	64 20%	106 30%	53 22%	365 21%
Net: Daily Newspapers	1413 70%	413 73%	529 69%	471 70%	137 72%	276 74%	301 72%	228 64%	208 66%	263 74%	178 74%	1232 70%
Net: Broadsheets	692 34%	215 38%	260 34%	217 32%	77 40%	138 37%	151 36%	109 31%	95 30%	122 34%	77 32%	614 35%
Net: Tabloids	991 49%	295 52%	380 49%	316 47%	97 51%	198 53%	213 51%	167 47%	143 45%	173 48%	130 54%	859 49%



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Table 3

Q1. Mentioned Top 1: Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
The BBC	716 36%	166 30%	264 34%	286 43% abdefg	58 30%	108 29%	136 33%	128 36% ae	126 40% adef	160 45% abdefg	99 41%	615 35%
ITV News	164 8%	36 6%	67 9%	61 9% e	15 8%	21 6%	35 8%	32 9%	32 10% ae	29 8%	13 5%	150 9%
Sky	163 8%	64 11% bcghi	61 8% i	38 6%	23 12% cgi	41 11% ci	36 9% i	25 7%	22 7%	16 4%	17 7%	144 8%
The Daily Mail/ Mail Online	149 7%	37 7%	47 6%	65 10% abf	12 6%	25 7%	25 6%	22 6%	20 6%	45 13% abdefgh	21 9%	128 7%
The Sun	95 5%	32 6%	38 5%	25 4%	6 3%	26 7% ch	22 5%	16 5%	10 3%	15 4%	14 6%	81 5%
The Guardian	87 4%	36 6% ci	35 5% ci	16 2%	12 6% ci	24 6% ci	19 5% ci	16 5% i	11 3%	5 1%	11 5%	75 4%
The Metro	73 4%	15 3%	39 5% acei	19 3%	8 4%	7 2%	25 6% acei	14 4%	11 3%	8 2%	8 3%	65 4%
Channel 4 News	55 3%	21 4%	17 2%	17 3%	7 4%	14 4%	8 2%	9 3%	9 3%	8 2%	7 3%	48 3%
The Telegraph	51 3%	11 2%	15 2%	25 4% bf	4 2%	7 2%	6 1%	9 3%	8 3%	17 5% abef	6 3%	45 3%
The Times	46 2%	11 2%	16 2%	19 3%	6 3%	5 1%	9 2%	7 2%	10 3%	9 3%	4 2%	42 2%
The Mail on Sunday	31 2%	4 1%	11 1%	16 2% ad	- -	4 1%	4 1%	7 2%	6 2%	10 3% ad	3 1%	28 2%



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Table 3 (continuation)

Q1. Mentioned Top 1: Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

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		a	b	c	d	e	f	g	h	i	a	b
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Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
The Sunday Times	30 1%	11 2%	10 1%	9 1%	3 2%	8 2%	3 1%	7 2%	3 1%	6 2%	1 *	29 2%
The Daily Express	27 1%	14 2%	6 1%	7 1%	2 1%	12 3%	4 1%	2 1%	2 1%	5 1%	1 *	26 1%
		bgh				bcfgh						
The Mirror	26 1%	11 2%	9 1%	6 1%	3 2%	8 2%	7 2%	2 1%	4 1%	2 1%	3 1%	23 1%
The Independent	25 1%	12 2%	10 1%	3 *	5 3%	7 2%	7 2%	3 1%	2 1%	1 *	3 1%	22 1%
		ci			ci	ci	c					
The Sunday Mirror	16 1%	4 1%	9 1%	3 *	3 2%	1 *	6 1%	3 1%	2 1%	1 *	1 *	15 1%
The Sun on Sunday	15 1%	6 1%	6 1%	3 *	1 1%	5 1%	2 *	4 1%	2 1%	1 *	2 1%	13 1%
The Financial Times	14 1%	6 1%	5 1%	3 *	3 2%	3 1%	4 1%	1 *	3 1%	- -	- -	14 1%
					i							
The Sunday Telegraph	14 1%	3 1%	6 1%	5 1%	1 1%	2 1%	3 1%	3 1%	2 1%	3 1%	2 1%	12 1%
The Daily Star	14 1%	5 1%	7 1%	2 *	- -	5 1%	4 1%	3 1%	1 *	1 *	4 2%	10 1%
						c						
The Observer	11 1%	2 *	8 1%	1 *	- -	2 1%	7 2%	1 *	- -	1 *	2 1%	9 1%
			c				ach					
Other	34 2%	6 1%	16 2%	12 2%	2 1%	4 1%	6 1%	10 3%	7 2%	5 1%	3 1%	30 2%
								a				
I don't follow the news	150 7%	49 9%	70 9%	31 5%	17 9%	32 9%	39 9%	31 9%	22 7%	9 3%	15 6%	131 7%
		ci	ci		ci	ci	ci	ci	i			



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Table 3 (continuation)

Q1. Mentioned Top 1: Which of the following news sources, if any, - either print, radio, TV, or online - do you get most of your news from?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Net: Sunday Newspapers	117 6%	30 5%	50 6%	37 6%	8 4%	22 6%	25 6%	25 7%	15 5%	22 6%	11 5%	106 6%
Net: Daily Newspapers	607 30%	190 34%	227 29%	190 28%	61 32%	129 35%	132 32%	95 27%	82 26%	108 30%	75 31%	531 30%
Net: Broadsheets	253 13%	80 14%	95 12%	78 12%	29 15%	51 14%	51 12%	44 12%	37 12%	41 11%	26 11%	226 13%
Net: Tabloids	446 22%	128 23%	172 22%	146 22%	35 18%	93 25%	99 24%	73 21%	58 18%	88 25%	57 24%	389 22%



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Table 4

Q2. Which bank or financial services provider do you have your MAIN current account with? By main current account we mean the one you use most often.

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Barclays	294 15%	104 19% chi	112 15%	78 12%	28 15%	76 20% bcfghi	60 14%	52 15%	34 11%	44 12%	- -	294 17% a
Santander	248 12%	66 12%	76 10%	106 16% abefg	34 18% abefg	32 9%	38 9%	38 11%	46 15% bef	60 17% abefg	- -	248 14% a
Halifax	242 12%	68 12% i	113 15% ci	61 9%	21 11%	47 13% i	61 15% ci	52 15% ci	36 11% i	25 7%	- -	242 14% a
Lloyds	240 12%	78 14%	81 10%	81 12%	25 13%	53 14%	44 11%	37 10%	36 11%	45 13%	240 100% b	- -
NatWest	211 11%	59 10%	87 11%	65 10%	19 10%	40 11%	51 12%	36 10%	35 11%	30 8%	- -	211 12% a
Nationwide	185 9%	53 9%	56 7%	76 11% bf	17 9%	36 10%	27 6%	29 8%	32 10%	44 12% bf	- -	185 11% a
HSBC	184 9%	51 9%	81 10% gi	52 8%	15 8%	36 10%	57 14% acdgi	24 7%	30 10%	22 6%	- -	184 10% a
TSB	97 5%	20 4%	40 5%	37 6%	8 4%	12 3%	22 5%	18 5%	15 5%	22 6%	- -	97 6% a
Royal Bank of Scotland	77 4%	26 5%	29 4%	22 3%	11 6%	15 4%	15 4%	14 4%	8 3%	14 4%	- -	77 4% a
The Co-operative Bank	46 2%	6 1%	20 3% a	20 3% a	2 1%	4 1%	8 2%	12 3% ae	11 3% ae	9 3%	- -	46 3% a
Other (Please Specify)	171 9%	28 5%	73 9% ade	70 10% ade	9 5%	19 5%	30 7%	43 12% ade	31 10% ade	39 11% ade	- -	171 10% a

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Table 4 (continuation)

Q2. Which bank or financial services provider do you have your MAIN current account with? By main current account we mean the one you use most often.

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
I do not have a current account	11 1%	3 1%	4 1%	4 1%	2 1%	1 *	4 1%	- -	1 *	3 1%	- -	- -
Net: Bank or financial services provider other than Lloyds	1755 87%	481 86%	687 89%	587 87%	164 86%	317 85%	369 88%	318 90%	278 88%	309 87%	- -	1755 100% a

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Table 5

Q3. From 2011, around £ 30 billion has been paid out by banks on 20 million policies from the PPI financial scandal. Payment Protection Insurance (PPI) was a form of insurance sold by banks to customers when they were taking out a financial product such as a loan, credit card, store card or car finance. It was often mis-sold to those who would never be eligible to claim, in many cases without the full knowledge of those being sold the product. The regulator that is responsible for overseeing the compensation process, the Financial Conduct Authority, has forced the banking industry to set aside a total of £47bn to handle claims and pay compensation, which they anticipate will be necessary given the amount of claims. Which of the following is closest to your situation in relation to PPI?

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
I have claimed for PPI mis-selling and have received payment	451 22%	100 18%	191 25% ad	160 24% ad	25 13%	75 20% d	105 25% ad	86 24% ad	76 24% ad	84 24% ad	48 20%	402 23%
I have already investigated whether I have a PPI mis-selling claim, but I was not mis-sold PPI	227 11%	34 6%	79 10% ade	114 17% abdefg	10 5%	24 6%	36 9%	43 12% ade	47 15% abdef	67 19% abdefg	32 13%	193 11%
I suspect I may have a PPI mis-selling claim, but I have not done anything to progress my potential claim	205 10%	66 12% ci	90 12% ci	49 7%	15 8%	51 14% cdi	53 13% ci	37 10% i	29 9%	20 6%	26 11%	179 10%
I have applied for a PPI mis-selling claim, but have yet to receive confirmation or payment	146 7%	42 7% d	57 7% d	47 7% d	5 3%	37 10% di	33 8% d	24 7% d	27 9% d	20 6% d	18 8%	127 7%
I do not believe I have been the victim of PPI mis-selling	902 45%	287 51% bcefg	321 42%	294 44%	122 64% abcefg	165 44%	170 41%	151 43%	133 42%	161 45%	108 45%	789 45%
Don't know	75 4%	33 6% chi	34 4% chi	8 1%	14 7% chi	19 5% chi	20 5% chi	14 4% chi	3 1%	5 1%	8 3%	65 4%

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Table 6

Q4. PPI as an issue was first exposed by the media in 1998. In 2005 the Citizens Advice Bureau described it as a “protection racket”, and the Financial Services Authority wrote to all bank chief executives outlining the poor selling practices often associated with PPI. In 2009 the Financial Services Authority wrote to all bank chief executives asking them to stop selling PPI.

After a legal battle, the High Court ruled against banks in their efforts to block PPI regulation. All banks that had sold PPI were forced to re-open millions of claims for compensation against them, and look through their records to find customers who deserved compensation.

Lloyds Banking Group has now spent over £18 billion in PPI compensation. Barclays has spent over £9 billion, RBS has spent over £5 billion, HSBC has spent over £4 billion, and Santander has spent around £1.7 billion. Almost all major high street banks were involved in PPI mis-selling and several have been fined. On multiple occasions banks have underestimated the total cost of PPI compensation to the media and the public, and been forced to revise their estimates upwards.

In 2015 Lloyds Banking Group received the largest ever fine issued to a retail bank of £117m, for failing to handle PPI claims fairly. Other fines issued relating to the handling of PPI claims include a fine of £20.7 million to Clydesdale Bank, a fine of £7 million to Alliance and Leicester, and a fine of £1m to HFC Bank, a part of HSBC. To date over 12 million PPI claims have been settled in the UK, worth a total of over £30 billion in compensation.

Which, if any, of the following banks' reputation do you think has been most damaged by PPI mis-selling?

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Lloyds	639 32%	203 36% bcfh	235 30%	201 30%	65 34%	138 37% bcfh	124 30%	111 31%	87 28%	114 32%	98 41% b	541 31%
Barclays	142 7%	41 7%	54 7%	47 7%	14 7%	27 7%	31 7%	23 6%	20 6%	27 8%	9 4%	133 8% a
Royal Bank of Scotland	79 4%	22 4%	27 3%	30 4%	8 4%	14 4%	15 4%	12 3%	13 4%	17 5%	6 3%	73 4%
HSBC	55 3%	23 4% chi	22 3%	10 1%	10 5% chi	13 4% c	11 3%	11 3%	5 2%	5 1%	8 3%	47 3%
TSB	30 1%	15 3% ci	10 1%	5 1%	3 2%	12 3% bcghi	7 2%	3 1%	3 1%	2 1%	2 1%	28 2%
Halifax	26 1%	9 2% ci	15 2% ci	2 *	4 2% ci	5 1% ci	7 2% ci	8 2% ci	2 1%	-	-	26 1%
NatWest	23 1%	7 1% ch	15 2% chi	1 *	3 2% ch	4 1% c	12 3% cghi	3 1%	-	1 *	-	23 1%
Santander	22 1%	13 2% bchi	7 1%	2 *	5 3% chi	8 2% chi	4 1%	3 1%	1 *	1 *	2 1%	20 1%
Nationwide	10 *	6 1% c	4 1%	-	1 1%	5 1% chi	2 *	2 1%	-	-	-	10 1%
The Co-operative Bank	5 *	3 1%	2 *	-	1 1%	2 1%	1 *	1 *	-	-	1 *	4 *
Other (Please Specify)	2 *	-	2 *	-	-	-	1 *	1 *	-	-	-	2 *

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Table 6 (continuation)

Q4. Which, if any, of the following banks' reputation do you think has been most damaged by PPI mis-selling?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
All of them have had their reputation damaged equally	703 35%	129 23%	283 37%	291 43%	41 21%	88 24%	146 35%	137 39%	141 45%	150 42%	81 34%	618 35%
			ade	abdef			ade	ade	abdef	ade		
None of them have had their reputation damaged	74 4%	28 5%	27 3%	19 3%	13 7%	15 4%	13 3%	14 4%	10 3%	9 3%	10 4%	62 4%
		c			bcfi							
Don't know	196 10%	63 11%	69 9%	64 10%	23 12%	40 11%	43 10%	26 7%	33 10%	31 9%	23 10%	168 10%

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Table 7

Q5. Total - Which of these statements would be closest to your view of the conduct of banks in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of one of the banks measured has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	1031 100%	342 100%	391 100%	298 100%	114 100%	228 100%	214 100%	177 100%	131 100%	167 100%	126 100%	905 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	327 32%	112 33%	124 32%	91 31%	40 35%	72 32%	65 30%	59 33%	39 30%	52 31%	54 43%	273 30%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	259 25%	59 17%	104 27%	96 32%	21 18%	38 17%	54 25%	50 28%	45 34%	51 31%	16 13%	243 27%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	207 20%	64 19%	75 19%	68 23%	21 18%	43 19%	39 18%	36 20%	29 22%	39 23%	24 19%	183 20%
They have acted to compensate customers in a fair and timely way.	129 13%	61 18%	55 14%	13 4%	17 15%	44 19%	36 17%	19 11%	7 5%	6 4%	18 14%	111 12%
Don't know	109 11%	46 13%	33 8%	30 10%	15 13%	31 14%	20 9%	13 7%	11 8%	19 11%	14 11%	95 10%

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Table 8

Q5. Barclays - Which of these statements would be closest to your view of the conduct of Barclays in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of Barclays has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	*d	*e	f	*g	*h	*i	*a	b
Significance Level: 95%												
Total	142 100%	41 100%	54 100%	47 100%	14 100%	27 100%	31 100%	23 100%	20 100%	27 100%	9 100%	133 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	44 31%	15 37%	19 35%	10 21%	4 29%	11 41%	11 35%	8 35%	4 20%	6 22%	1 11%	43 32%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	33 23%	7 17%	8 15%	18 38% abf	4 29%	3 11%	5 16%	3 13%	7 35%	11 41%	5 56%	28 21%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	29 20%	3 7%	12 22%	14 30% a	1 7%	2 7%	4 13%	8 35%	8 40%	6 22%	1 11%	28 21%
They have acted to compensate customers in a fair and timely way.	23 16%	11 27% c	9 17%	3 6%	2 14%	9 33%	8 26% c	1 4%	1 5%	2 7%	1 11%	22 17%
Don't know	13 9%	5 12%	6 11%	2 4%	3 21%	2 7%	3 10%	3 13%	-	2 7%	1 11%	12 9%

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Table 9

Q5. HSBC - Which of these statements would be closest to your view of the conduct of HSBC in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of HSBC has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	*c	*d	*e	*f	*g	*h	*i	*a	b
Significance Level: 95%												
Total	55 100%	23 100%	22 100%	10 100%	10 100%	13 100%	11 100%	11 100%	5 100%	5 100%	8 100%	47 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	25 45%	12 52%	11 50%	2 20%	6 60%	6 46%	6 55%	5 45%	1 20%	1 20%	5 63%	20 43%
They have acted to compensate customers in a fair and timely way.	11 20%	5 22%	5 23%	1 10%	3 30%	2 15%	2 18%	3 27%	1 20%	- -	1 13%	10 21%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	11 20%	3 13%	5 23%	3 30%	1 10%	2 15%	3 27%	2 18%	1 20%	2 40%	- -	11 23%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	3 5%	1 4%	1 5%	1 10%	- -	1 8%	- -	1 9%	- -	1 20%	1 13%	2 4%
Don't know	5 9%	2 9%	- -	3 30%	- -	2 15%	- -	- -	2 40%	1 20%	1 13%	4 9%



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Table 10

Q5. Santander - Which of these statements would be closest to your view of the conduct of Santander in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of Santander has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	*c	*d	*e	*f	*g	*h	*i	*a	*b
Significance Level: 95%												
Total	22 100%	13 100%	7 100%	2 100%	5 100%	8 100%	4 100%	3 100%	1 100%	1 100%	2 100%	20 100%
They have acted to compensate customers in a fair and timely way.	8 36%	5 38%	3 43%	- -	2 40%	3 38%	1 25%	2 67%	- -	- -	- -	8 40%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	8 36%	7 54%	1 14%	- -	3 60%	4 50%	1 25%	- -	- -	- -	2 100%	6 30%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	4 18%	1 8%	1 14%	2 100%	- -	1 13%	- -	1 33%	1 100%	1 100%	- -	4 20%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	1 5%	- -	1 14%	- -	- -	- -	1 25%	- -	- -	- -	- -	1 5%
Don't know	1 5%	- -	1 14%	- -	- -	- -	1 25%	- -	- -	- -	- -	1 5%

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Table 11

Q5. Lloyds - Which of these statements would be closest to your view of the conduct of Lloyds in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of Lloyds has been damaged by PPI mis-selling

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	639 100%	203 100%	235 100%	201 100%	65 100%	138 100%	124 100%	111 100%	87 100%	114 100%	98 100%	541 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	200 31%	67 33% f	65 28% f	68 34% f	24 37% f	43 31%	28 23%	37 33%	27 31%	41 36% f	45 46% b	155 29%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	189 30%	45 22%	77 33% ae	67 33% ae	15 23%	30 22%	44 35% ae	33 30%	31 36% ae	36 32%	12 12%	177 33% a
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	129 20%	43 21%	46 20%	40 20%	11 17%	32 23%	21 17%	25 23%	18 21%	22 19%	16 16%	113 21%
They have acted to compensate customers in a fair and timely way.	51 8%	22 11% chi	25 11% chi	4 2%	5 8% c	17 12% chi	16 13% chi	9 8% ci	2 2%	2 2%	14 14% b	37 7%
Don't know	70 11%	26 13%	22 9%	22 11%	10 15%	16 12%	15 12%	7 6%	9 10%	13 11%	11 11%	59 11%

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Table 12

Q5. Halifax - Which of these statements would be closest to your view of the conduct of Halifax in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of Halifax has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	*c	*d	*e	*f	*g	*h	*i	*a	*b
Significance Level: 95%												
Total	26 100%	9 100%	15 100%	2 100%	4 100%	5 100%	7 100%	8 100%	2 100%	- -	- -	26 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	10 38%	3 33%	6 40%	1 50%	1 25%	2 40%	3 43%	3 38%	1 50%	- -	- -	10 38%
They have acted to compensate customers in a fair and timely way.	6 23%	2 22%	4 27%	- -	1 25%	1 20%	2 29%	2 25%	- -	- -	- -	6 23%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	5 19%	2 22%	3 20%	- -	1 25%	1 20%	- -	3 38%	- -	- -	- -	5 19%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	3 12%	- -	2 13%	1 50%	- -	- -	2 29%	- -	1 50%	- -	- -	3 12%
Don't know	2 8%	2 22%	- -	- -	1 25%	1 20%	- -	- -	- -	- -	- -	2 8%



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Table 13

Q5. Royal Bank of Scotland - Which of these statements would be closest to your view of the conduct of Royal Bank of Scotland in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of Royal Bank of Scotland has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	c	*d	*e	*f	*g	*h	*i	*a	b
Significance Level: 95%												
Total	79 100%	22 100%	27 100%	30 100%	8 100%	14 100%	15 100%	12 100%	13 100%	17 100%	6 100%	73 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	22 28%	2 9%	12 44%	8 27%	1 13%	1 7%	7 47%	5 42%	4 31%	4 24%	- -	22 30%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	21 27%	5 23%	6 22%	10 33%	3 38%	2 14%	1 7%	5 42%	4 31%	6 35%	2 33%	19 26%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	15 19%	3 14%	7 26%	5 17%	- -	3 21%	5 33%	2 17%	2 15%	3 18%	2 33%	13 18%
They have acted to compensate customers in a fair and timely way.	13 16%	7 32%	1 4%	5 17%	4 50%	3 21%	1 7%	- -	3 23%	2 12%	1 17%	12 16%
Don't know	8 10%	5 23%	1 4%	2 7%	- -	5 36%	1 7%	- -	- -	2 12%	1 17%	7 10%

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Table 14

Q5. The Co-operative Bank - Which of these statements would be closest to your view of the conduct of The Co-operative Bank in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of The Co-operative Bank has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	*c	*d	*e	*f	*g	*h	*i	*a	*b
Significance Level: 95%												
Total	5 100%	3 100%	2 100%	- -	1 100%	2 100%	1 100%	1 100%	- -	- -	1 100%	4 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	2 40%	1 33%	1 50%	- -	- -	1 50%	1 100%	- -	- -	- -	1 100%	1 25%
They have acted to compensate customers in a fair and timely way.	1 20%	- -	1 50%	- -	- -	- -	- -	1 100%	- -	- -	- -	1 25%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	1 20%	1 33%	- -	- -	1 100%	- -	- -	- -	- -	- -	- -	1 25%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	1 20%	1 33%	- -	- -	- -	1 50%	- -	- -	- -	- -	- -	1 25%

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Table 15

Q5. Nationwide - Which of these statements would be closest to your view of the conduct of Nationwide in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of Nationwide has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	*c	*d	*e	*f	*g	*h	*i	*a	*b
Significance Level: 95%												
Total	10 100%	6 100%	4 100%	- -	1 100%	5 100%	2 100%	2 100%	- -	- -	- -	10 100%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	4 40%	4 67%	- -	- -	1 100%	3 60%	- -	- -	- -	- -	- -	4 40%
They have acted to compensate customers in a fair and timely way.	2 20%	- -	2 50%	- -	- -	- -	1 50%	1 50%	- -	- -	- -	2 20%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	1 10%	- -	1 25%	- -	- -	- -	1 50%	- -	- -	- -	- -	1 10%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
Don't know	3 30%	2 33%	1 25%	- -	- -	2 40%	- -	1 50%	- -	- -	- -	3 30%

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Table 16

Q5. TSB - Which of these statements would be closest to your view of the conduct of TSB in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of TSB has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	*c	*d	*e	*f	*g	*h	*i	*a	*b
Significance Level: 95%												
Total	30 100%	15 100%	10 100%	5 100%	3 100%	12 100%	7 100%	3 100%	3 100%	2 100%	2 100%	28 100%
They have acted to compensate customers in a fair and timely way.	11 37%	8 53%	3 30%	- -	- -	8 67%	3 43%	- -	- -	- -	1 50%	10 36%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	7 23%	2 13%	3 30%	2 40%	1 33%	1 8%	2 29%	1 33%	1 33%	1 50%	1 50%	6 21%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	6 20%	1 7%	3 30%	2 40%	- -	1 8%	2 29%	1 33%	2 67%	- -	- -	6 21%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	1 3%	1 7%	- -	- -	1 33%	- -	- -	- -	- -	- -	- -	1 4%
Don't know	5 17%	3 20%	1 10%	1 20%	1 33%	2 17%	- -	1 33%	- -	1 50%	- -	5 18%

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Table 17

Q5. NatWest - Which of these statements would be closest to your view of the conduct of NatWest in relation to its customers and the mis-selling of PPI?

BASE: All respondents who believe that the reputation of NatWest has been damaged by PPI mis-selling

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		*a	*b	*c	*d	*e	*f	*g	*h	*i	*a	*b
Significance Level: 95%												
Total	23 100%	7 100%	15 100%	1 100%	3 100%	4 100%	12 100%	3 100%	- -	1 100%	- -	23 100%
They have deliberately acted in a way to make it as difficult as possible for customers get fair and timely compensation.	9 39%	3 43%	5 33%	1 100%	1 33%	2 50%	3 25%	2 67%	- -	1 100%	- -	9 39%
They were slow to react to the seriousness of the PPI issue, but once the serious nature of PPI was made clear they have changed to speed up fair resolution for customers.	6 26%	- -	6 40%	- -	- -	- -	6 50%	- -	- -	- -	- -	6 26%
They have been consistently slow to react, but have not deliberately acted in a way to make it difficult for customers to get fair and timely compensation	4 17%	3 43%	1 7%	- -	2 67%	1 25%	1 8%	- -	- -	- -	- -	4 17%
They have acted to compensate customers in a fair and timely way.	3 13%	1 14%	2 13%	- -	- -	1 25%	2 17%	- -	- -	- -	- -	3 13%
Don't know	1 4%	- -	1 7%	- -	- -	- -	- -	1 33%	- -	- -	- -	1 4%

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Table 18

Q6. We are now going to show you some information about another situation in the financial services sector.

Lloyds bought HBOS (Halifax Bank of Scotland) in 2008. Between 2003 & 2007 HBOS' Reading branch, which handled small businesses, was engaged in an estimated £245 million fraud; this activity was later ruled to be criminal in a legal case. This fraud led to the bankrupting of companies, their owners and the loss of thousands of jobs. Six people, including two former HBOS employees, were sentenced to a total of 47 years and 6 months in February 2017.

After acquiring HBOS in 2008, Lloyds became responsible for compensating the 64 victims of the fraud conducted at HBOS. Lloyds states that it has resolved around 35 cases; however, the SME Alliance, an association that represents small businesses, has disputed this figure. As an example, one couple, Nicky and Paul Turner, became the victim of fraud in 2003 after taking a £160,000 business loan from HBOS. They received compensation in 2017, following more than ten years of campaigning.

The National Crime Agency announced in April 2018 that it is launching a fresh probe into the HBOS fraud case to decide if there should be a new criminal investigation. Lloyds have stated that they are happy to co-operate with the probe.

The next segment of the survey will focus on the fraud committed at HBOS, and Lloyds' responsibility for providing compensation to people affected by the case.

Before today, how aware, if at all, were you of fraud at HBOS, and Lloyds' involvement in the case, as described above?

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Aware and able to explain the details	209 10%	93 17% bcfghi	72 9% bcfghi	44 7% bcfghi	30 16% bcghi	63 17% bcfghi	44 11% ci	28 8% ci	22 7% ci	22 6% ci	30 13% ci	178 10% ci
Aware but would not have been able to explain the details	691 34%	136 24% ade	249 32% ade	306 46% abdefg	39 20% ade	97 26% ade	122 29% d	127 36% ade	135 43% abdef	171 48% abdefg	73 30% ade	617 35% abdefg
Unaware	1106 55%	333 59% chi	451 58% chi	322 48% chi	122 64% chi	211 57% ci	251 60% chi	200 56% ci	158 50% ci	164 46% ci	137 57% ci	960 55% ci
Net: Aware	900 45%	229 41% abdefg	321 42% abdefg	350 52% abdefg	69 36% abdefg	160 43% abdefg	166 40% abdefg	155 44% abdefg	157 50% abdf	193 54% abdefg	103 43% abdefg	795 45% abdefg



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Table 19

Q7. TV presenter Noel Edmonds has publicly stated that he was caused significant financial loss and emotional damage after being defrauded by HBOS' Mark Dobson, who has subsequently been jailed following the legal proceedings. Mr. Edmonds claims his Unique Group of businesses was forced into a collapse as a result of fraud at HBOS, and that this caused his marriage to fall apart and severely damaged his mental health. Mr Edmonds claims to have declined a £3.6m offer from Lloyds for the distress and is currently taking legal action against Lloyds Banking Group, who he claims have been deliberately making it difficult for him to pursue his case. Before today, how aware, if at all, were you of Noel Edmonds' dispute with Lloyds, as described above?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Aware and able to explain the details	233 12%	91 16% bcghi	85 11%	57 8%	27 14% ci	64 17% bcfghi	50 12%	35 10%	29 9%	28 8%	30 13%	202 12%
Aware but would not have been able to explain the details	683 34%	114 20% bcghi	259 34% ade	310 46% abdefg	34 18%	80 22%	119 29% ade	140 39% adef	134 43% abdef	176 49% abdefg	88 37%	594 34%
Unaware	1090 54%	357 64% bcghi	428 55% chi	305 45%	130 68% bcfghi	227 61% cgghi	248 59% cgghi	180 51% i	152 48%	153 43%	122 51%	959 55%
Net: Aware	916 46%	205 36%	344 45% ad	367 55% abdef	61 32%	144 39%	169 41% d	175 49% adef	163 52% abdef	204 57% abdefg	118 49%	796 45%

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Table 20

Q8. Lloyds' senior management state that they were not aware of fraudulent activity at HBOS before they bought it. However, the Thames Valley Police Commissioner who oversaw the criminal investigation stated in 2017 that senior management at HBOS and Lloyds have known about the fraud for years, and have organised what amounts to a "cover up". A report published on Channel 4 News in 2018 stated that an internal whistle-blower from Lloyds claimed both banks knew about the debt connected to fraud at HBOS. In 2018, MP Kevin Hollinrake has revealed that he obtained unreleased internal Lloyds documents showing senior managers were aware of the fraudulent activity prior to Lloyds' 2008 takeover. How believable or unbelievable do you find Lloyds' claims that senior management at Lloyds were unaware of fraud being committed at HBOS prior to the purchase of the bank?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Very believable	143 7%	62 11% bcfghi	53 7% c	28 4%	26 14% bcfghi	36 10% chi	29 7% c	24 7%	12 4%	16 4%	16 7%	127 7%
Somewhat believable	277 14%	102 18% bcghi	109 14% ci	66 10%	33 17% cgi	69 19% cgghi	69 17% cgi	40 11%	37 12%	29 8%	48 20% b	227 13%
Somewhat unbelievable	593 30%	168 30%	220 28%	205 31%	58 30%	110 30%	125 30%	95 27%	94 30%	111 31%	78 33%	513 29%
Very unbelievable	679 34%	143 25%	262 34% ade	274 41% abdef	44 23%	99 27%	122 29%	140 39% adef	131 42% abdef	143 40% abdef	51 21%	625 36% a
I don't have enough information to comment	314 16%	87 15%	128 17%	99 15%	30 16%	57 15%	72 17%	56 16%	41 13%	58 16%	47 20%	263 15%
Net: Believable	420 21%	164 29% bcfghi	162 21% chi	94 14%	59 31% bcghi	105 28% bcghi	98 24% chi	64 18% i	49 16%	45 13%	64 27% b	354 20%
Net: Unbelievable	1272 63%	311 55%	482 62% ade	479 71% abdef	102 53%	209 56%	247 59%	235 66% adef	225 71% abdef	254 71% abdef	129 54%	1138 65% a



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Table 21

Q9. To what extent do you agree or disagree that financial regulators need to be more vigilant when it comes to making sure that Lloyds pays proper compensation that reflects the financial losses and emotional damages of victims of the HBOS fraud case?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Strongly agree	1163 58%	260 46%	446 58% adeb	457 68% abdef	77 40%	183 49% d	215 52% d	231 65% abdef	205 65% abdef	252 71% abdef	106 44%	1050 60% a
Tend to agree	576 29%	206 37% bcghi	219 28% cgi	151 22%	74 39% bcghi	132 36% bcghi	139 33% cghi	80 23%	80 25%	71 20%	91 38% b	483 28%
Tend to disagree	52 3%	28 5% bcfghi	15 2%	9 1%	12 6% bcfghi	16 4% bcghi	9 2%	6 2%	3 1%	6 2%	10 4%	42 2%
Strongly disagree	19 1%	8 1%	8 1%	3 *	3 2%	5 1%	3 1%	5 1%	1 *	2 1%	1 *	18 1%
I don't have enough information to comment	196 10%	60 11%	84 11% c	52 8%	25 13% ci	35 9%	51 12% ci	33 9%	26 8%	26 7%	32 13% b	162 9%
Net: Agree	1739 87%	466 83%	665 86% d	608 90% abdef	151 79%	315 85%	354 85%	311 88% d	285 90% adeb	323 90% abdef	197 82%	1533 87% a
Net: Disagree	71 4%	36 6% bcfghi	23 3%	12 2%	15 8% bcfghi	21 6% bchi	12 3%	11 3%	4 1%	8 2%	11 5%	60 3%



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Table 22

Q10. To what extent do you agree or disagree that the media coverage of Noel Edmonds' personal experience, has increased the amount of public scrutiny on Lloyds and the compensation process they are overseeing in relation to the fraud at HBOS?

BASE: All respondents aware of Noel Edmonds' dispute with Lloyds

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	916 100%	205 100%	344 100%	367 100%	61 100%	144 100%	169 100%	175 100%	163 100%	204 100%	118 100%	796 100%
Strongly agree	232 25%	58 28% h	95 28% h	79 22% c	12 20% d	46 32% e	53 31% f	42 24% g	30 18% h	49 24% i	25 21% a	207 26% b
Tend to agree	485 53%	104 51% h	173 50% h	208 57% c	34 56% d	70 49% e	84 50% f	89 51% g	99 61% h	109 53% i	65 55% a	418 53% b
Tend to disagree	76 8%	22 11% h	29 8% h	25 7% c	6 10% d	16 11% e	16 9% f	13 7% g	13 8% h	12 6% i	12 10% a	64 8% b
Strongly disagree	12 1%	6 3% c	4 1% c	2 1% c	3 5% d	3 2% e	1 1% f	3 2% g	1 1% h	1 * i	3 3% a	9 1% b
I don't have enough information to comment	111 12%	15 7% c	43 13% c	53 14% c	6 10% d	9 6% e	15 9% f	28 16% g	20 12% h	33 16% i	13 11% a	98 12% b
Net: Agree	717 78%	162 79% a	268 78% b	287 78% c	46 75% d	116 81% e	137 81% f	131 75% g	129 79% h	158 77% i	90 76% a	625 79% b
Net: Disagree	88 10%	28 14% ci	33 10% ci	27 7% ci	9 15% d	19 13% e	17 10% f	16 9% g	14 9% h	13 6% i	15 13% a	73 9% b

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Table 23

Q11. If you had been affected by the HBOS fraud case, and the subsequent actions of Lloyds, to what extent would you agree or disagree that Lloyds should be held responsible for compensating you for your losses?

BASE: All respondents

	Total	Age									Current bank or financial services provider	
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Strongly agree	1194 60%	271 48%	443 57%	480 71%	83 43%	188 51%	225 54%	218 61%	221 70%	259 73%	106 44%	1083 62%
			ade	abdefg			d	adef	abdefg	abdefg		a
Tend to agree	581 29%	209 37%	237 31%	135 20%	73 38%	136 37%	136 33%	101 28%	65 21%	70 20%	100 42%	479 27%
		bcghi	chi		bcghi	bcghi	chi	chi			b	
Tend to disagree	32 2%	13 2%	13 2%	6 1%	7 4%	6 2%	9 2%	4 1%	3 1%	3 1%	5 2%	27 2%
		c			cghi							
Strongly disagree	7 *	2 *	2 *	3 *	1 1%	1 *	1 *	1 *	1 *	2 1%	1 *	6 *
I don't have enough information to comment	192 10%	67 12%	77 10%	48 7%	27 14%	40 11%	46 11%	31 9%	25 8%	23 6%	28 12%	160 9%
		ci			chi	ci	ci					
Net: Agree	1775 88%	480 85%	680 88%	615 92%	156 82%	324 87%	361 87%	319 90%	286 91%	329 92%	206 86%	1562 89%
			d	abdef				d	ad	abdef		
Net: Disagree	39 2%	15 3%	15 2%	9 1%	8 4%	7 2%	10 2%	5 1%	4 1%	5 1%	6 3%	33 2%
					cghi							

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Table 24

Q12. At Lloyds' 2017 AGM (Annual General Meeting), Lloyds' Chairman Lord Blackwell stated that victims of the fraudulent activity at HBOS would receive compensation swiftly - 'and by that, I mean weeks not months'. By Lloyds' own deadline of June 2017, it was estimated that around five victims had received offers of compensation, with many victims saying they had received no offer, and some saying that the offers of compensation had been inadequate. Lloyds stated that some of the victims would likely need more time themselves to provide their input. At the end of 2017 Lloyds stated that only around half of the businesses involved had agreed compensation. To what extent, if at all, do you think that Lord Blackwell should be held to account for delivering on his promise?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
To a great extent	1091 54%	247 44%	419 54%	425 63%	85 45%	162 44%	218 52%	201 57%	202 64%	223 62%	109 45%	975 56%
			ade	abdefg			ae	ade	abdefg	abdef		a
To some extent	734 37%	242 43%	292 38%	200 30%	77 40%	165 44%	162 39%	130 37%	91 29%	109 31%	99 41%	634 36%
		chi	chi		chi	bcghi	chi	ch				
Not at all - it would be inappropriate to hold him personally to account	181 9%	73 13%	61 8%	47 7%	29 15%	44 12%	37 9%	24 7%	22 7%	25 7%	32 13%	146 8%
		bcfghi			bcfghi	bcghi					b	
Net: At least some extent	1825 91%	489 87%	711 92%	625 93%	162 85%	327 88%	380 91%	331 93%	293 93%	332 93%	208 87%	1609 92%
			ade	ade			ad	ade	ade	ade		a

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Table 25

Q13. And in what way do you think the Lloyds Chairman, Lord Blackwell, should be held accountable?

BASE: All respondents who believe that Lord Blackwell should be held to account at least to some extent

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	1825 100%	489 100%	711 100%	625 100%	162 100%	327 100%	380 100%	331 100%	293 100%	332 100%	208 100%	1609 100%
The Financial Conduct Authority should investigate his behaviour	1001 55%	199 41%	388 55%	414 66%	61 38%	138 42%	189 50%	199 60%	189 65%	225 68%	91 44%	905 56%
			ade	abdef			ade	adef	abdef	abdefg		a
He should contact people who are awaiting their compensation and explain the delay	953 52%	229 47%	361 51%	363 58%	73 45%	156 48%	170 45%	191 58%	166 57%	197 59%	112 54%	837 52%
				abdef				abdef	adef	abdef		
A vote of confidence should be held by shareholders at Lloyds to determine whether he should stay on as Chairman	841 46%	192 39%	317 45%	332 53%	73 45%	119 36%	154 41%	163 49%	154 53%	178 54%	84 40%	754 47%
			e	abef				aef	abef	abef		
He should write personally to shareholders explaining why a large number of cases still remain unresolved	805 44%	177 36%	300 42%	328 52%	66 41%	111 34%	147 39%	153 46%	167 57%	161 48%	84 40%	718 45%
			ae	abdef				aef	abdefgi	aef		
He should be stripped of his peerage	570 31%	110 22%	230 32%	230 37%	26 16%	84 26%	108 28%	122 37%	111 38%	119 36%	58 28%	511 32%
			ade	adef		d	ad	adef	adef	adef		
Other	21 1%	2 *	8 1%	11 2%	- -	2 1%	6 2%	2 1%	7 2%	4 1%	1 *	20 1%
				a					ad			
Don't know	95 5%	37 8%	42 6%	16 3%	8 5%	29 9%	30 8%	12 4%	7 2%	9 3%	11 5%	81 5%
		cghi	chi			cghi	cghi					



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Table 26

Q14. In some of the compensation settlements for the HBOS fraud case, Lloyds has required anonymity and the signing of non-disclosure agreements as a condition for settlements. This prevents shareholders, media and other victims of the fraud case knowing the true cost to Lloyds. To what extent do you agree or disagree the Financial Conduct Authority should force Lloyds to stop this conditional settlement of claims and be transparent on the number of settlements and their amounts?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Strongly agree	959 48%	185 33%	364 47%	410 61%	53 28%	132 36%	181 43%	183 52%	189 60%	221 62%	93 39%	862 49%
			ade	abdefg			ade	adef	abdefg	abdefg		a
Tend to agree	607 30%	218 39%	227 29%	162 24%	84 44%	134 36%	126 30%	101 28%	85 27%	77 22%	86 36%	520 30%
		bcfghi	ci		bcfghi	bcghi	ci	i				
Tend to disagree	99 5%	41 7%	37 5%	21 3%	10 5%	31 8%	25 6%	12 3%	13 4%	8 2%	16 7%	83 5%
		cgi	i			bcghi	ci					
Strongly disagree	44 2%	16 3%	16 2%	12 2%	5 3%	11 3%	11 3%	5 1%	3 1%	9 3%	6 3%	38 2%
I don't have enough information to comment	297 15%	102 18%	128 17%	67 10%	39 20%	63 17%	74 18%	54 15%	25 8%	42 12%	39 16%	252 14%
		chi	chi		chi	chi	chi	ch				
Net: Agree	1566 78%	403 72%	591 77%	572 85%	137 72%	266 72%	307 74%	284 80%	274 87%	298 83%	179 75%	1382 79%
			a	abdefg				adef	abdefg	abdef		
Net: Disagree	143 7%	57 10%	53 7%	33 5%	15 8%	42 11%	36 9%	17 5%	16 5%	17 5%	22 9%	121 7%
		bcghi				bcghi	cgi					



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Table 27

Q15. If you were a small or medium sized enterprise (i.e. one with fewer than 250 employees) looking to choose a bank and you were aware of the HBOS fraud case and Lloyds' response to it, to what extent, if at all, do you think it would affect your decision to potentially choose them as your bank?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
A major negative effect	1158 58%	231 41%	455 59%	472 70%	64 34%	167 45%	231 55%	224 63%	212 67%	260 73%	82 34%	1069 61%
			ade	abdefg		d	ade	adef	abdef	abdefg		a
A small negative effect	427 21%	172 31%	157 20%	98 15%	60 31%	112 30%	84 20%	73 21%	44 14%	54 15%	78 33%	349 20%
		bcfghi	chi		bcfghi	bcfghi	ch	ch			b	
No effect	174 9%	71 13%	57 7%	46 7%	29 15%	42 11%	38 9%	19 5%	26 8%	20 6%	40 17%	134 8%
		bcghi			bcfghi	bcgi	g				b	
A small positive effect	64 3%	34 6%	25 3%	5 1%	18 9%	16 4%	19 5%	6 2%	4 1%	1 *	7 3%	57 3%
		bcghi	ci		bcefgi	cghi	cghi					
A major positive effect	48 2%	13 2%	17 2%	18 3%	2 1%	11 3%	8 2%	9 3%	10 3%	8 2%	8 3%	40 2%
Don't know	135 7%	41 7%	61 8%	33 5%	18 9%	23 6%	37 9%	24 7%	19 6%	14 4%	25 10%	106 6%
		i	ci		ci		ci				b	
Net: At least some effect	1697 85%	450 80%	654 85%	593 88%	144 75%	306 82%	342 82%	312 88%	270 86%	323 90%	175 73%	1515 86%
			ad	adef		d		adef	ad	abdef		a
Net: Negative effect	1585 79%	403 72%	612 79%	570 85%	124 65%	279 75%	315 76%	297 84%	256 81%	314 88%	160 67%	1418 81%
			ad	abdef		d	d	adef	ad	abdefh		a
Net: Positive effect	112 6%	47 8%	42 5%	23 3%	20 10%	27 7%	27 6%	15 4%	14 4%	9 3%	15 6%	97 6%
		bcghi	i		bcghi	ci	ci					



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Table 28

Q16. Given what you now know about the HBOS fraud case and Lloyds' actions since, has your belief that Lloyds acts in the best interests of their customers increased or decreased?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Strongly increased	76 4%	34 6% cdghi	32 4% chi	10 1%	3 2%	31 8% bcdghi	21 5% cdhi	11 3%	5 2%	5 1%	9 4%	67 4%
Somewhat increased	165 8%	87 15% bcfghi	64 8% chi	14 2%	35 18% bcfghi	52 14% bcghi	40 10% chi	24 7% chi	8 3%	6 2%	31 13% b	134 8%
Neither increased nor decreased	440 22%	132 23%	152 20%	156 23%	42 22%	90 24%	82 20%	70 20%	77 24%	79 22%	89 37% b	351 20%
Somewhat decreased	577 29%	162 29%	231 30%	184 27%	69 36% cehi	93 25%	118 28%	113 32% e	86 27%	98 27%	70 29%	503 29%
Strongly decreased	625 31%	108 19% ch	232 30% ade	285 42% abdefg	26 14%	82 22% d	117 28% ad	115 32% ade	131 42% abdefg	154 43% abdefg	28 12%	594 34% a
Don't know	123 6%	39 7% ch	61 8% chi	23 3%	16 8% chi	23 6% ch	39 9% chi	22 6% ch	8 3%	15 4%	13 5%	106 6%
Net: Increased	241 12%	121 22% bcfghi	96 12% chi	24 4%	38 20% bcghi	83 22% bcfghi	61 15% cgghi	35 10% chi	13 4%	11 3%	40 17% b	201 11%
Net: Decreased	1202 60%	270 48%	463 60% ade	469 70% abdef	95 50%	175 47%	235 56% ae	228 64% adef	217 69% abdef	252 71% abdef	98 41%	1097 63% a



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Table 29

Q17. British Airways changed its advertising slogan - 'The World's Favourite Airline' - because it could no longer substantiate the claim. Noel Edmonds recently complained to the Advertising Standards Authority, asking for Lloyds' adverts to be suspended as they misrepresented the truth about the brand, specifically the slogan 'By Your Side'. What would be your decision if you were asked whether Lloyds should be allowed to use the line in adverts?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Lloyds should be stopped from using 'By Your Side' as a line in its adverts	1146 57%	304 54%	421 55%	421 63%	102 53%	202 54%	216 52%	205 58%	192 61%	229 64%	90 38%	1049 60%
				abdef					af	abdef		a
Lloyds should be allowed to keep using 'By Your Side' as a line in its adverts	393 20%	148 26%	150 19%	95 14%	52 27%	96 26%	96 23%	54 15%	51 16%	44 12%	87 36%	306 17%
		bcghi	ci		bcghi	bcghi	cghi				b	
Don't know	467 23%	110 20%	201 26%	156 23%	37 19%	73 20%	105 25%	96 27%	72 23%	84 24%	63 26%	400 23%
			ae				a	ade				

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Table 30

Q18. To date no senior management figure at HBOS or Lloyds has been held to account for the HBOS fraud case, or the response by Lloyds in providing resolution for customers. To what extent do you agree or disagree that someone in senior management should be held accountable for this?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Strongly agree	1065 53%	219 39%	396 51%	450 67%	59 31%	160 43%	198 47%	198 56%	214 68%	236 66%	94 39%	965 55%
		d	ade	abdefg		d	ad	adef	abdefg	abdefg		a
Tend to agree	623 31%	225 40%	250 32%	148 22%	87 46%	138 37%	141 34%	109 31%	64 20%	84 24%	97 40%	524 30%
		bcfghi	chi		bcfghi	chi	chi	chi			b	
Tend to disagree	60 3%	32 6%	19 2%	9 1%	11 6%	21 6%	12 3%	7 2%	5 2%	4 1%	9 4%	51 3%
		bcfghi			bcghi	bcghi						
Strongly disagree	12 1%	5 1%	5 1%	2 *	2 1%	3 1%	2 *	3 1%	1 *	1 *	2 1%	10 1%
I don't have enough information to comment	246 12%	81 14%	102 13%	63 9%	32 17%	49 13%	64 15%	38 11%	31 10%	32 9%	38 16%	205 12%
		ci	ci		cg	ghi	chi					
Net: Agree	1688 84%	444 79%	646 84%	598 89%	146 76%	298 80%	339 81%	307 86%	278 88%	320 90%	191 80%	1489 85%
		ad	ad	abdef				ade	adef	abdef		a
Net: Disagree	72 4%	37 7%	24 3%	11 2%	13 7%	24 6%	14 3%	10 3%	6 2%	5 1%	11 5%	61 3%
		bcfghi			bcghi	bcghi						

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Table 31

Q19. MP Kevin Hollinrake has called for a public enquiry into whether senior managers deliberately concealed the HBOS fraud prior to the Lloyds takeover. To what extent do you agree or disagree that a public enquiry should now take place?

BASE: All respondents

	Total	Age								Current bank or financial services provider		
		Net: 18-34 - Millennials	Net: 35-54 - Generation X	Net: 55+ - Baby Boomers	18-25	26-34	35-44	45-54	55-64	65+	Lloyds	Net: Other bank or financial services provider
		a	b	c	d	e	f	g	h	i	a	b
Significance Level: 95%												
Total	2006 100%	562 100%	772 100%	672 100%	191 100%	371 100%	417 100%	355 100%	315 100%	357 100%	240 100%	1755 100%
Strongly agree	1021 51%	238 42%	407 53% ade	376 56% adef	70 37%	168 45%	206 49% ad	201 57% adef	173 55% ade	203 57% adef	97 40%	917 52% a
Tend to agree	656 33%	212 38% bcghi	242 31%	202 30%	80 42% bcfghi	132 36%	139 33%	103 29%	91 29%	111 31%	94 39% b	561 32%
Tend to disagree	88 4%	27 5%	34 4%	27 4%	12 6% i	15 4%	22 5%	12 3%	18 6% i	9 3%	7 3%	81 5%
Strongly disagree	21 1%	7 1%	4 1%	10 1% f	3 2%	4 1%	1 *	3 1%	4 1%	6 2% f	9 4% b	12 1%
I don't have enough information to comment	220 11%	78 14% chi	85 11%	57 8%	26 14% ci	52 14% ci	49 12%	36 10%	29 9%	28 8%	33 14%	184 10%
Net: Agree	1677 84%	450 80%	649 84%	578 86% ade	150 79%	300 81%	345 83%	304 86% ad	264 84% adef	314 88% adef	191 80%	1478 84%
Net: Disagree	109 5%	34 6%	38 5%	37 6%	15 8%	19 5%	23 6%	15 4%	22 7%	15 4%	16 7%	93 5%