

## Complaints Publication Report

Firm Name J D Williams & Company Limited  
 Period covered in this report 1st Sept 2024 - 31st Aug 2025  
 Brands / Trading Names covered

All You Need, Ambrose Wilson, Classic Confidence, Classic Detail, Comfortably Yours, Country Garden, Crazy Clearance, Discount World, Fashion World, Fabrici, Fifty Plus, Heather Valley, High and Mighty, Home Essentials, Home Shopping Direct, House of Bath, Inspirational Home, Jacamo, JD Williams, Julipa, Marisota, Naturally Close, Nightingales, Oxendales, Premier Man, Selections, Shapely Figures, Shoe Tailor, Simply Be, Simply Yours, That's My Style, The Brilliant Gift Shop, Special Collection, The Value Catalogue, Trading Post, Viva La Diva, Williams and Brown, Feelgood Essentials, The Kids Division, Fingleaves

Product Grouping / Servicing	Contextualised Complaint Numbers	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	0.44 Complaints per 1,000 accounts	7,396	7,055	27.07%	69.04%	30.28%	N/A
Insurance and Pure Protection	N/A	4	4	0.00%	100.00%	0.00%	N/A

### Claims Ratio for J D Williams & Company Limited

The Claims Ratio for payment protection insurance is between: 3-23%