

Complaints Publication Report

Firm Name

Period covered in this report

Brands / Trading Names covered

J D Williams & Company Limited
1st Sept 2025 - 31st Aug 2026

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 Group / Service	Contextualised Complaint Numbers*	Number of Complaints Opened	Number of Complaints Closed	Percentage Closed Within 3 Days	Percentage Closed After 3 Day But Within 8 Weeks	Percentage Upheld	Main Cause of Complaints Opened**
Credit Related	0.48 Complaints per 1,000 Accounts	6384	6120	32 51%	64 41%	17 12%	Affordability/Irresponsible Lending
Insurance and Pure Protection	N/A	2	2	50%	50%	0%	Post-deadline PPI

**in previous years, we have left this as N/A and it has been published as N/A.

*This is calculated by taking the total complaints received for the period (6384), dividing it by 12, which gives an average of 532 per month. The monthly figure is then expressed against every 1,000 accounts and calculated as (532/1,115,345 x 1,000 = 0.48)

Claims Ratio for J D Williams & Company Limited

The Claims Ratio for payment protection insurance is between:

3-23%