Coutts & Company

Product / Service Grouping	Number of complaints opened by volume of business: Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	% closed within 3 days	% closed after 3 days but within 8 weeks	% upheld	Main cause of complaints opened
Banking and credit cards	4.98 per 1,000 accounts	N/A	1464	1488	47%	51%	43%	Other general admin / customer service
Home finance	9.87 per 1,000 balances outstanding	N/A	109	108	22%	65%	53%	Other general admin / customer service
Insurance and pure protection	0.89 per 1,000	N/A	14	13	23%	77%	38%	Other general admin / customer service
Decumulation and pensions	5.38 per 1,000	N/A	26	32	6%	63%	63%	Other general admin / customer service & Delays / timescales
Investments	4.84 per 1,000	N/A	80	78	12%	82%	73%	Other general admin / customer service
Credit related	N/A	N/A	21	22	18%	73%	32%	Other general admin / customer service

To put the above figures into context:

- In H1 2026, complaint volumes were down 8% (vs H2 2025).
- Our 1,464 banking and credit card complaints stem from our 294,000 accounts. This works out at under five complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received under ten nine complaints.
- We received less than one complaint for every 1,000 protection policies held by our clients.
- We received more than five complaints for every 1,000 decumulation and pensions policies held by our clients.
- We received less than two complaints for every 1,000 investments we manage for our clients.

Information Classification - Confidential\Other