National Westminster Bank plc

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	2.74 per 1,000 accounts	N/A	86,498	95,241	48%	33%	55%	**Errors / not following instructions**
Home finance	4.6 per 1,000 balances outstanding	N/A	5,451	5,684	60%	31%	54%	**Product disclosure information**
Insurance and pure protect	0.84 per 1,000 policies in force	N/A	99	98	8%	88%	7%	**Unclear guidance / arrangment**
Decumulation and pensions	2.4 per 1,000 policies in force	N/A	35	38	3%	50%	63%	**Other general admin / customer service**
Investments	1.71 per 1,000 client accounts	N/A	465	525	2%	68%	61%	**Other general admin / customer service**
Credit related	6.88 per 1,000 loan accounts	N/A	7,428	7,979	N/A	N/A	52%	**N/A**

To put the above figures into context:

- In H1 2026, complaints made to the Bank were down ~5.1 % compared to H2 2025.
- Our 86,498 banking and credit card complaints stem from our 31.6 million accounts. This works out as 2.74 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received 4.6 complaints.