Royal Bank of Scotland 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	2.66 per 1,000 accounts	N/A	17,394	18,634	49%	34%	59%	**Errors / not following instructions**
Home finance	9.59 per 1,000 balances outstanding	N/A	1,021	1,079	54%	36%	53%	**Product disclosure information**
Insurance and pure protect	1.1 per 1,000 policies in force	N/A	32	33	9%	76%	6%	**Unclear guidance / arrangement**
Decumulation and pensions	2.01 per 1,000 policies in force	N/A	8	11	0%	18%	73%	**Other general admin / customer service**
Investments	1.53 per 1,000 client accounts	N/A	103	123	2%	67%	61%	**Other general admin / customer service**
Credit related	5.94 per 1,000 loan accounts	N/A	1,190	1,193	N/A	N/A	49%	**N/A**

To put the above figures into context:

- In H1 2026, complaints made to the Bank were down ~6.7% compared to H2 2025.
- Our 17,394 banking and credit card complaints stem from our 6.6 million accounts. This works out as 2.66 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received 9.59 complaints.