

National Westminster Bank plc

Number of complaints opened
by volume of business

| Product / Service Grouping | 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 | 3.76 per 1,000 accounts | N/A | 92,335 | 92,258 | 52% | 44% | 67% | Other general admin / customer service |
| Home finance | 4.97 per 1,000 balances outstanding | N/A | 4,670 | 5,100 | 41% | 53% | 68% | Other general admin / customer service |
| Insurance and pure protection | 3.41 per 1,000 policies in force | N/A | 15,199 | 111,341 | 1% | 6% | 47% | Unclear guidance / arrangement |
| Decumulation and pensions | 1.61 per 1,000 policies in force | N/A | 21 | 35 | 0% | 40% | 26% | Unsuitable advice |
| Investments | 2.42 per 1,000 client accounts | N/A | 403 | 469 | 9% | 67% | 30% | Unsuitable advice |
| Credit related | 5.58 per 1,000 loan accounts | N/A | 5,564 | 5,798 | N/A | N/A | 76% | N/A |

To put the above figures into context:

- In H1 2020, complaints made to the Bank were down ~59% compared to H2 2019.
- Our 92,335 banking and credit card complaints stem from our **25** million accounts. This works out as five complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received five complaints.
- PPI complaints represent 98% of the general insurance and pure protection category.