

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.