

Coutts & Company

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	4.25 per 1,000 accounts	N/A	968	1006	45%	55%	51%	Other general admin / customer service
Home finance	8.16 per 1,000 balances outstanding	N/A	86	96	26%	69%	52%	Other general admin / customer service
Insurance and pure protection	2.12 per 1,000 policies in force	N/A	23	26	38%	58%	35%	Other general admin / customer service
Decumulation and pensions	1.30 per 1,000 policies in force	N/A	4	6	0%	83%	83%	Delays / timescales
Investments	1.24 per 1,000 client accounts	N/A	54	67	16%	66%	76%	Other general admin / customer service
Credit related			35	37	19%	81%	41%	Other general admin / customer service

To put the above figures into context:

- Complaints made to the Bank were up 10.6% compared to H1 2020 but also 10.6% down on H2 2019.
- Our 968 banking and credit card complaints stem from our 228,000 accounts. This works out at just over four complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received approximately eight complaints.
- We received just over one complaint for every 1,000 pensions we manage for our clients.
- We received just over one complaint for every 1,000 investments we manage for our clients.