

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	2.58 per 1,000 accounts	N/A	67,404	73,197	39%	53%	68%	Errors/not following instructions
Home finance	4.62 per 1,000 balances outstanding	N/A	4,786	4,983	39%	56%	77%	Errors/not following instructions
Insurance and pure protection	0.09 per 1,000 policies in force	N/A	423	5,099	1%	6%	58%	Unclear guidance / arrangement
Decumulation and pensions	4.92 per 1,000 policies in force	N/A	47	48	0%	54%	8%	Unsuitable advice
Investments	0.87 per 1,000 client accounts	N/A	177	181	8%	76%	60%	Other general admin / customer service
Credit related	5.71 per 1,000 loan accounts	N/A	5,833	6,709	N/A	N/A	79%	N/A

To put the above figures into context:

- In H2 2021, complaints made to the Bank were down ~22% compared to H1 2021.
- Our 67,404 banking and credit card complaints stem from our 26 million accounts. This works out as three complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received five complaints.
- PPI complaints represent 59% of the general insurance and pure protection category.