

Royal Bank of Scotland 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	3.00 per 1,000 accounts	N/A	19,593	19,623	48%	45%	69%	Other general admin / customer service
Home finance	10.48 per 1,000 balances outstanding	N/A	2,273	2,330	33%	57%	76%	Other general admin / customer service
Insurance and pure protection	0.50 per 1,000 policies in force	N/A	1,500	1,683	21%	33%	72%	Unclear guidance / arrangement
Decumulation and pensions	1.23 per 1,000 policies in force	N/A	7	7	0%	71%	14%	Unsuitable advice
Investments	1.28 per 1,000 client accounts	N/A	79	79	20%	68%	49%	Other general admin / customer service
Credit related	9.55 per 1,000 loan accounts	N/A	2,544	2,450	N/A	N/A	76%	N/A

To put the above figures into context:

- In H1 2021, complaints made to the Bank were down ~12% compared to H2 2020.
- Our 19,593 banking and credit card complaints stem from our seven 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 ten complaints.
- PPI complaints represent 97% of the general insurance and pure protection category.