

Ulster Bank Limited

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	1.69 per 1,000 accounts	N/A	1,796	1,796	47%	48%	73%	Other general admin / customer service
Home finance	7.44 per 1,000 balances outstanding	N/A	164	163	25%	72%	79%	Other general admin / customer service
Insurance and pure protection	0.89 per 1,000 policies in force	N/A	106	736	6%	5%	39%	Unclear guidance / arrangement
Decumulation and pensions	N/A	N/A	0	0	N/A	N/A	N/A	N/A
Investments	0 per 1,000 client accounts	N/A	6	6	0%	83%	17%	Unsuitable advice
Credit related	4.6 per 1,000 loan accounts	N/A	182	182	N/A	N/A	76%	N/A

To put the above figures into context:

- In H2 2020, complaints made to the Bank were down ~14% compared to H1 2020.
- Our 1,796 banking and credit card complaints stem from our **one** million accounts. This works out as two complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received seven complaints.
- PPI complaints represent 96% of the general insurance and pure protection category.