

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	3.62 per 1,000 accounts	N/A	834	864	47%	52%	51%	Other general admin / customer service
Home finance	7.51 per 1,000 balances outstanding	N/A	83	92	15%	78%	59%	Other general admin / customer service
Insurance and pure protection	1.50 per 1,000 policies in force	N/A	16	16	44%	56%	44%	Other general admin / customer service
Decumulation and pensions	1.56 per 1,000 policies in force	N/A	5	7	14%	71%	100%	Other general admin / customer service
Investments	1.40 per 1,000 client accounts	N/A	53	60	15%	72%	70%	Other general admin / customer service
Credit related			25	30	26%	70%	67%	Other general admin / customer service

To put the above figures into context:

- Complaints made to the Bank were 13.2% down compared to H2 2020.
- Our 834 banking and credit card complaints stem from our 231,000 accounts. This works out at under four complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received fewer than eight complaints.
- We received less than two complaints 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.