

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	3.31 per 1,000 accounts	N/A	85,950	83,370	45%	48%	67%	Other general admin / customer service
Home finance	5.92 per 1,000 balances outstanding	N/A	5,945	6,188	38%	57%	71%	Other general admin / customer service
Insurance and pure protection	0.28 per 1,000 policies in force	N/A	1,261	2,437	10%	27%	72%	Unclear guidance / arrangement
Decumulation and pensions	3.38 per 1,000 policies in force	N/A	36	25	0%	56%	4%	Unsuitable advice
Investments	1.79 per 1,000 client accounts	N/A	333	347	26%	63%	66%	Other general admin / customer service
Credit related	10.17 per 1,000 loan accounts	N/A	10,530	10,167	N/A	N/A	78%	N/A

To put the above figures into context:

- In H1 2021, complaints made to the Bank were down ~7% compared to H2 2020.
- Our 85,950 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 six complaints.
- PPI complaints represent 84% of the general insurance and pure protection category.