

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	2.49 per 1,000 accounts	N/A	16,218	17,060	41%	53%	72%	Errors / not following instructions
Home finance	7.99 per 1,000 balances outstanding	N/A	1,653	1,825	40%	45%	79%	Other general admin / customer service
Insurance and pure protection	0.08 per 1,000 policies in force	N/A	245	2,735	1%	8%	73%	Delays / timescales
Decumulation and pensions	0.84 per 1,000 policies in force	N/A	8	5	0%	40%	60%	Unsuitable advice
Investments	0.83 per 1,000 client accounts	N/A	57	54	13%	54%	57%	Unsuitable advice
Credit related	5.82 per 1,000 loan accounts	N/A	1,465	1,668	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 16,218 banking and credit card complaints stem from our seven 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 eight complaints.
- PPI complaints represent 76% of the general insurance and pure protection category.