

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	7.06 per 1,000 accounts	N/A	1688	1730	38%	61%	56%	Other general admin / customer service
Home finance	8.06 per 1,000 balances outstanding	N/A	93	101	8%	78%	63%	Other general admin / customer service
Insurance and pure protection	0.87 per 1,000 policies in force	N/A	10	10	30%	70%	22%	Other general admin / customer service
Decumulation and pensions	1.57 per 1,000 policies in force	N/A	6	7	14%	43%	71%	Delays / Timescales
Investments	1.41 per 1,000 client accounts	N/A	57	65	7%	71%	78%	Delays / Timescales
Credit related			24	22	5%	86%	50%	Other general admin / customer service

To put the above figures into context:

- Our 1,688 banking and credit card complaints stem from our 239,000 accounts. This works out at just over seven complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received just over eight complaints.
- We received under two complaints for every 1,000 pensions we manage for our clients.
- We received one complaint for every 1,000 investments we manage for our clients.