

# 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	2.51 per 1,000 accounts	N/A	16,339	15,918	46%	50%	77%	Errors / not following instructions
Home finance	6.61 per 1,000 balances outstanding	N/A	1,297	1,243	31%	63%	76%	Errors/not following instructions
Insurance and pure protection	0.05 per 1,000 policies in force	N/A	161	345	3%	37%	66%	Unclear guidance/ arrangement
Decumulation and pensions	1.30 per 1,000 policies in force	N/A	6	8	0%	38%	50%	Unsuitable advice
Investments	0.82 per 1,000 client accounts	N/A	59	68	9%	76%	51%	Other general admin/customer service
Credit related	5.40 per 1,000 loan accounts	N/A	1,297	1,307	N/A	N/A	81%	N/A

To put the above figures into context:

- In H1 2022, complaints made to the Bank were down ~3% compared to H2 2021.
- Our 16,339 banking and credit card complaints stem from our seven 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 seven complaints.
- PPI complaints represent 70% of the general insurance and pure protection category.