

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	5.67 per 1,000 accounts	N/A	1552	1626	21%	75%	54%	Other general admin / customer service
Home finance	10.24 per 1,000 balances outstanding	N/A	129	130	10%	62%	68%	Other general admin / customer service
Insurance and pure protection	0.83 per 1,000 policies in force	N/A	10	11	18%	73%	18%	Other general admin / customer service
Decumulation and pensions	1.12 per 1,000 policies in force	N/A	5	10	0%	50%	80%	Delays / Timescales
Investments	2.05 per 1,000 client accounts	N/A	90	106	3%	61%	75%	Other general admin / customer service
Credit related			18	26	12%	50%	69%	Other general admin / customer service

To put the above figures into context:

- Our 1,552 banking and credit card complaints stem from our 274,000 accounts. This works out at under six complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received just over ten complaints.
- We received less than one complaint for every 1,000 protection policies held by our clients.
- We received just over two complaints for every 1,000 investments we manage for our clients.