

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	4.63 per 1,000 accounts	N/A	1300	1332	32%	64%	52%	Other general admin / customer service
Home finance	8.43 per 1,000 balances outstanding	N/A	104	125	13%	70%	62%	Other general admin / customer service
Insurance and pure protection	0.82 per 1,000 policies in force	N/A	10	11	36%	64%	27%	Other general admin / customer service
Decumulation and pensions	1.48 per 1,000 policies in force	N/A	7	6	0%	83%	67%	Other general admin / customer service
Investments	1.45 per 1,000 client accounts	N/A	65	92	1%	61%	55%	Other general admin / customer service
Credit related			25	28	11%	64%	61%	Other general admin / customer service

To put the above figures into context:

- Our 1,300 banking and credit card complaints stem from our 280,500 accounts. This works out at under five complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received over eight complaints.
- We received less than one complaint for every 1,000 protection policies held by our clients.
- We received over one complaint for every 1,000 investments we manage for our clients.