

# 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	4.78 per 1,000 accounts	N/A	1368	1386	49%	50%	51%	Other general admin / customer service
Home finance	11.1 per 1,000 balances outstanding	N/A	131	129	14%	71%	66%	Other general admin / customer service
Insurance and pure protection	0.74 per 1,000 policies in force	N/A	11	11	64%	36%	45%	Other general admin / customer service
Decumulation and pensions	2.47 per 1,000 policies in force	N/A	13	10	0%	100%	80%	Delays / timescales
Investments	1.41 per 1,000 client accounts	N/A	66	56	0%	79%	77%	Other general admin / customer service
Credit related			28	28	11%	79%	46%	Other general admin / customer service

To put the above figures into context:

- In H1 2024, complaint volumes were up 7% (vs H2 2023)
- Our 1,368 banking and credit card complaints stem from our 286,000 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 eleven 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.