

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	2.33 per 1,000 accounts	N/A	15,292	15,575	32%	63%	78%	Errors / not following instructions
Home finance	7.06 per 1,000 balances outstanding	N/A	1,195	1,460	20%	50%	78%	Errors / not following instructions
Insurance and pure protection	0.02 per 1,000 policies in force	N/A	54	118	3%	41%	60%	Unclear guidance/ arrangement
Decumulation and pensions	2.66 per 1,000 policies in force	N/A	11	7	0%	86%	43%	Unsuitable advice
Investments	0.51 per 1,000 client accounts	N/A	31	37	0%	78%	62%	Other general admin/customer service
Credit related	5.08 per 1,000 loan accounts	N/A	1,177	1,148	N/A	N/A	73%	N/A

To put the above figures into context:

- In H1 2023, complaints made to the Bank were down ~3% compared to H2 2022.
- Our 15,292 banking and credit card complaints stem from our seven million accounts. This works out as two complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received seven complaints.
- PPI complaints represent 17% of the general insurance and pure protection category.