

## GRG Complaints - Progress report Thu 31-Dec-2020

	Current period		
	Thu 31-Dec		
<b>Complaint Summary</b>			
Complaints received and outcome letters sent	2,693		
Of which eligible to appeal	2,421		
<b>Customer outcomes</b>			
All allegations upheld	49		
Some allegations upheld	1,335		
Apology only	78		
No allegations upheld - eligible to appeal	791		
No allegations upheld - not eligible to appeal	117		
Case closed no investigation required	323		
<b>Total</b>	<b>2,693</b>		
<b>Analysis of outcome letters sent</b>			
Appeals under review <sup>(1)</sup>	-	<div style="border: 1px solid black; padding: 5px;"> <b>Appeals Summary: <sup>(2)</sup></b>                      Appeals made to date 1009                      Appeals Under Review 0                      Referred back to Bank 0                      Appeal Outcome Letter Sent 1009                 </div>	
Customer not yet responded	33		
No offer made	1,173		
Outcome accepted	943		
Outcome lapsed	544		
<b>Total</b>	<b>2,693</b>		
<b>Consequential Loss Summary</b>			
	Current period	Change on prior period	% Complete
	Thu 31-Dec	Fri 30-Oct	
CL claims received	279	18	
CL claims reviewed	263	25	94%
Decisions made	261	23	94%
Letters Sent	260	30	93%
<b>Analysis of Consequential Loss letters sent</b>			
Customer not yet responded	42	<div style="border: 1px solid black; padding: 5px;"> <b>Appeals Summary: <sup>(2)</sup></b>                      Appeals made to date 92                      Appeals Under Review 47                      Appeal Outcome Letter Sent 45                 </div>	
Appeals under review	47		
No offer made	93		
Outcome accepted	69		
Outcome lapsed	9		
<b>Total</b>	<b>260</b>		

- Note 1: Appeal numbers have been produced by the Bank and are not reconciled with the ITP, and may therefore be subject to change.

## GRG Complaints - Outcome & Offer Analysis Thu 31-Dec-2020

Key Allegation:	Bank Review - Allegations						ITP Review - Appeals					TOTAL
	No. of Allegations	%	No. of Upheld Allegations	%	Direct Loss Offers, including refunds and applicable AFR payment	Total Redress (Including the balance of AFR Payments for the Outcome Population)	No. of Appeal Decisions	%	No. of Upheld Appeal Decisions	%	Incremental Redress following Appeal	Consolidated Redress (Bank Review + Appeal)
Communication about the transfer	755	3%	344	46%	£149,255	£149,255	203	3%	16	8%	£0	£149,255
Incorrectly placed into GRG	1,419	6%	50	4%	£118,228	£118,228	468	7%	10	2%	£0	£118,228
Delay in return to mainstream	299	1%	25	8%	£21,500	£21,500	87	1%	3	3%	£0	£21,500
<b>TRANSFER IN/OUT</b>	<b>2,473</b>	<b>11%</b>	<b>419</b>	<b>17%</b>	<b>£288,983</b>	<b>£288,983</b>	<b>758</b>	<b>12%</b>	<b>29</b>	<b>4%</b>	<b>£0</b>	<b>£288,983</b>
Margins	2,622	11%	489	19%	£5,781,953	£5,781,953	693	11%	53	8%	£680,986	£6,462,939
Arrangement Fees	3,416	15%	1246	36%	£6,391,527	£6,391,527	780	12%	63	8%	£205,422	£6,596,949
AFR:	1,897	8%	1,176	62%	£24,601,295	£63,119,013	405	6%	46	11%	£194,575	£63,313,589
Complex Fees	1,495	6%	966	65%	£15,756,024	£40,537,505	265	4%	23	9%	£12,681	£40,550,186
EPA	77	0%	36	47%	£1,732,052	£2,857,106	21	0%	5	24%	£44,324	£2,901,430
PPFA	325	1%	174	54%	£7,113,218	£19,724,403	119	2%	18	15%	£137,570	£19,861,973
<b>PRICING</b>	<b>7,935</b>	<b>34%</b>	<b>2,911</b>	<b>37%</b>	<b>£36,774,775</b>	<b>£75,292,493</b>	<b>1,878</b>	<b>29%</b>	<b>162</b>	<b>9%</b>	<b>£1,080,983</b>	<b>£76,373,476</b>
<b>VALUATIONS</b>	<b>725</b>	<b>3%</b>	<b>65</b>	<b>9%</b>	<b>£226,454</b>	<b>£226,454</b>	<b>267</b>	<b>4%</b>	<b>17</b>	<b>6%</b>	<b>£31,253</b>	<b>£257,706</b>
<b>WEST REGISTER</b>	<b>70</b>	<b>0%</b>	<b>8</b>	<b>11%</b>	<b>£164,654</b>	<b>£164,654</b>	<b>38</b>	<b>1%</b>	<b>4</b>	<b>11%</b>	<b>£0</b>	<b>£164,654</b>
Introduction of (and/or fees from) a third party	1,796	8%	387	22%	£1,452,527	£1,452,527	540	8%	67	12%	£138,126	£1,590,653
New advisor/management imposed	246	1%	17	7%	£293,139	£293,139	51	1%	5	10%	£0	£293,139
Forced sale of an asset	1,122	5%	10	1%	£104,047	£104,047	339	5%	7	2%	£2,988	£107,035
Forced into Insolvency	292	1%	1	0%	£10,000	£10,000	79	1%	1	1%	£0	£10,000
Other unfair treatment	3,106	13%	390	13%	£737,169	£737,169	1079	17%	65	6%	£64,535	£801,704
<b>UNFAIR TREATMENT - ACTIONS</b>	<b>6,562</b>	<b>28%</b>	<b>805</b>	<b>12%</b>	<b>£2,596,883</b>	<b>£2,596,883</b>	<b>2088</b>	<b>32%</b>	<b>145</b>	<b>7%</b>	<b>£205,649</b>	<b>£2,802,531</b>
Unreasonable repayment demands	1,642	7%	112	7%	£292,264	£292,264	447	7%	33	7%	£149,345	£441,609
Unsatisfactory restructuring proposals	2,484	11%	301	12%	£545,156	£545,156	363	6%	39	11%	£26,065	£571,221
Other	436	2%	33	8%	£101,601	£101,601	384	6%	14	4%	£94	£101,695
<b>PROVISION OF FINANCE</b>	<b>4,562</b>	<b>20%</b>	<b>446</b>	<b>10%</b>	<b>£939,021</b>	<b>£939,021</b>	<b>1194</b>	<b>18%</b>	<b>86</b>	<b>7%</b>	<b>£175,504</b>	<b>£1,114,525</b>
<b>RM BEHAVIOUR</b>	<b>998</b>	<b>4%</b>	<b>94</b>	<b>9%</b>	<b>£169,757</b>	<b>£169,757</b>	<b>304</b>	<b>5%</b>	<b>22</b>	<b>7%</b>	<b>£0</b>	<b>£169,757</b>
<i>8% simple interest on above Offers</i>					<b>£13,218,314</b>	<b>£13,218,314</b>					<b>£855,668</b>	<b>£14,073,982</b>
<b>ALLEGATIONS CONSIDERED</b>	<b>23,325</b>	<b>100%</b>	<b>4,748</b>	<b>20%</b>	<b>£54,378,840</b>	<b>£92,896,559</b>	<b>6,527</b>	<b>100%</b>	<b>465</b>	<b>7%</b>	<b>£2,349,055</b>	<b>£95,245,614</b>

- The offers in respect of upheld Complex Fee, EPA and PPFA complaints includes £17,729,788 already offered under the Automatic Fee Refund (AFR) process.
- Each complaint is themed into allegations which are then individually assessed. The 23,325 allegations relate to 2,693 complaints.
- The average value of an offer across the 1344 complaints to get a monetary offer is £42,208.
- The 6,527 appeal decisions relate to 1,009 appeal outcomes.
- The average value of an appeal outcome across the 145 appellants to get a monetary offer is £16,200.