

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	4.50 per 1,000 accounts	N/A	1052	1106	47%	52%	51%	Other general admin / customer service
Home finance	5.32 per 1,000 balances outstanding	N/A	60	86	9%	70%	60%	Other general admin / customer service
Insurance and pure protection	0.82 per 1,000 policies in force	N/A	9	9	56%	44%	22%	Other general admin / customer service
Decumulation and pensions	1.42 per 1,000 policies in force	N/A	5	6	0%	50%	100%	Other general admin / customer service
Investments	0.96 per 1,000 client accounts	N/A	38	44	16%	66%	52%	Other general admin / customer service
Credit related			18	20	15%	65%	70%	Other general admin / customer service

To put the above figures into context:

- Our 1,052 banking and credit card complaints stem from our 234,000 accounts. This works out over four complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received just over five complaints.
- We received over one complaint for every 1,000 pensions we manage for our clients.
- We received less than one complaint for every 1,000 investments we manage for our clients.