

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	7.32 per 1,000 accounts	N/A	1932	2045	6%	90%	74%	Other general admin / customer service
Home finance	14.07 per 1,000 balances outstanding	N/A	180	165	2%	68%	72%	Other general admin / customer service
Insurance and pure protection	0.51 per 1,000 policies in force	N/A	6	5	0%	100%	80%	Other general admin / customer service
Decumulation and pensions	2.16 per 1,000 policies in force	N/A	9	5	20%	20%	100%	Other general admin / customer service
Investments	2.55 per 1,000 client accounts	N/A	108	66	3%	56%	71%	Delays / Timescales
Credit related			37	27	0%	81%	59%	Other general admin / customer service

To put the above figures into context:

- Our 1,932 banking and credit card complaints stem from our 264,000 accounts. This works out at just over seven complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received just over fourteen complaints.
- We received just over two complaints for every 1,000 pensions we manage for our clients.
- We received more than two complaints for every 1,000 investments we manage for our clients.