

# 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	3.66 per 1,000 accounts	N/A	24,535	26,113	48%	45%	64%	Other general admin / customer service
Home finance	6.75 per 1,000 balances outstanding	N/A	1,622	1,882	37%	52%	58%	Other general admin / customer service
Insurance and pure protection	2.56 per 1,000 policies in force	N/A	7,734	53,217	1%	7%	50%	Unclear guidance / arrangement
Decumulation and pensions	1.14 per 1,000 policies in force	N/A	8	9	0%	44%	11%	Unsuitable advice
Investments	2.52 per 1,000 client accounts	N/A	149	203	2%	53%	24%	Unsuitable advice
Credit related	5.5 per 1,000 loan accounts	N/A	1,466	1,585	N/A	N/A	73%	N/A

To put the above figures into context:

- In H1 2020, complaints made to the Bank were down ~69% compared to H2 2019.
- Our 24,535 banking and credit card complaints stem from our **seven** million accounts. This works out as four complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received seven complaints.
- PPI complaints represent 97% of the general insurance and pure protection category.
- The PPI Complaint deadline was on 29 August 2019 and an unprecedented volume of complaints were received. These are still being worked through, and we will update the number of complaints opened once this work is concluded.