

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	5.10 per 1,000 accounts	N/A	34,483	33,834	52%	44%	66%	Other general admin / customer service
Home finance	8.98 per 1,000 balances outstanding	N/A	2,257	2,189	29%	59%	53%	Other general admin / customer service
Insurance and pure protection	24.61 per 1k policies in force	N/A	74,356	59,688	3%	36%	72%	Unclear guidance / arrangement
Decumulation and pensions	1.41 per 1,000 policies in force	N/A	11	13	0%	31%	8%	Unsuitable advice
Investments	3.28 per 1,000 client accounts	N/A	193	189	4%	50%	43%	Unsuitable advice
Credit related	6.21 per 1,000 loan accounts	N/A	1,486	1,690	N/A	N/A	68%	N/A

To put the above figures into context:

- In H2 2019, complaints made to the Bank were up ~42% compared to H1 2019.
- Our 34,483 banking and credit card complaints stem from our **seven** million accounts. This works out as five complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received nine complaints.
- PPI complaints represent 99% 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.