

# 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      | 3.00 per 1,000 accounts                  | N/A  | 19,593                      | 19,623                      | 48%                    | 45%                                      | 69%      | Other general admin / customer service |
| Home finance                  | 10.48 per 1,000 balances outstanding     | N/A  | 2,273                       | 2,330                       | 33%                    | 57%                                      | 76%      | Other general admin / customer service |
| Insurance and pure protection | 0.50 per 1,000 policies in force         | N/A  | 1,500                       | 1,683                       | 21%                    | 33%                                      | 72%      | Unclear guidance / arrangement         |
| Decumulation and pensions     | 1.23 per 1,000 policies in force         | N/A  | 7                           | 7                           | 0%                     | 71%                                      | 14%      | Unsuitable advice                      |
| Investments                   | 1.28 per 1,000 client accounts           | N/A  | 79                          | 79                          | 20%                    | 68%                                      | 49%      | Other general admin / customer service |
| Credit related                | 9.55 per 1,000 loan accounts             | N/A  | 2,544                       | 2,450                       | N/A                    | N/A                                      | 76%      | N/A                                    |

To put the above figures into context:

- In H1 2021, complaints made to the Bank were down ~12% compared to H2 2020.
- Our 19,593 banking and credit card complaints stem from our seven million accounts. This works out as three complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received ten complaints.
- PPI complaints represent 97% of the general insurance and pure protection category.