

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	5.43 per 1,000 accounts	N/A	1570	1562	50%	49%	47%	Other general admin / customer service
Home finance	7.92 per 1,000 balances outstanding	N/A	92	108	11%	69%	58%	Other general admin / customer service
Insurance and pure protection	0.93 per 1,000 policies in force	N/A	14	14	29%	71%	36%	Other general admin / customer service
Decumulation and pensions	4.25 per 1,000 policies in force	N/A	20	15	0%	80%	60%	Other general admin / customer service
Investments	1.66 per 1,000 client accounts	N/A	80	75	4%	65%	72%	Other general admin / customer service
Credit related			15	18	28%	56%	56%	Other general admin / customer service

To put the above figures into context:

- In H2 2024, complaint volumes were up 10.6% (vs H1 2024)
- Our 1,570 banking and credit card complaints stem from our 289,000 accounts. This works out at over five complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received over seven complaints.
- We received less than one complaint for every 1,000 protection policies held by our clients.
- **We received over four complaints for every 1,000 decumulation and pensions policies held by our clients.**
- We received less than two complaints for every 1,000 investments we manage for our clients.