

National Westminster Bank 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	2.73 per 1,000 accounts	N/A	81,022	79,462	48%	47%	63%	Errors/not following instructions
Home finance	6.28 per 1,000 balances outstanding	N/A	7,113	7,405	52%	40%	61%	Product disclosure information
Insurance and pure protection	0.68 per 1,000 policies in force	N/A	104	121	30%	59%	9%	Unclear guidance / arrangement
Decumulation and pensions	4.84 per 1,000 policies in force	N/A	38	39	3%	46%	56%	Unsuitable advice / Other general admin/customer service
Investments	0.84 per 1,000 client accounts	N/A	184	105	3%	62%	68%	Other general admin/customer service
Credit related	6.46 per 1,000 loan accounts	N/A	6,494	6,728	N/A	N/A	52%	N/A

To put the above figures into context:

- In H2 2024, complaints made to the Bank were down ~0.3% compared to H1 2024. Our 81,022 banking and credit card complaints stem from our 29.7 million accounts. This works out as 2.73 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received six complaints.