

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	2.74 per 1,000 accounts	N/A	18,053	17,910	48%	47%	65%	Errors / not following instructions
Home finance	11.29 per 1,000 balances outstanding	N/A	1,465	1,504	37%	50%	57%	Product disclosure information
Insurance and pure protection	1.01 per 1,000 policies in force	N/A	39	35	31%	51%	17%	Unclear guidance/ arrangement
Decumulation and pensions	4.56 per 1,000 policies in force	N/A	8	7	0%	14%	57%	Other general admin/customer service
Investments	0.66 per 1,000 client accounts	N/A	40	28	4%	54%	57%	Other general admin/customer service
Credit related	5.99 per 1,000 loan accounts	N/A	1,356	1,411	N/A	N/A	56%	N/A

To put the above figures into context:

- In H2 2024, complaints made to the Bank were down ~4.4% compared to H1 2024.
- Our 18,053 banking and credit card complaints stem from our 6.6 million accounts. This works out as 2.7 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received eleven complaints.