

# 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	2.75 per 1,000 accounts	N/A	80,269	83,548	38%	56%	66%	Errors/not following instructions
Home finance	6.44 per 1,000 balances outstanding	N/A	7,245	7,325	28%	64%	65%	Product disclosure information
Insurance and pure protection	0.71 per 1,000 policies in force	N/A	115	129	10%	77%	16%	Unclear guidance / arrangement
Decumulation and pensions	3.31 per 1,000 policies in force	N/A	37	39	3%	46%	56%	Other general admin/customer service
Investments	0.66 per 1,000 client accounts	N/A	134	147	3%	67%	65%	Other general admin/customer service
Credit related	7.37 per 1,000 loan accounts	N/A	7,438	7,780	N/A	N/A	54%	N/A

To put the above figures into context:

- In H1 2024, complaints made to the Bank were up ~11.6% compared to H2 2023.
- Our 80,269 banking and credit card complaints stem from our 29 million accounts. This works out as 2.75 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received six complaints.