

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	2.81 per 1,000 accounts	N/A	18,625	19,282	38%	56%	66%	Errors / not following instructions
Home finance	11.41 per 1,000 balances outstanding	N/A	1,583	1,643	25%	63%	58%	Product disclosure information
Insurance and pure protection	0.88 per 1,000 policies in force	N/A	35	36	6%	64%	28%	Unclear guidance/ arrangement
Decumulation and pensions	1.52 per 1,000 policies in force	N/A	6	7	0%	14%	57%	Unsuitable advice
Investments	0.64 per 1,000 client accounts	N/A	37	36	0%	58%	61%	Other general admin/customer service
Credit related	7.16 per 1,000 loan accounts	N/A	1,647	1,704	N/A	N/A	57%	N/A

To put the above figures into context:

- In H1 2024, complaints made to the Bank were up ~17.2% compared to H2 2023.
- Our 18,625 banking and credit card complaints stem from our 6.6 million accounts. This works out as 2.8 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received eleven complaints.