

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	2.30 per 1,000 accounts	N/A	61,365	61,586	34%	62%	77%	Errors/not following instructions
Home finance	5.19 per 1,000 balances outstanding	N/A	5,729	5,539	18%	72%	77%	Other general admin/customer service
Insurance and pure protection	0.04 per 1,000 policies in force	N/A	175	332	2%	44%	56%	Unclear guidance / arrangement
Decumulation and pensions	1.26 per 1,000 policies in force	N/A	11	24	0%	25%	38%	Unsuitable advice
Investments	0.98 per 1,000 client accounts	N/A	197	238	3%	77%	62%	Other general admin / customer service
Credit related	4.38 per 1,000 loan accounts	N/A	4,293	4,208	N/A	N/A	77%	N/A

To put the above figures into context:

- In H2 2022, complaints made to the Bank were down ~4.5% compared to H1 2022.
- Our 61,365 banking and credit card complaints stem from our 27 million accounts. This works out as two complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received five complaints.
- PPI complaints represent 35% of the general insurance and pure protection category.