

# 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	2.57 per 1,000 accounts	N/A	73,336	71,002	26%	68%	74%	Errors/not following instructions
Home finance	4.37 per 1,000 balances outstanding	N/A	4,972	4,771	25%	62%	74%	Errors/not following instructions
Insurance and pure protection	0.03 per 1,000 policies in force	N/A	138	143	5%	84%	25%	Unclear guidance / arrangement
Decumulation and pensions	3.29 per 1,000 policies in force	N/A	34	29	0%	45%	28%	Unsuitable Advice
Investments	0.97 per 1,000 client accounts	N/A	192	198	7%	84%	69%	Other general admin/customer service
Credit related	5.31 per 1,000 loan accounts	N/A	5,289	5,364	N/A	N/A	69%	N/A

To put the above figures into context:

- In H2 2023, complaints made to the Bank were up ~14.8% compared to H1 2023.
- Our 73,336 banking and credit card complaints stem from our 28.5 million accounts. This works out as 2.57 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received four complaints.
- PPI complaints represent 5% of the general insurance and pure protection category.