

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	2.37 per 1,000 accounts	N/A	15,379	15,339	33%	63%	77%	Errors / not following instructions
Home finance	9.06 per 1,000 balances outstanding	N/A	1,658	1,412	17%	72%	79%	Other general admin/customer service
Insurance and pure protection	0.02 per 1,000 policies in force	N/A	60	168	2%	36%	67%	Unclear guidance/ arrangement
Decumulation and pensions	0.46 per 1,000 policies in force	N/A	2	2	0%	50%	0%	Unsuitable advice
Investments	0.43 per 1,000 client accounts	N/A	28	35	0%	74%	63%	Other general admin/customer service
Credit related	4.39 per 1,000 loan accounts	N/A	1,016	1,027	N/A	N/A	78%	N/A

To put the above figures into context:

- In H2 2022, complaints made to the Bank were down ~4% compared to H1 2022.
- Our 15,379 banking and credit card complaints stem from our six 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 nine complaints.
- PPI complaints represent 40% of the general insurance and pure protection category.