

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 | 2.31 per 1,000 accounts | N/A | 63,588 | 64,307 | 34% | 62% | 77% | Errors/not following instructions |
| Home finance | 4.07 per 1,000 balances outstanding | N/A | 4,633 | 4,861 | 28% | 57% | 78% | Errors/not following instructions |
| Insurance and pure protection | 0.03 per 1,000 policies in force | N/A | 140 | 227 | 3% | 52% | 47% | Unclear guidance / arrangement |
| Decumulation and pensions | 3.18 per 1,000 policies in force | N/A | 30 | 30 | 0% | 60% | 53% | Other general admin / customer service |
| Investments | 0.72 per 1,000 client accounts | N/A | 143 | 181 | 3% | 79% | 68% | Other general admin / customer service |
| Credit related | 4.92 per 1,000 loan accounts | N/A | 4,906 | 4,701 | N/A | N/A | 72% | N/A |

To put the above figures into context:

- In H1 2023, complaints made to the Bank were up ~1.6% compared to H2 2022.
- Our 63,588 banking and credit card complaints stem from our 28 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 four complaints.
- PPI complaints represent 11% of the general insurance and pure protection category.