

## GRG Complaints - Progress report Fri 28-Feb-2020

	Current period										
	Fri 28-Feb										
<b>Complaint Summary</b>											
Complaints received and outcome letters sent	2,693										
Of which eligible to appeal	2,421										
<b>Customer outcomes</b>											
All allegations upheld	51										
Some allegations upheld	1,317										
Apology only	79										
No allegations upheld - eligible to appeal	800										
No allegations upheld - not eligible to appeal	117										
Case closed no investigation required	329										
<b>Total</b>	<b>2,693</b>										
<b>Analysis of outcome letters sent</b>											
Customer not yet responded	178										
Appeals under review <sup>(1)</sup>	285										
No offer made	1,112										
Outcome accepted	750										
Outcome lapsed	368										
<b>Total</b>	<b>2,693</b>										
		<b>Appeals Summary: <sup>(2)</sup></b> <table border="1" style="float: right; margin-left: 20px;"> <tr> <td>Appeals made to date</td> <td style="text-align: right;">960</td> </tr> <tr> <td>Appeals Under Review</td> <td style="text-align: right;">271</td> </tr> <tr> <td>Referred back to Bank</td> <td style="text-align: right;">14</td> </tr> <tr> <td>Appeal Outcome Letter Sent</td> <td style="text-align: right;">675</td> </tr> </table>		Appeals made to date	960	Appeals Under Review	271	Referred back to Bank	14	Appeal Outcome Letter Sent	675
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	Current period	Change on prior period	%								
	Fri 28-Feb	Fri 31-Jan	Complete								
<b>Consequential Loss Summary</b>											
CL claims received	172	19									
CL claims reviewed	93	24	54%								
Decisions made	80	19	47%								
Letters Sent	74	17	43%								
<b>Analysis of Consequential Loss letters sent</b>											
Customer not yet responded	14										
Appeals under review	10										
No offer made	23										
Outcome accepted	26										
Outcome lapsed	1										
<b>Total</b>	<b>74</b>										
		<b>Appeals Summary: <sup>(2)</sup></b> <table border="1" style="float: right; margin-left: 20px;"> <tr> <td>Appeals made to date</td> <td style="text-align: right;">16</td> </tr> <tr> <td>Appeals Under Review</td> <td style="text-align: right;">10</td> </tr> <tr> <td>Appeal Outcome Letter Sent</td> <td style="text-align: right;">6</td> </tr> </table>		Appeals made to date	16	Appeals Under Review	10	Appeal Outcome Letter Sent	6		
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- Note 1: Includes referred back to the Bank.

- Note 2: Appeal numbers have been produced by the Bank and are not reconciled with the ITP, and may therefore be subject to change.

## GRG Complaints - Outcome & Offer Analysis Fri 28-Feb-2020

Key Allegation:	Bank Review - Allegations						ITP Review - Appeals					TOTAL
	No. of Allegations	%	No. of Upheld Allegations	%	Direct Loss Offers, including refunds and applicable AFR payment	Total Redress (Including the balance of AFR Payments for the Outcome Population)	No. of Appeal Decisions	%	No. of Upheld Appeal Decisions	%	Incremental Redress following Appeal	Consolidated Redress (Bank Review + Appeal)
Communication about the transfer	753	3%	342	45%	£149,020	£149,020	134	3%	13	10%	£0	£149,020
Incorrectly placed into GRG	1,414	6%	48	3%	£118,228	£118,228	271	7%	2	1%	£0	£118,228
Delay in return to mainstream	299	1%	25	8%	£21,500	£21,500	55	1%	3	5%	£0	£21,500
<b>TRANSFER IN/OUT</b>	<b>2,466</b>	<b>11%</b>	<b>415</b>	<b>17%</b>	<b>£288,748</b>	<b>£288,748</b>	<b>460</b>	<b>11%</b>	<b>18</b>	<b>4%</b>	<b>£0</b>	<b>£288,748</b>
Margins	2,610	11%	487	19%	£5,709,894	£5,709,894	382	10%	23	6%	£337,650	£6,047,544
Arrangement Fees	3,412	15%	1246	37%	£6,378,203	£6,378,203	523	13%	51	10%	£167,498	£6,545,700
AFR:	1,895	8%	1,173	62%	£24,622,534	£63,201,792	259	6%	35	14%	£123,093	£63,324,884
Complex Fees	1,493	6%	963	65%	£15,892,915	£40,604,583	179	4%	20	11%	£10,332	£40,614,915
EPA	77	0%	36	47%	£1,732,052	£2,857,106	13	0%	3	23%	£32,324	£2,889,430
PPFA	325	1%	174	54%	£6,997,567	£19,740,103	67	2%	12	18%	£80,437	£19,820,539
<b>PRICING</b>	<b>7,917</b>	<b>34%</b>	<b>2,906</b>	<b>37%</b>	<b>£36,710,630</b>	<b>£75,289,888</b>	<b>1,164</b>	<b>29%</b>	<b>109</b>	<b>9%</b>	<b>£628,241</b>	<b>£75,918,128</b>
<b>VALUATIONS</b>	<b>719</b>	<b>3%</b>	<b>63</b>	<b>9%</b>	<b>£214,404</b>	<b>£214,404</b>	<b>130</b>	<b>3%</b>	<b>6</b>	<b>5%</b>	<b>£6,430</b>	<b>£220,834</b>
<b>WEST REGISTER</b>	<b>70</b>	<b>0%</b>	<b>8</b>	<b>11%</b>	<b>£164,654</b>	<b>£164,654</b>	<b>20</b>	<b>0%</b>	<b>2</b>	<b>10%</b>	<b>£0</b>	<b>£164,654</b>
Introduction of (and/or fees from) a third party	1,794	8%	384	21%	£1,430,147	£1,430,147	344	9%	44	13%	£85,270	£1,515,416
New advisor/management imposed	246	1%	17	7%	£293,139	£293,139	37	1%	3	8%	£0	£293,139
Forced sale of an asset	1,119	5%	10	1%	£104,047	£104,047	220	5%	5	2%	£2,988	£107,035
Forced into Insolvency	291	1%	1	0%	£10,000	£10,000	60	1%	1	2%	£0	£10,000
Other unfair treatment	3,045	13%	387	13%	£697,813	£697,813	648	16%	35	5%	£22,091	£719,904
<b>UNFAIR TREATMENT - ACTIONS</b>	<b>6,495</b>	<b>28%</b>	<b>799</b>	<b>12%</b>	<b>£2,535,147</b>	<b>£2,535,147</b>	<b>1309</b>	<b>33%</b>	<b>88</b>	<b>7%</b>	<b>£110,348</b>	<b>£2,645,495</b>
Unreasonable repayment demands	1,642	7%	111	7%	£292,264	£292,264	264	7%	16	6%	£149,245	£441,509
Unsatisfactory restructuring proposals	2,471	11%	298	12%	£537,649	£537,649	226	6%	29	13%	£26,065	£563,715
Other	434	2%	33	8%	£93,319	£93,319	255	6%	11	4%	£0	£93,319
<b>PROVISION OF FINANCE</b>	<b>4,547</b>	<b>20%</b>	<b>442</b>	<b>10%</b>	<b>£923,232</b>	<b>£923,232</b>	<b>745</b>	<b>19%</b>	<b>56</b>	<b>8%</b>	<b>£175,310</b>	<b>£1,098,542</b>
<b>RM BEHAVIOUR</b>	<b>990</b>	<b>4%</b>	<b>92</b>	<b>9%</b>	<b>£169,522</b>	<b>£169,522</b>	<b>190</b>	<b>5%</b>	<b>12</b>	<b>6%</b>	<b>£0</b>	<b>£169,522</b>
<i>8% simple interest on above Offers</i>					<b>£13,233,451</b>	<b>£13,233,451</b>					<b>£437,490</b>	<b>£13,670,941</b>
<b>ALLEGATIONS CONSIDERED</b>	<b>23,204</b>	<b>100%</b>	<b>4,725</b>	<b>20%</b>	<b>£54,239,788 *</b>	<b>£92,819,045</b>	<b>4,018</b>	<b>100%</b>	<b>291</b>	<b>7%</b>	<b>£1,357,819</b>	<b>£94,176,864</b>

\* Direct Loss of £1.0m previously reported under Margins, Pricing now removed as it has since been identified as having already been refunded at the time.

- The offers in respect of upheld Complex Fee, EPA and PPFA complaints includes £17,654,392 already offered under the Automatic Fee Refund (AFR) process.

- Each complaint is themed into allegations which are then individually assessed. The 23,204 allegations relate to 2,693 complaints.

- The average value of an offer across the 924 complaints to get a monetary offer is £60,171.

- The 4,018 appeal decisions relate to 675 appeal outcomes.

- The average value of an appeal outcome across the 100 appellants to get a monetary offer is £13,578.

## GRG Complaints - Consequential Loss Claim Analysis Fri 28-Feb-2020

Claim Type:	Claim			Decision					ITP Review - Appeals				TOTAL	
	No. of Claim Types	%	Amount Claimed	In Progress	Accepted in Full	Accepted but different Amount	Not Accepted	Amount Offered	No. of Appeal Decisions	%	No. of Upheld Appeal Decisions	%	Incremental Redress following Appeal	Consolidated CL Redress (Bank Review + Appeal)
Loss of profit / Lost opportunity	112	20%	£96,616,710	59	-	3	50	£246,314	1	7%	0	0%	£0	£246,314
Asset disposal	86	15%	£55,398,137	47	-	4	35	£141,025	4	29%	0	0%	£0	£141,025
Increased cost of borrowing	96	17%	£14,663,814	63	2	6	25	£286,084	3	21%	0	0%	£0	£286,084
Legal & professional fees	131	23%	£4,552,145	77	8	17	29	£110,415	3	21%	0	0%	£0	£110,415
Tax differential	18	3%	£785,277	11	2	-	5	£9,634	0	0%	0	0%	£0	£9,634
Claim preparation fees	45	8%	£855,647	26	9	4	6	£41,336	2	14%	0	0%	£0	£41,336
Wasted management time	33	6%	£2,684,890	23	-	1	9	£22,320	1	7%	0	0%	£0	£22,320
Physical inconvenience / loss of amenity	29	5%	£1,939,832	8	-	-	21	£10,000	0	0%	0	0%	£0	£10,000
Claim from a guarantor	23	4%	£1,308,355	8	-	2	13	£18,142	0	0%	0	0%	£0	£18,142
<b>CLAIM TYPES CONSIDERED</b>	<b>573</b>	<b>100%</b>	<b>£178,804,808</b>	<b>322</b>	<b>21</b>	<b>37</b>	<b>193</b>	<b>£885,270</b>	<b>14</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>£0</b>	<b>£885,270</b>

- Each claim is categorised into claim types. The 573 claim types relate to 172 claims received.
- The average value of claims received is £1,039,563.
- The average value of an offer across the 38 claims to get a monetary offer is £23,297.