

## GRG Complaints - Progress report Fri 29-May-2020

	Current period										
	Fri 29-May										
<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	49										
Some allegations upheld	1,333										
Apology only	78										
No allegations upheld - eligible to appeal	792										
No allegations upheld - not eligible to appeal	117										
Case closed no investigation required	324										
<b>Total</b>	<b>2,693</b>										
<b>Analysis of outcome letters sent</b>											
Customer not yet responded	103										
Appeals under review <sup>(1)</sup>	195										
No offer made	1,137										
Outcome accepted	821										
Outcome lapsed	437										
<b>Total</b>	<b>2,693</b>										
		<b>Appeals Summary: <sup>(2)</sup></b> <table border="1" style="float: right;"> <tr> <td>Appeals made to date</td> <td style="text-align: right;">1005</td> </tr> <tr> <td>Appeals Under Review</td> <td style="text-align: right;">188</td> </tr> <tr> <td>Referred back to Bank</td> <td style="text-align: right;">7</td> </tr> <tr> <td>Appeal Outcome Letter Sent</td> <td style="text-align: right;">810</td> </tr> </table>		Appeals made to date	1005	Appeals Under Review	188	Referred back to Bank	7	Appeal Outcome Letter Sent	810
Appeals made to date	1005										
Appeals Under Review	188										
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Appeal Outcome Letter Sent	810										
	Current period	Change on prior period	% Complete								
	Fri 29-May	Fri 1-May									
<b>Consequential Loss Summary</b>											
CL claims received	198	8									
CL claims reviewed	169	21	85%								
Decisions made	165	26	83%								
Letters Sent	154	22	78%								
<b>Analysis of Consequential Loss letters sent</b>											
Customer not yet responded	36										
Appeals under review	21										
No offer made	49										
Outcome accepted	41										
Outcome lapsed	7										
<b>Total</b>	<b>154</b>										
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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 29-May-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	754	3%	344	46%	£149,020	£149,020	156	3%	14	9%	£0	£149,020
Incorrectly placed into GRG	1,411	6%	50	4%	£118,228	£118,228	330	7%	6	2%	£0	£118,228
Delay in return to mainstream	299	1%	25	8%	£21,500	£21,500	61	1%	3	5%	£0	£21,500
<b>TRANSFER IN/OUT</b>	<b>2,464</b>	<b>11%</b>	<b>419</b>	<b>17%</b>	<b>£288,748</b>	<b>£288,748</b>	<b>547</b>	<b>11%</b>	<b>23</b>	<b>4%</b>	<b>£0</b>	<b>£288,748</b>
Margins	2,617	11%	488	19%	£5,728,426	£5,728,426	479	10%	29	6%	£394,886	£6,123,312
Arrangement Fees	3,415	15%	1246	36%	£6,389,981	£6,389,981	598	12%	56	9%	£187,093	£6,577,074
AFR:	1,897	8%	1,176	62%	£24,584,834	£63,211,397	320	7%	41	13%	£137,442	£63,348,838
Complex Fees	1,494	6%	965	65%	£15,855,215	£40,614,188	208	4%	22	11%	£12,681	£40,626,869
EPA	77	0%	36	47%	£1,732,052	£2,857,106	17	0%	5	29%	£44,324	£2,901,430
PPFA	326	1%	175	54%	£6,997,567	£19,740,103	95	2%	14	15%	£80,437	£19,820,539
<b>PRICING</b>	<b>7,929</b>	<b>34%</b>	<b>2,910</b>	<b>37%</b>	<b>£36,703,241</b>	<b>£75,329,804</b>	<b>1,397</b>	<b>29%</b>	<b>126</b>	<b>9%</b>	<b>£719,421</b>	<b>£76,049,225</b>
<b>VALUATIONS</b>	<b>720</b>	<b>3%</b>	<b>64</b>	<b>9%</b>	<b>£221,454</b>	<b>£221,454</b>	<b>173</b>	<b>4%</b>	<b>8</b>	<b>5%</b>	<b>£6,430</b>	<b>£227,884</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>25</b>	<b>1%</b>	<b>2</b>	<b>8%</b>	<b>£0</b>	<b>£164,654</b>
Introduction of (and/or fees from) a third party	1,795	8%	386	22%	£1,438,718	£1,438,718	417	9%	53	13%	£103,165	£1,541,882
New advisor/management imposed	246	1%	17	7%	£293,139	£293,139	38	1%	3	8%	£0	£293,139
Forced sale of an asset	1,123	5%	10	1%	£104,047	£104,047	260	5%	6	2%	£2,988	£107,035
Forced into Insolvency	292	1%	1	0%	£10,000	£10,000	68	1%	1	1%	£0	£10,000
Other unfair treatment	3,099	13%	389	13%	£731,699	£731,699	789	16%	45	6%	£64,321	£796,020
<b>UNFAIR TREATMENT - ACTIONS</b>	<b>6,555</b>	<b>28%</b>	<b>803</b>	<b>12%</b>	<b>£2,577,603</b>	<b>£2,577,603</b>	<b>1,572</b>	<b>32%</b>	<b>108</b>	<b>7%</b>	<b>£170,474</b>	<b>£2,748,077</b>
Unreasonable repayment demands	1,641	7%	112	7%	£292,264	£292,264	322	7%	21	7%	£149,345	£441,609
Unsatisfactory restructuring proposals	2,483	11%	301	12%	£544,921	£544,921	269	6%	32	12%	£26,065	£570,986
Other	435	2%	33	8%	£101,601	£101,601	307	6%	11	4%	£0	£101,601
<b>PROVISION OF FINANCE</b>	<b>4,559</b>	<b>20%</b>	<b>446</b>	<b>10%</b>	<b>£938,786</b>	<b>£938,786</b>	<b>898</b>	<b>19%</b>	<b>64</b>	<b>7%</b>	<b>£175,410</b>	<b>£1,114,196</b>
<b>RM BEHAVIOUR</b>	<b>998</b>	<b>4%</b>	<b>94</b>	<b>9%</b>	<b>£169,522</b>	<b>£169,522</b>	<b>229</b>	<b>5%</b>	<b>17</b>	<b>7%</b>	<b>£0</b>	<b>£169,522</b>
<i>8% simple interest on above Offers</i>					<b>£13,322,987</b>	<b>£13,322,987</b>					<b>£567,383</b>	<b>£13,890,370</b>
<b>ALLEGATIONS CONSIDERED</b>	<b>23,295</b>	<b>100%</b>	<b>4,744</b>	<b>20%</b>	<b>£54,386,996</b>	<b>£93,013,559</b>	<b>4,841</b>	<b>100%</b>	<b>348</b>	<b>7%</b>	<b>£1,639,117</b>	<b>£94,652,676</b>

- The offers in respect of upheld Complex Fee, EPA and PPFA complaints includes £17,614,692 already offered under the Automatic Fee Refund (AFR) process.
- Each complaint is themed into allegations which are then individually assessed. The 23,295 allegations relate to 2,693 complaints.
- The average value of an offer across the 923 complaints to get a monetary offer is £60,700.
- The 4,841 appeal decisions relate to 810 appeal outcomes.
- The average value of an appeal outcome across the 113 appellants to get a monetary offer is £14,505.

## GRG Complaints - Consequential Loss Claim Analysis Fri 29-May-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	153	18%	£83,804,009	22	-	4	127	£410,788	2	6%	0	0%	£0	£410,788
Asset disposal	109	13%	£65,547,939	18	-	6	85	£226,025	8	23%	0	0%	£0	£226,025
Increased cost of borrowing	167	19%	£14,634,661	23	4	9	131	£359,147	5	14%	0	0%	£0	£359,147
Legal & professional fees	213	24%	£4,809,981	25	26	47	115	£617,456	5	14%	0	0%	£0	£617,456
Tax differential	22	3%	£341,738	9	3	-	10	£9,634	0	0%	0	0%	£0	£9,634
Claim preparation fees	83	10%	£1,296,147	13	18	24	28	£162,423	4	11%	0	0%	£0	£162,423
Wasted management time	53	6%	£2,154,945	9	-	8	36	£116,252	2	6%	0	0%	£0	£116,252
Physical inconvenience / loss of amenity	49	6%	£2,059,048	4	-	-	45	£43,000	2	6%	0	0%	£0	£43,000
Claim from a guarantor	21	2%	£1,301,963	2	-	2	17	£18,142	7	20%	0	0%	£0	£18,142
<b>CLAIM TYPES CONSIDERED</b>	<b>870</b>	<b>100%</b>	<b>£175,950,430</b>	<b>125</b>	<b>51</b>	<b>100</b>	<b>594</b>	<b>£1,962,867</b>	<b>35</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>£0</b>	<b>£1,962,867</b>

- Each claim is categorised into claim types. The 870 claim types relate to 198 claims received.
- The average value of claims received is £888,639.
- The average value of an offer across the 75 claims to get a monetary offer is £26,172.