Coutts & Company

Product / Service Grouping	Number of complaints opened by volume of business: 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	5.01 per 1,000 accounts	N/A	1459	1433	50%	49%	43%	Other general admin / customer service
Home finance	7.32 per 1,000 balances outstanding	N/A	84	82	18%	72%	52%	Other general admin / customer service
Insurance and pure protection	1.01 per 1,000 policies in force	N/A	13	13	54%	38%	54%	Other general admin / customer service
Decumulation and pensions	2.83 per 1,000 policies in force	N/A	13	15	0%	40%	67%	Other general admin / customer service, & Delays /timescales
Investments	2.15 per 1,000 client accounts	N/A	107	101	4%	69%	74%	Other general admin / customer service
Credit related			25	25	24%	72%	36%	Other general admin / customer service

To put the above figures into context:

- In H1 2025, complaint volumes were down 5.6% (vs H2 2024).
- Our 1,459 banking and credit card complaints stem from our 291,000 accounts. This works out at over five complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received over seven complaints.
- We received more than one complaint for every 1,000 protection policies held by our clients.
- We received less than three complaints for every 1,000 decumulation and pensions policies held by our clients.
- We received more than two complaints for every 1,000 investments we manage for our clients.