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	5.45 per 1,000 accounts	N/A	1603	1612	41%	58%	36%	Other general admin / customer service
Home finance	9.46 per 1,000 balances outstanding	N/A	107	103	16%	78%	57%	Other general admin / customer service
Insurance and pure protection	0.85 per 1,000 policies in force	N/A	13	13	23%	69%	23%	Other general admin / customer service
Decumulation and pensions	4.84 per 1,000 policies in force	N/A	23	20	0%	75%	90%	Delays /timescales
Investments	1.93 per 1,000 client accounts	N/A	99	101	14%	70%	73%	Other general admin / customer service
Credit related			41	36	11%	44%	56%	Other general admin / customer service

To put the above figures into context:

- In H2 2025, complaint volumes were up 11% (vs H2 2024).
- Our 1,603 banking and credit card complaints stem from our 294,000 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 nine complaints.
- We received less than one complaint for every 1,000 protection policies held by our clients.
- We received less than five complaints for every 1,000 decumulation and pensions policies held by our clients.
- We received less than two complaints for every 1,000 investments we manage for our clients.