National Westminster Bank plc

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	2.81 per 1,000 accounts	N/A	87,171	83,986	50%	44%	61%	Errors / not following instructions
Home finance	5.70 per 1,000 accounts	N/A	6,580	6,731	58%	36%	55%	Product performance / features
Insurance and pure protection	0.55 per 1,000 polocies in force	N/A	83	81	21%	75%	5%	Unclear guidance / arrangement
Decumulation and pensions	3.14 Per 1,000 policies in force	N/A	41	41	0%	46%	68%	Other general admin / customer service
Investments	1.07 per 1,000 client accounts	N/A	245	246	1%	76%	72%	Other general admin / customer service
Credit related	6.55 per 1,000 loan accounts	N/A	6,468	6,315	N/A	N/A	50%	N/A

To put the above figures into context:

- In H1 2025, complaints made to the Bank were up ~6.4% compared to H2 2024.
- Our 87,171 banking and credit card complaints stem from our 31.0 million accounts. This works out as 2.81 complaints per 1,000 relevant
- For every 1,000 home finance loans that we had outstanding, we received six complaints.