Royal Bank of Scotland 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	2.84 per 1,000 accounts	N/A	18,642	17,936	48%	46%	62%	Errors / not following instructions
Home finance	10.57 per 1,000 accounts	N/A	1,287	1,359	45%	44%	52%	Product disclosure information
Insurance and pure protection	0.55 per 1,000 policies in force	N/A	21	24	17%	75%	13%	Unclear guidance / arrangement
Decumulation and pensions	1.96 per 1,000 policies in force	N/A	8	7	0%	29%	86%	Other general admin / customer service
Investments	0.99 per 1,000 client accounts	N/A	61	64	3%	70%	73%	Other general admin / customer service
Credit related	5.92 per 1,000 loan accounts	N/A	1,342	1,340	N/A	N/A	53%	N/A

To put the above figures into context:

- In H1 2025, complaints made to the Bank were up ~2.1% compared to H2 2024.
- Our 18,642 banking and credit card complaints stem from our 6.6 million accounts. This works out as 2.84 complaints per 1,000 relevant
- For every 1,000 home finance loans that we had outstanding, we received eleven complaints.