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	2.90 per 1,000 accounts	N/A	90,819	84,602	46%	36%	57%	**Errors / not following instructions**
Home finance	5.30 per 1,000 balances outstanding	N/A	6,123	6,063	60%	31%	55%	**Product disclosure information**
Insurance and pure protect	0.54 per 1,000 policies in force	N/A	77	81	10%	78%	9%	**Unclear guidance / arrangment**
Decumulation and pensions	2.96 per 1,000 policies in force	N/A	41	45	2%	53%	60%	**Other general admin / customer service**
Investments	1.85 per 1,000 client accounts	N/A	451	394	2%	76%	74%	**Other general admin / customer service**
Credit related	6.06 per 1,000 loan accounts	N/A	7024	6689	N/A	N/A	46%	**N/A**

To put the above figures into context:

- In H2 2025, complaints made to the Bank were up ~3.6 % compared to H1 2025.
- Our 90,819 banking and credit card complaints stem from our 31.3 million accounts. This works out as 2.90 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received five complaints.