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	2.83 per 1,000 accounts	N/A	18,544	18,093	47%	34%	59%	**Errors / not following instructions**
Home finance	10.62 per 1,000 balances outstanding	N/A	1,206	1,215	49%	40%	50%	**Product disclosure information**
Insurance and pure protect	0.71 per 1,000 policies in force	N/A	26	27	11%	70%	4%	**Unclear guidance / arrangment**
Decumulation and pensions	1.49 per 1,000 policies in force	N/A	6	5	0%	0%	100%	**Other general admin / customer service**
Investments	1.62 per 1,000 client accounts	N/A	102	93	1%	71%	70%	**Other general admin / customer service**
Credit related	5.54 per 1,000 loan accounts	N/A	1194	1244	N/A	N/A	48%	**N/A**

To put the above figures into context:

- In H2 2025, complaints made to the Bank were down ~0.7% compared to H1 2025.
- Our 18,544 banking and credit card complaints stem from our 6.6 million accounts. This works out as 2.83 complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received 11 complaints.