

The Financial Conduct Authority (FCA) requires financial services firms to report on the number of FCA reportable customer complaints they receive on a half yearly basis.

Our complaints handling

The efficient and fair handling of customer complaints is of great importance to the Bank. We take our customer's feedback very seriously to allow us to improve our business and the service to our customers. Our goal is to treat each complaint impartially, empathetically and in a consistent manner with minimal delay. Where it is not possible to resolve the complaint to the customer's satisfaction, we will aim to leave the customer feeling that the Bank has acted in a courteous, reasonable and timely manner.

Firm name: **Shawbrook Bank Limited**

So you can see how we've done so far this year, we've summarised our complaints data for the period **1 January 2016 – 30 June 2016**.

Publication Data	Number of complaints opened	Number of complaints closed	Complaints closed within 8 weeks (%)	Closed complaints upheld by firm (%) (1)
Banking and credit cards	202	190	99%	64%
Home finance	125	120	99%	41%
Credit related	625	428	81%	45%
General insurance and pure protection	N/A	N/A	N/A	N/A
Decumulation, life and pensions*	N/A	N/A	N/A	N/A
Investments*	N/A	N/A	N/A	N/A

* Shawbrook Bank Limited does not have any products which fall in these categories

To put the above figures into context for the reporting period:

- Banking and credit related: We have 827 opened complaints per 92,639 relevant banking accounts. We closed 618 complaints.
- Home Finance: We have 125 opened complaints for every 14,259 home finance loans. We closed 120 complaints.

While we acknowledge that there are still improvements to be made in this area, it is evident from these figures that low levels of complaints are received. However in the unfortunate event someone does complain, we endeavour to resolve the complaint as quickly as possible.

Notes

1 'Complaints upheld by firm' refers to the percentage of complaints that the bank has found in the customer's favour either in whole or part.