

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, we've summarised our complaints data for the period **1 July 2018 – 31 December 2018** for Banking and Credit Cards, Home Finance and Credit Related activity.

Product / Service grouping	Number of complaints opened by volume of business		Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at reporting period and date)	Intermediation (within the reporting period)						
Banking & Credit Cards	1.83 per 1000 accounts	N/A	343	343	31%	66%	55%	General Admin / Customer Services
Home Finance	12.70 per 1000 balances outstanding	per 1000 sales	78	78	17%	76%	47%	General Admin / Customer Services
Credit Related	8.02 per 1000 accounts / loans	per 1000 policies sold	1039	593	6%	60%	51%	Information, sums/ charges or product performance
Insurance & Pure Protection*	per 1000 policies in force	per 1000 policies sold	40	40	58%	43%	0%	Information, sums/ charges or product performance
Decumulation & Pensions*	per 1000 policies in force	per 1000 sales or equivalent transactions	N/A	N/A	N/A	N/A	N/A	N/A
Investments*	per 1000 client accounts	(Recommended only) per 1000 sales	N/A	N/A	N/A	N/A	N/A	N/A

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

Although we continue to make progress, we acknowledge that there are still improvements to be made in this area. We are committed to ensuring that all customer complaints are resolved as quickly as possible and deliver good customer outcomes.

### 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.