

## 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 2016 – 31 December 2016** for Banking and Credit Cards and Home Finance, and for the period **10 May 2016 – 31 December 2016** for 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 and credit cards	2.02 per 1000 accounts	N/A	217	217	66%	34%	37%	Other general admin / customer services
Home finance	19.92 per 1000 balances outstanding	per 1000 sales	328	312	24%	75%	43%	Other general admin / customer services
Credit related	9.45 per 1000 accounts / loans	per 1000 policies sold	734	565	N/A	N/A	45%	N/A
Insurance and pure protection*	per 1000 policies in force	per 1000 policies sold	N/A	N/A	N/A	N/A	N/A	N/A
Decumulation and 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 in 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.