

Publication Data: Co-operative Bank Plc

Name: **The Co-operative Bank plc**

Period covered in this return: **1 January 2019 – 30 June 2019**

Brand / trading names covered: **The Co-operative Bank, Britannia, Platform & smile**

	Number of complaints opened by volume of business						
Product / Service Grouping	Provision (at reporting period end date)	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 & credit cards	2.8 (per 1,000 balances in force)	12,460	12,559	68.0%	31.0%	61.5%	Other General Admin / Customer Service
Home finance	8.9 (per 1,000 balances in force)	1,528	1,517	60.4%	39.3%	50.5%	Other General Admin / Customer Service
Insurance and pure protection	509.3 (per 1,000 balances in force)	14,155	13,287	0.7%	99.3%	75.3%	Unsuitable Advice
Decumulation and pensions	N/A* (per 1000 policies in force)	2	1	0.0%	100.0%	0.0%	Unsuitable Advice
Investments	N/A* (per 1000 clients in force)	69	68	26.5%	44.1%	5.9%	Unsuitable Advice
Credit related	0	0	0	0	0	0	-
Total		28,214	27,432				

***Decumulation, Life & Pensions and Investments:** Co-operative Bank continues to resolve complaints relating to advice provided at point of sale for various historic products, which are now either owned or administered by 3rd party firms.

Insurance and Pure Protection: Complaint volumes are indicative of the number of PPI claims.