

Publication Data: Co-operative Bank Plc

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

Period covered in this return: **1 January 2018 – 30 June 2018**

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

Product / Service Grouping	Number of complaints opened by volume of business		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
	Provision (at reporting period end date)							
Banking & credit cards	2.9 (4,909,892) per 1000 balances in force		14,095	14,402	56.4% (8,118)	43.2% (6,217)	52.7% (7,593)	Other General Admin / Customer Service
Home finance	9.2 (216,026) per 1000 balances in force		1,988	1,959	27.9% (547)	72% (1,411)	53.5% (1048)	Other General Admin / Customer Service
Insurance and pure protection	361.6 (31,736) per 1000 balances in force		11,476	10,605	0.5% (55)	99.3% (10,535)	75% (7962)	Unsuitable Advice
Decumulation and pensions	N/A* per 1000 policies in force		3	3	0	33.3% (1)	0	Unsuitable Advice
Investments	N/A* per 1000 clients in force		78	79	27.8% (22)	54.4% (43)	2.5% (2)	Unsuitable Advice
Credit related	0		0	0	0	0	0	-
Total			27,640	27,048				

***Decumulation, Pensions and Investments:** The 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.