

Publication Data: Co-operative Bank Plc

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

Period covered in this return: **1st July 2019 – 31st December 2019**

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	3.27 per 1,000 balances in force		14,309	13,850	67.7%	29.7%	60.2%	Other General Admin / Customer Service
Home finance	8.14 per 1,000 balances in force		1,403	1,378	45.7%	53.6%	45.1%	Other General Admin / Customer Service
Insurance and pure protection	4125.26 per 1,000 balances in force		38,431	16,449	0.2%	53.0%	77.6%	Unsuitable Advice
Decumulation and pensions	N/A* per 1000 policies in force		3	3	0.0%	33.3%	0.0%	Unsuitable Advice
Investments	N/A* per 1000 clients in force		107	112	8.0%	50.9%	1.8%	Unsuitable Advice
Credit related	0		0	0	0	0	0	-
Total			54,253	31,792				

***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.