

Publication Data: Co-operative Bank Plc

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

Period covered in this return: **1 January 2017 – 30 June 2017**

Brand / trading names covered: **The Co-operative Bank, Britannia, smile & Co-operative Bank Financial Advisers Ltd.**

	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	3.2 (5,129,675) per 1000 accounts	16,519	16,793	59.6% (10,001)	39.7% (6,674)	61% (10,240)	Other General Admin / Customer Service
Home finance	14.7 (134,387) per 1000 balances outstanding	1,974	1,988	52.9% (1,052)	46.5% (925)	61.2% (1,216)	Other General Admin / Customer Service
Insurance and pure protection	183.5 (32,656) per 1000 policies in force	5,994	5,355	1.6% (86)	98.1% (5,254)	70% (3,749)	Unsuitable Advice
Decumulation and pensions	N/A* per 1000 policies in force	6	8	0	62.5% (5)	12.5% (1)	Unsuitable Advice
Investments	N/A* per 1000 clients in force	61	65	23% (15)	70.8% (46)	4.6% (3)	Unsuitable Advice
Credit related	0	0	0	0	0	0	0
Total		24,554	24,209				

***Decumulation, Life & 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.