

Publication Data: Co-operative Bank Plc

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

Period covered in this return: **1 July 2016 – 31 December 2016**

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	3.5 (per 1000 accounts)	18,783	18,580	52% (9742)	47% (8,776)	68% (12,726)	Other General Admin / Customer Service
Home finance	15.4 (per 1000 balances outstanding)	2,138	2,064	25% (825)	74% (1,534)	56% (1,150)	Other General Admin / Customer Service
Insurance and pure protection	120.53 (per 1000 policies in force)	4,288	4,230	0.9% (37)	98% (4,188)	71% (2,990)	Unsuitable Advice
Decumulation and pensions	N/A* (per 1000 policies in force)	7	3	0	33% (1)	33% (1)	Unsuitable Advice
Investments	N/A* (per 1000 client accounts)	63	53	26% (14)	72% (38)	15% (8)	Unsuitable Advice
Credit related	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total		25,279	24,930				

Decumulation, Pensions and Investments: Co-op 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.