

Publication Data: Co-operative Bank Plc

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

Period covered in this return: **1 July 2017 – 31 December 2017**

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

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	3.1 (5,077,310) per 1000 balances in force		15,712	15,811	51.4% (8,133)	47.9% (7,569)	58.7% (9,281)	Other General Admin / Customer Service
Home finance	9.1 (201,458) per 1000 balances in force		1,833	1,808	36.8% (665)	62.9% (1,137)	59.1% (1,069)	Other General Admin / Customer Service
Insurance and pure protection	235.6 (33,209) per 1000 balances in force		7,825	6,992	1% (69)	98.8% (6,909)	79.3% (5,543)	Unsuitable Advice
Decumulation and pensions	N/A* per 1000 policies in force		6	6	33.3% (2)	66.7% (4)	16.7% (1)	Unsuitable Advice
Investments	N/A* per 1000 clients in force		70	70	30% (21)	62.9% (44)	10% (7)	Unsuitable Advice
Credit related	0		0	0	0	0	0	-
Total			25,446	24,687				

***Decumulation, 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.