

# Complaints Publication Report

<b>Firm Name</b>	<b>Aldermore Bank plc</b>
<b>Period Covered</b>	<b>1 January to 30 June 2018</b>

Below is a table showing how many complaints Aldermore Bank plc received and dealt with from 1 January to 30 June 2018.

Grouping	Number of complaints opened by volume of business		Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
	Provision (at 30 June 2018)	Number of complaints opened					
<b>Banking and Credit Cards</b>	1.95 complaints per 1000 accounts	387	387	76.49%	21.19%	26.87%	Product performance/features and general administration
<b>Home Finance</b>	5.93 complaints per 1000 balances outstanding	222	206	25.73%	60.19%	34.47%	General administration and unsuitable advice
<b>Credit related</b>	3.76 complaints per 1000 loans	35	33	N/A	N/A	21.21%	Other

At Aldermore, we put our customers at the heart of everything we do. We strive to provide exceptional service and transparency so that we can live up to our commitment to deliver banking as it should be.

When things go wrong, we make every effort to rectify the problem as quickly as we possibly can, working with our customers to put things right and ensuring we learn from our mistakes.

In summary the Bank has reported:

- An overall increase of 41.9% in the number of complaints received in the last six months compared to the previous six months
- That although the number of Banking and Credit Cards complaints per 1000 accounts has increased from 0.82 to 1.95 we have been able to resolve over 75% of these within 3 business days, an increase of 8.24% .
- The number of Home Finance complaints per 1000 balances outstanding has dropped from 6.63 to 5.93.
- The number of Credit related complaints per 1000 loans has increased slightly from 3.73 to 3.76.

Our complaints procedure has been designed to make it quick and easy for customers to get in touch with any issues they may have. Our "How we handle complaints" leaflet provides details of how to raise a complaint and what to expect from us in terms of timescales in relation to getting a reply. It also details how customers can escalate their complaint to the Financial Ombudsman if they are dissatisfied with our response.