

Complaints Publication Report

Firm Name	Aldermore Bank plc
Period Covered	1 July to 31 December 2018

Below is a table showing how many complaints Aldermore Bank plc received and dealt with from 1 July to 31 December 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 31 December 2018)	Number of complaints opened					
Banking and Credit Cards	1.68 complaints per 1000 accounts	327	326	74.23%	24.23%	31.60%	Product performance/features and general administration
Home Finance	6.14 complaints per 1000 balances outstanding	270	264	29.55%	67.80%	30.30%	General administration and unclear guidance
Credit related	3.77 complaints per 1000 loans	34	38	N/A	N/A	15.79%	General administration, customer services & 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.

This approach has enabled us to report:

- The number of Banking and Credit Cards complaints per 1000 accounts has decreased from 1.95 to 1.68 and we continue to resolve nearly 75% of these within 3 business days ensuring we responded to customers as quickly as possible and where needed we have looked to put things right.
- The number of Home Finance complaints per 1000 balances increased slightly from 5.93 to 6.14.
- The number of Credit related complaints per 1000 loans has increased slightly from 3.76 to 3.77.

Our complaints procedure has been designed to make it quick and easy for customers to get in touch with us for 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.