

Complaints Publication Report

Firm Name	Aldermore Bank plc
Period Covered	1 July to 31 December 2017

Below is a table showing how many complaints Aldermore Bank plc received and dealt with from 1 July to 31 December 2017.

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 2016)	Number of complaints opened					
Banking and credit cards	0.82 complaints per 1000 accounts	183	189	68.25%	29.63%	34.39%	Product performance/features and general administration
Home finance	6.63 complaints per 1000 balances outstanding	238	240	37.5%	61.67%	48.33%	Disputes overs sums and charges
Credit related	3.73 complaints per 1000 loans	33	37	N/A	N/A	37.84%	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:

- An overall reduction of 37.7% in the number of complaints received in the last six months compared to the previous six months
- The number of Banking and Credit Card complaints per 1000 accounts has dropped from 1.45 to 0.82.
- The number of Home Finance complaints per 1000 balances outstanding has dropped from 9.24 to 6.63.
- The number of credit related complaints per 1000 accounts has dropped from 9.17 to 3.73.

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.