

Complaints Publication Report

Firm name: Home Retail Group Insurance Services & Home Retail Group Card Services

Period covered in this report: 4th March 2017 - 3rd September 2017 (Insurance and pure protection)

Period covered in this report: 1st March 2017 - 31st August 2017 (Credit related)

| Product / service grouping | Number of complaints opened by volume of business | | Number of complaints opened | 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 reporting period end date) | Intermediation (within the reporting period) | | | | | | |
| Banking and credit cards | NA | NA | NA | NA | NA | NA | NA | NA |
| Home finance | NA | NA | NA | NA | NA | NA | NA | NA |
| Insurance and pure protection | NA | 318.12 per 1000 policies sold. | 4418 | 2419 | 1% | 97% | 60% | Advised Selling and Arranging |
| Decumulation and pensions | NA | NA | NA | NA | NA | NA | NA | NA |
| Investments | NA | NA | NA | NA | NA | NA | NA | NA |
| Credit related | 3.13 per 1000 accounts. | NA | 9843 | 9630 | 58% | 41% | 43% | General Admin/ Customer Service |