



Complaints Publication Report

We place the needs of customers at the heart of our day-to-day operations but we understand that we do not always get things right first time.

Complaints from our customers are taken very seriously and it is important to us that all issues are resolved as quickly as possible.

To help us improve and maintain excellent customer service, and in accordance with the FCA's requirement, we publish complaints information every six months.

Firm name: Paragon Bank PLC

Group (if applicable): N/A

Other firms included in this report (if any): None

Period covered in this report: 1 April 2017 - 30 September 2017

Brands/trading names covered: MLS, Moorgate Loan Servicing, Mortgage Trust, Paragon, Paragon Car Finance, Paragon Mortgages, Paragon Personal Finance, Paragon Premier

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	1.75 per 1,000 accounts	N/A	211	217	30.88%	68.66%	25.35%	General admin/ customer service / Other general admin / customer service
Home Finance	10.28 per 1,000 balances outstanding	N/A	306	309	52.43%	44.34%	46.28%	Other - Other
Insurance and Pure Protection	2.49 per 1,000 past policies sold	N/A	45	36	72.22%	22.22%	2.78%	Advising, selling and arranging / Unsuitable advice
Decumulation and Pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Related	10.92 per 1,000 accounts / loans	N/A	113	89	N/A	N/A	55.06%	N/A