

## 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.

<b>Firm name:</b>	Paragon Banking Group PLC
<b>Group (if applicable):</b>	N/A
<b>Other firms included in this report (if any):</b>	N/A
<b>Period covered in this report:</b>	1 April 2019 - 30 September 2019
<b>Brands/trading names covered:</b>	Paragon Car Finance, Paragon Personal Finance, Paragon Bank, Idem Servicing, Moorgate Loan Servicing

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)						
<b>Banking and Credit Cards</b>	1.54 per 1000 balances outstanding	N/A	329	298	29.19%	70.81%	40.26%	General admin / customer service / Other general admin / customer service
<b>Home Finance</b>	6.35 per 1000 balances outstanding	N/A	541	533	41.65%	54.78%	45.03%	Information, sums / charges or product performance - Disputes over sums / charges
<b>Insurance and Pure Protection</b>	38.09 per 1000 past policies sold	N/A	2045	2082	13.69%	85.45%	0.67%	Advising, selling and arranging - unsuitable advice
<b>Decumulation and Pensions</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Investments</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Credit Related</b>	5.31 per 1000 balances outstanding	N/A	800	768	N/A	N/A	37.89%	N/A

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