

## 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 Bank PLC
<b>Group (if any):</b>	Paragon Banking Group PLC
<b>Other firms included in this report (if any):</b>	Paragon Finance PLC
<b>Period covered in this report:</b>	1 April 2020 - 30 September 2021
<b>Brands/trading names covered:</b>	Paragon / Paragon Motor Finance / Paragon Premier / Paragon Mortgages / Mortgage Trust / Paragon Personal Finance / Idem Servicing / Moorgate Loan Servicing / Paragon Car Finance

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>	1.51 per 1000 balances outstanding	N/A	415	382	30.37%	69.63%	49.21%	General admin / customer service / Other general admin / customer service
<b>Home Finance</b>	4.52 per 1000 balances outstanding	N/A	380	392	32.91%	62.24%	59.43%	General admin / customer service / Delays / Timescales
<b>Insurance and Pure Protection</b>	0.14 per 1000 past policies sold	N/A	7	9	0.00%	100.00%	33.33%	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>	3.54 per 1000 balances outstanding	N/A	439	440	N/A	N/A	47.95%	N/A

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