

Complaints Publication Report

Firm Name	Aldermore Bank
Period Covered	01 July 2023 – 31 December 2023

At Aldermore, our purpose is to back people to fulfil life's hopes and dreams. However, we also recognise that at times things can go wrong and when they do, 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 mistakes.

Aldermore's complaints procedure has been designed to make it quick and easy for customers to get in touch with us for any issues they may have. Our "How we handle complaints" leaflet provides details of how to raise a complaint and it also details how customers can escalate their complaint to the Financial Ombudsman Service if they are dissatisfied with our response.

The following data details the volume of complaints reportable to the Financial Conduct Authority (FCA) for the last 6 months (01 July 2023 – 31 December 2023).

Grouping	Provision	Number of Complaints opened by volume of Business					Main Cause Of Complaints Opened
		Number Of Complaints Opened	Number Of Complaints Closed	Percentage Closed Within 3 Days	Percentage Closed After 3 Days But Within 8 Weeks	Percentage Upheld	
Banking And Credit Cards	1.90 Complaint Per 1000 Accounts	753	754	47.75%	51.33%	65.38%	Other general admin / customer service, Delays / timescales, Errors / not following instructions
Home Finance	16.88 Complaints Per 1000 Balances Outstanding	750	747	20.08%	76.70%	63.58%	Other General Admin/Customer Service, Arrears Related, Disputes over sums / charges
Credit Related	12.01 Complaints Per 1000 Loans	78	64	6.25%	78.12%	20.31%	Unclear Guidance/Arrangement, General Admin/Customer Service, Merchantable Quality