



Powered by Clydesdale Bank & Yorkshire Bank

B Compliant Data

At Clydesdale Bank plc, we are committed to delivering a high standard of customer service and putting our customers at the heart of everything we do.

We work hard to do this but recognise that we do not always get things right. If this happens please tell us as soon as possible providing us with the opportunity to resolve your complaint, or query.

Your valued feedback helps us to improve our service and products.

Firm Name: Clydesdale Bank plc

Group: Clydesdale Bank plc

Period covered in this return: 01st October 2018 – 31st March 2019

Brands/trading names covered: Clydesdale Bank, Yorkshire Bank, B, CYB Intermediaries Limited, Yorkshire Bank Home Loans Limited, Clydesdale Bank Asset Finance and CGF No.9 Limited.

Product/ Service Group	Provision (at reporting period end date)	Intermediation (within the reporting period)	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
Banking & Credit Cards	3.62 per 1,000 accounts	N/A	15,512	15,849	44%	50%	67%	General Admin/ customer service
Home Finance	7.55 per 1,000 balances outstanding	N/A	1,153	1,159	27%	64%	67%	General Admin/ customer service
Insurance & Pure Protection	389.33 per 1,000 policies in force	N/A	41,072	38,184	0%	71%	50%	Unsuitable Advice
Decumulation & Pensions*	N/A	N/A	6	7	29%	43%	57%	Unsuitable Advice
Investments*	N/A	N/A	185	171	21%	76%	9%	Unsuitable Advice
Credit Related	0.13 per 1,000 accounts/ loans	N/A	562	537	N/A	N/A	72%	N/A

To put complaints figures into context, the 'per 1,000' accounts/policies metric is used for more meaningful comparisons between different providers.

*'Decumulation & Pensions' and 'Investments' are complaints Clydesdale Bank Plc continue to resolve for legacy products which are owned or administered by third party firms.

B operates under the legal entity of Clydesdale Bank PLC and all data submitted to the Financial Conduct Authority (FCA) and Financial Ombudsman Service (FOS) is done so on this basis. Customers of B benefit from consistent complaints handling as our Customer Assist team acts on behalf of the group.

Clydesdale Bank PLC (which also trades as Yorkshire Bank and B) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 30 St Vincent Place, Glasgow G12HL.

BCOMPDATA (09/19)

