

Concessionary Cases		
Ineligible Cases Considered for Progression		
44		
Pending Response from Bank	Progression Accepted by Bank	Progression Declined by Bank
2	10	32
Result of 32 Progression Declined:		
Case Ended	Bank Settled	Partially Eligible
21	7	4

Case Resolutions	
Conciliated Cases	
Pending Conciliation	Successfully Conciliated
1	10
Mediated Cases	
Pending Mediation	Successfully Mediated
0	2
Settled Cases	
Succesfully Settled	
41	

Eligibility Assessed Cases		
Eligibility Assessments Issued		
196		
Found Eligible	Found Ineligible	
38	158	

Eligibility Appeals		
Eligibility Appeals		
78		
Appeal Withdrawn	Eligibility Appeals Being Considered	No Grounds For Appeal
1	0	62
Final Eligibility Assessments Issued by Appeal Panel		
15		

Eligibility Appeal Outcome	Count
Not upheld	14
Upheld	1

Adjudicated Cases	
Provisional Determinations Issued	
61	
Resultant Determinations	
53	
Adjudicated Appeals	
Determination Appeals	
20	
Determination Appeals Under Consideration	No Permissable Grounds Found for Appeal
1	17
Final Determinations Issued by Appeal Panel	
2	
Determination Appeal Outcome	
Count	
Not upheld	
2	
Appeal Customer Acceptance	
Count	
Customer Accepts Determination	
1	
Customer Rejects Determination	
1	

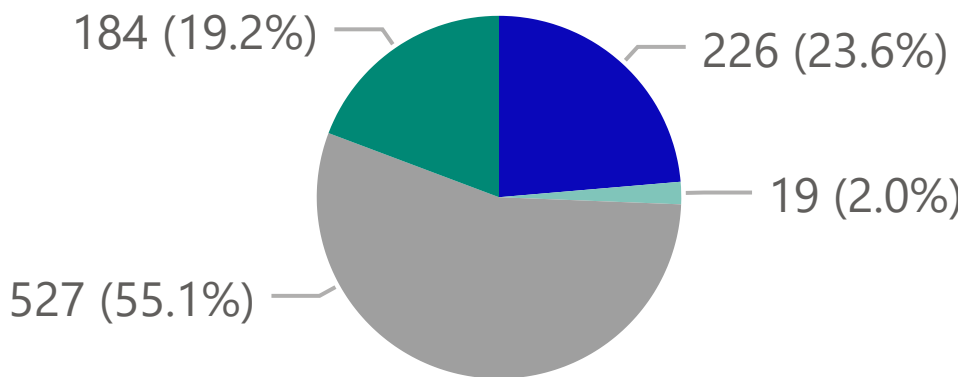
Adjudicated Resolutions	
Determination Outcome	
Count	
Upheld	
6	
Partially upheld	
23	
Not Upheld	
24	
Total	
53	
Customer Acceptance (closed Cases)	
Count	
Customer Accepts Determination	
19	
Customer Rejects Determination	
29	

Total Case Registrations

956

Complaint Scheme

Contemporary Dual Scheme Historical Unestablished Date Of Complaint



Case Registrations

Case Type	April 2023
Contemporary	8
Historical	1
Unestablished Date Of Complaint	1
Total	10

Total Case Resolutions and Closures

903

Determined

48

Mediated or Conciliated

12

No Response from Customer

281

Part Determined / Part Settlement

1

Settlement

40

Closed For Another Reason

124

Assessed as Ineligible

142

Duplicate Case

97

Dismissed Without Merit

64

Customer Withdrew Complaint

94

Determinations Awards

Award Type	Count
Financial Award Issued	28
Non-Financial Award Issued	21
Total	49

Top 10 Closure Reasons

Top 10 Closure Reasons	Count
Case was likely to be eligible for the FOS	112
At the time the case was referred to the bank, the business did not meet the required BBRS financial criteria for turnover and/or balance sheet limit.	96
Customer out of contact	33
Cases eligible for another scheme	29
No reasonable prospect of success	24
Settled prior to registration	23
Part of the case is time barred	22
Customer did not comply with deadlines	17
The case has been the subject of a court claim, or formal pre-action correspondence	15
Already considered by FOS	13
The incident(s) occurred pre 01/12/2001	13

Personal Guarantees

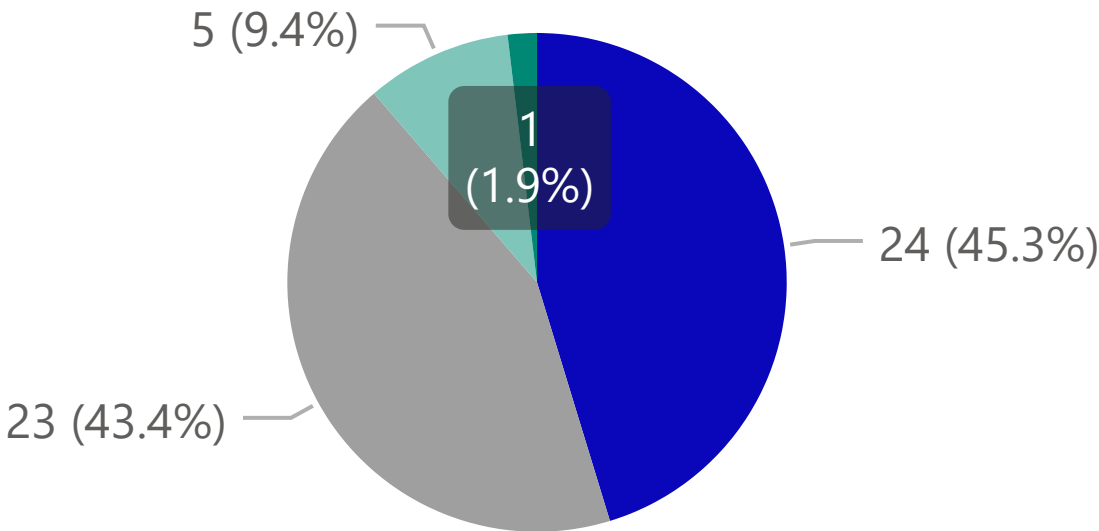
161

Open Cases

48

Open Cases

Contemporary Historical Dual Scheme Unestablished Date Of Complaint



Total FOS out

25

Total FOS in

52

Top 5 Business Types

Nature of Business	Count
Private Company (LTD)	477
Sole Trader	89
Partnership	47
Public Limited Company (PLC)	20
Limited Liability Partnership (LLP)	8
Total	641

Top 5 Complaint Points

Complaint Point	Count
Egregious behaviour/gross misconduct	40
Errors/not following instructions	19
Delays/timescales	18
Disputes over sums/charges	15
Product disclosure/information	11
Total	103

Key:

- Total Cases
- Open Cases
- Closed Cases