

## 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.

**Firm name:** Paragon Finance PLC

**Group (if applicable):** N/A

**Other firms included in this report (if any):** None

**Period covered in this report:** 01/04/16 to 30/09/16

**Brands/trading names covered:** Chatham Finance (UK), Paragon Personal Finance, Idem Servicing, Moorgate Loan Servicing, Paragon Car Finance

Publication date	No. of complaints opened	No. of complaints closed	Complaints closed within 8 weeks (%)	Complaints closed upheld by firm (%)
Banking & credit cards	0	0	0.00%	0.00%
Home finance	353	397	98.49%	29.72%
General insurance and pure protection	514	482	99.17%	0.83%
Decumulation, life and pensions	0	0	0.00%	0.00%
Investments	0	0	0.00%	0.00%
Credit related	886	943	N/A	24.50%

To help put these figures in to context:

- **Home finance** – We received 28.74 complaints for every 1,000 mortgages held
- **Credit related** – We received 2.67 complaints for every 1,000 relevant accounts held
- **General insurance and pure protection** – We previously provided customers with the opportunity to purchase payment protection insurance for their finance agreements. If customers wish to complain about the sale of such policies, we provide them with the opportunity to do so quickly and easily and provide timely responses.

**Idem Servicing**

PO Box 16619 Solihull B91 9TU [www.idemservicing.co.uk](http://www.idemservicing.co.uk)

Idem Servicing is a trading style of Paragon Finance PLC which is authorised and regulated by the Financial Conduct Authority  
Registered office 51 Homer Road Solihull West Midlands B91 3QJ Registered number 01917566