

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 any):	Paragon Banking Group PLC
Other firms included in this report (if any):	Paragon Bank PLC
Period covered in this report:	1 October 2022 – 31 March 2023
Brands/trading names covered:	Paragon Bank, Paragon Motor Finance, Paragon Personal Finance, Idem Servicing, Moorgate Loan Servicing

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)						
Banking and Credit Cards	2.58 per 1000 balances outstanding	N/A	858	884	23.08%	75.79%	64.37%	General admin / customer service – Other general admin / customer service
Home Finance	3.85 per 1000 balances outstanding	N/A	311	295	36.95%	61.69%	56.27%	Other / Other
Insurance and Pure Protection	0.06 per 1000 past policies sold	N/A	3	3	33.33%	66.66%	0.00%	Advising, Selling and arranging – unsuitable advice
Decumulation and Pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Related	6.73 per 1000 balances outstanding	N/A	207	211	N/A	N/A	51.18%	N/A