

Total Case Registrations

967

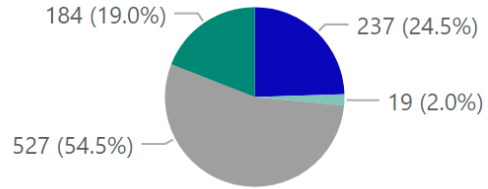


Total Case Resolutions and Closures

929

Complaint Scheme

● Contemporary ● Dual Scheme ● Historical ● Unestablished Date Of Complaint



Case Registrations

Case Type	June 2023
Contemporary	5
Total	5

Determined

53

Settlement

44

No Response from Customer

282

Closed For Another Reason

128

Part Determined / Part Settlement

1

Mediated or Conciliated

12

Duplicate Case

97

Assessed as Ineligible

143

Dismissed Without Merit

75

Customer Withdrew Complaint

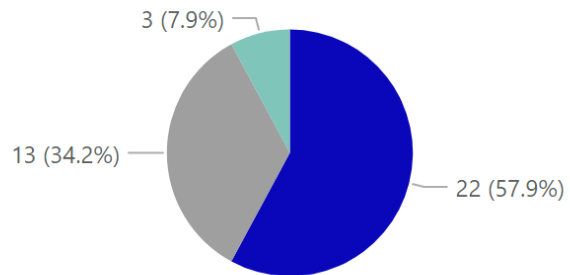
94

Open Cases

38

Open Cases

● Contemporary ● Historical ● Dual Scheme



Total FOS out

27

Total FOS in

52

Top 5 Business Types

Nature of Business	Count
Private Company (LTD)	485
Sole Trader	89
Partnership	48
Public Limited Company (PLC)	20
Limited Liability Partnership (LLP)	9
Total	651

Top 5 Complaint Points

Complaint Point	Count
Egregious behaviour/gross misconduct	44
Errors/not following instructions	21
Delays/timescales	18
Disputes over sums/charges	15
Product disclosure/information	12
Total	110

Top 10 Closure Reasons

Reason	Count
Case was likely to be eligible for the FOS	116
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.	100
Customer out of contact	34
Cases eligible for another scheme	29
No reasonable prospect of success	25
Settled prior to registration	23
Part of the case is time barred	22
Customer did not comply with deadlines	18
The case has been the subject of a court claim, or formal pre-action correspondence	15
Already considered by FOS	14

Personal Guarantees

162

Key:

- Total Cases
- Open Cases
- Closed Cases

Concessionary Cases

Ineligible Cases Considered for Progression

46

Pending Response from Bank	Progression Accepted by Bank	Progression Declined by Bank
2	12	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
1	2

Settled Cases

Successfully Settled

45

Eligibility Assessed Cases

Eligibility Assessments Issued

198

Found Eligible	Found Ineligible
39	159

Eligibility Appeals

Eligibility Appeals

79

Appeal Withdrawn	Eligibility Appeals Being Considered	No Grounds For Appeal
1	1	62

Final Eligibility Assessments Issued by Appeal Panel

15

EA - Appeal Outcome	Count
Appeal not upheld by Panel	14
Appeal upheld by Panel	1

Adjudicated Cases

Provisional Determinations Issued

69

Resultant Determinations
61

Adjudicated Appeals

Determination Appeals

22

Determination Appeals Under Consideration	No Permissible Grounds Found for Appeal
0	20

Final Determinations Issued by Appeal Panel

2

Determination Appeal Outcome	Count
Appeal not upheld by Panel	2

Appeal Customer Acceptance	Count
Customer Accepts Determination	1
Customer Rejects Determination	1

Adjudicated Resolutions

Determination Outcome (Closed Cases Only)	Count
Upheld	6
Partially upheld	23
Not Upheld	25
Total	54

Customer Acceptance (Closed Cases Only)	Count
Customer Accepts Determination	19
Customer Rejects Determination	35
Total	54

Awards Issued (Closed Cases Only)	Count
Financial Award	28
No Financial Award	26
Total	54