

Total Case Registrations

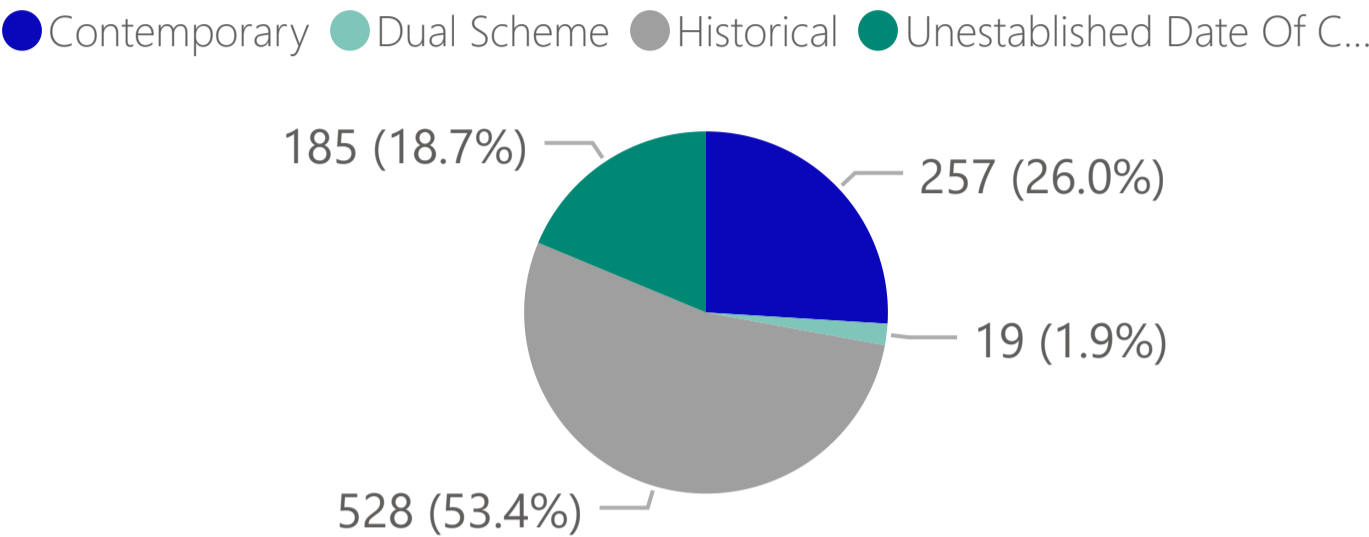
989



Closed Case Outcomes

955

Complaint Scheme



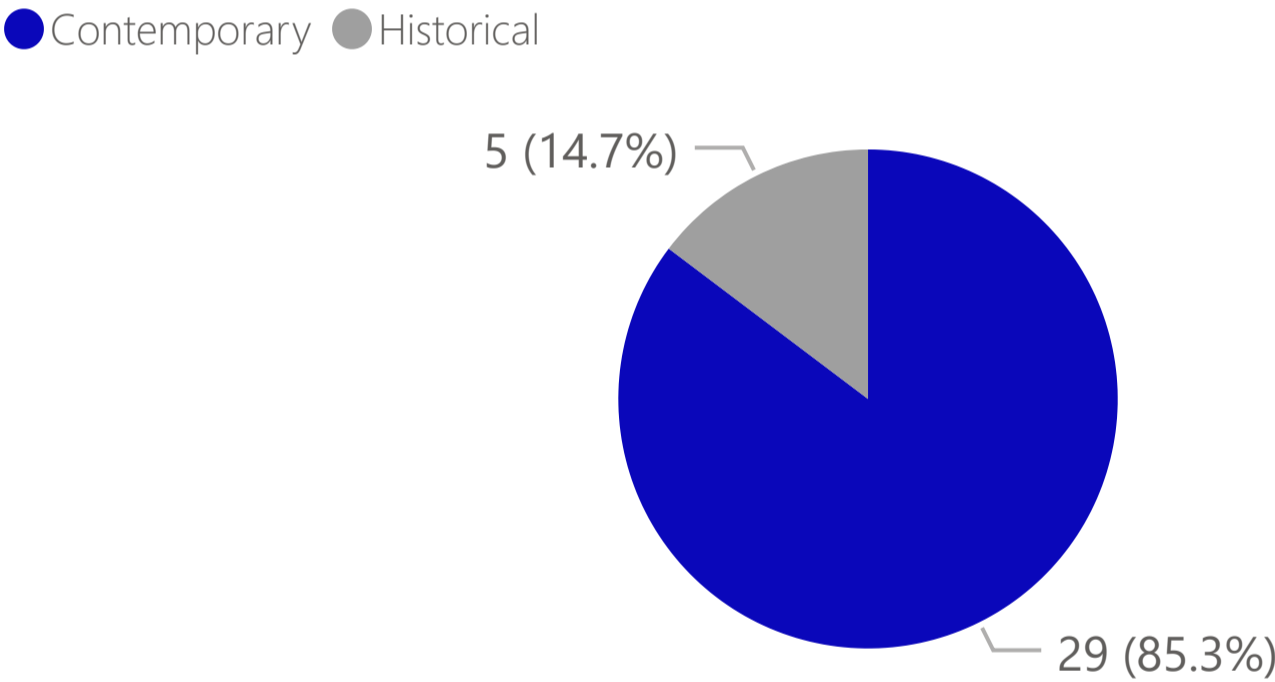
Case Registrations

Case Type	August	July	September
Contemporary	10	4	6
Historical	1		
Unestablished Date Of Complaint		1	
Total	11	5	6

Open Cases

34

Open Cases



Total FOS out

30

Total FOS in

56

Determined

66

Settlement

50

Other Closures

No Response from Customer

283

Mediated

2

Conciliated

11

Closed For Another Reason

130

Assessed as Ineligible

144

Dismissed Without Merit

79

Duplicated Registration

97

Customer Withdrew Complaint

93

Top 5 Business Types

Nature of Business	Count
Private Company (LTD)	506
Sole Trader	89
Partnership	48
Public Limited Company (PLC)	20
Limited Liability Partnership (LLP)	10
Total	673

Top 5 Complaint Points

Complaint Point	Count
Egregious behaviour/gross misconduct	47
Errors/not following instructions	22
Delays/timescales	20
Disputes over sums/charges	16
Product disclosure/information	12
Total	117

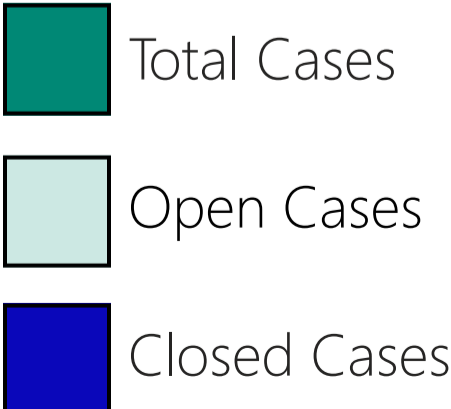
Top 10 Closure Reasons

Top 10 Closure Reasons	Count
Case was likely to be eligible for the FOS	118
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	35
Cases eligible for another scheme	29
No reasonable prospect of success	26
Settled prior to registration	23
Part of the case is time barred	22
Customer did not comply with deadlines	19
Already considered by FOS	15
The case has been the subject of a court claim, or formal pre-action correspondence	15

Personal Guarantees

164

Key:



Eligibility Assessed Cases

Eligibility Assessments Issued	
201	
Found Eligible	Found Ineligible
39	162

Eligibility Appeals

Eligibility Appeals		
80		
Appeal Withdrawn	Eligibility Appeals Being Considered	No Grounds For Appeal
1	0	64
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
74
Resultant Determinations
70

Adjudicated Appeals

Determination Appeals	
27	
Determination Appeals Under Consideration	No Permissible Grounds Found for Appeal
0	24
Final Determinations Issued by Appeal Panel	
3	
Determination Appeal Outcome	
Appeal not upheld by Panel	
3	
Appeal Customer Acceptance	
Count	
Customer Accepts Determination	
2	
Customer Rejects Determination	
1	

Adjudicated Resolutions

Determination Outcome (Closed Cases Only)	Count
Upheld	7
Partially upheld	30
Not Upheld	29
Total	66

Customer Acceptance (Closed Cases Only)	Count
Customer Rejects Determination	46
Customer Accepts Determination	20
Total	66

Awards Issued (Closed Cases Only)	Count
No Financial Award	30
Financial Award	36
Total	66

Alternative Resolutions

Conciliated Cases		
Pending Conciliation	Successfully Conciliated	
0	11	
Mediated Cases		
Pending Mediation	Successfully Mediated	
1	2	
Settled Cases		
Successfully Settled		
50		
Concessionary Cases		
Ineligible Cases Considered for Progression		
46		
Pending Response from Bank	Progression Accepted by Bank	Progression Declined by Bank
1	12	33
Result of 33 Progression Declined:		
Case Ended	Bank Settled	Partially Eligible
22	7	4