

Total Case Registrations

1,037

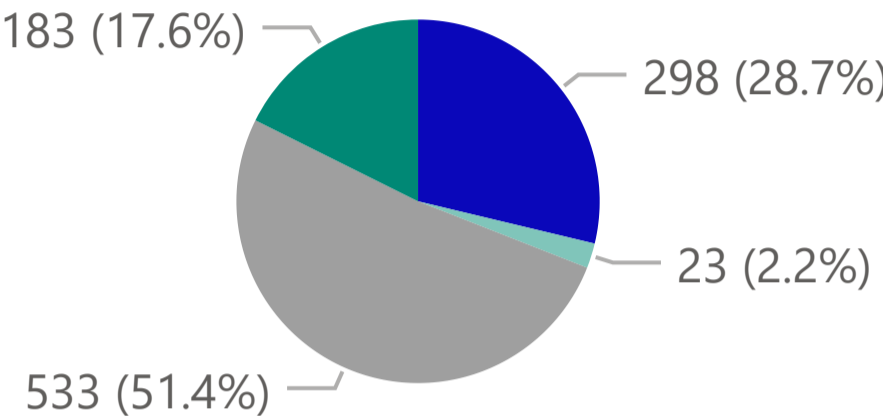


Closed Case Outcomes

1,006

Complaint Scheme

Contemporary Dual Scheme Historical Unestablished Date Of C...



Case Registrations

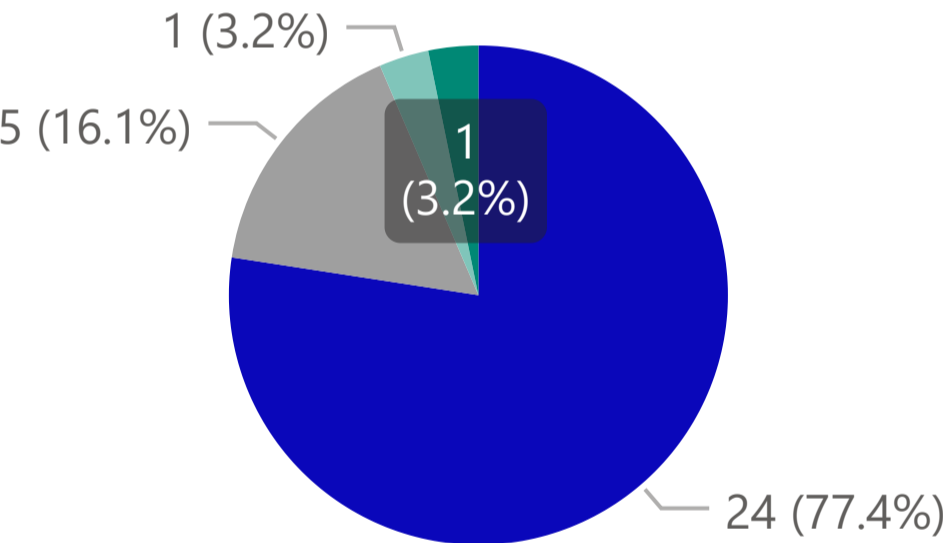
Case Type	January	February	March
Contemporary	6	5	8
Dual Scheme	1		
Historical	1		1
Unestablished Date Of Complaint			1
Total	8	5	10

Open Cases

31

Open Cases

Contemporary Historical Dual Scheme Unestablished Date Of Complaint



Total FOS out

40

Total FOS in

58

Top 5 Business Types

Nature of Business	Count
Private Company (LTD)	545
Sole Trader	90
Partnership	51
Public Limited Company (PLC)	22
Limited Liability Partnership (LLP)	10
Total	718

Top 5 Complaint Points

Complaint Point	Count
Egregious behaviour/gross misconduct	56
Errors/not following instructions	25
Delays/timescales	20
Disputes over sums/charges	17
Arrears related/Forbearance/Enforcement	13
Total	131

Determined

74

Settlement

58

Other Closures

No Response from Customer

284

Mediated

3

Conciliated

11

Closed For Another Reason

147

Duplicated Registration

97

Assessed as Ineligible

152

Dismissed Without Merit

87

Customer Withdrew Complaint

93

Top 10 Closure Reasons

Top 10 Closure Reasons	Count
Case was likely to be eligible for the FOS	131
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.	115
Customer out of contact	36
No reasonable prospect of success	31
Cases eligible for another scheme	29
Settled prior to registration	23
Part of the case is time barred	22
Customer did not comply with deadlines	19
Already considered by FOS	17
Not a banking service under BBRS rules	15
Not a complainant or not a complaint	15
The case has been the subject of a court claim, or formal pre-action correspondence	15

Personal Guarantees

173

Key:

- Total Cases
- Open Cases
- Closed Cases

Eligibility Assessed Cases

Eligibility Assessments Issued	
216	
Found Eligible	Found Ineligible
46	170

Eligibility Appeals

Eligibility Appeals		
85		
Appeal Withdrawn	Eligibility Appeals Being Considered	No Grounds For Appeal
1	0	68
Final Eligibility Assessments Issued by Appeal Panel		
16		
EA - Appeal Outcome		Count
Appeal not upheld by Panel		15
Appeal upheld by Panel		1

Adjudicated Cases

Provisional Determinations Issued
83
Resultant Determinations
78

Adjudicated Appeals

Determination Appeals	
30	
Determination Appeals Under Consideration	No Permissible Grounds Found for Appeal
0	27
Final Determinations Issued by Appeal Panel	
3	
Determination Appeal Outcome	
Appeal not upheld by Panel	
3	
Appeal Customer Acceptance	
Customer Accepts Determination	
Customer Rejects Determination	
2	
1	

Adjudicated Resolutions

Determination Outcome (Closed Cases Only)	Count
Upheld	8
Partially upheld	34
Not Upheld	32
Total	74

Customer Acceptance (Closed Cases Only)	Count
Customer Rejects Determination	50
Customer Accepts Determination	24
Total	74

Awards Issued (Closed Cases Only)	Count
No Financial Award	33
Financial Award	41
Total	74

Alternative Resolutions

Conciliated Cases		
Pending Conciliation	Successfully Conciliated	
0	11	
Mediated Cases		
Pending Mediation	Successfully Mediated	
0	3	
Settled Cases		
Successfully Settled		
58		
Concessionary Cases		
Ineligible Cases Considered for Progression		
48		
Pending Response from Bank	Progression Accepted by Bank	Progression Declined by Bank
0	13	35
Result of 35 Progression Declined:		
Case Ended	Bank Settled	Partially Eligible
23	8	4