

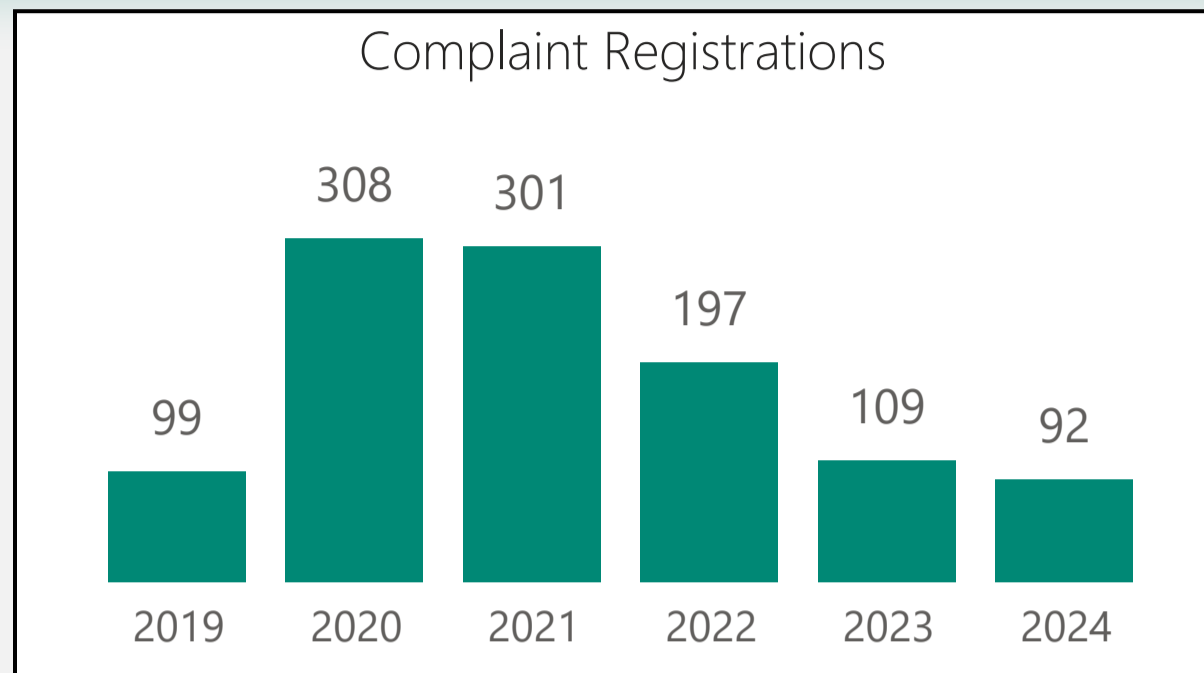
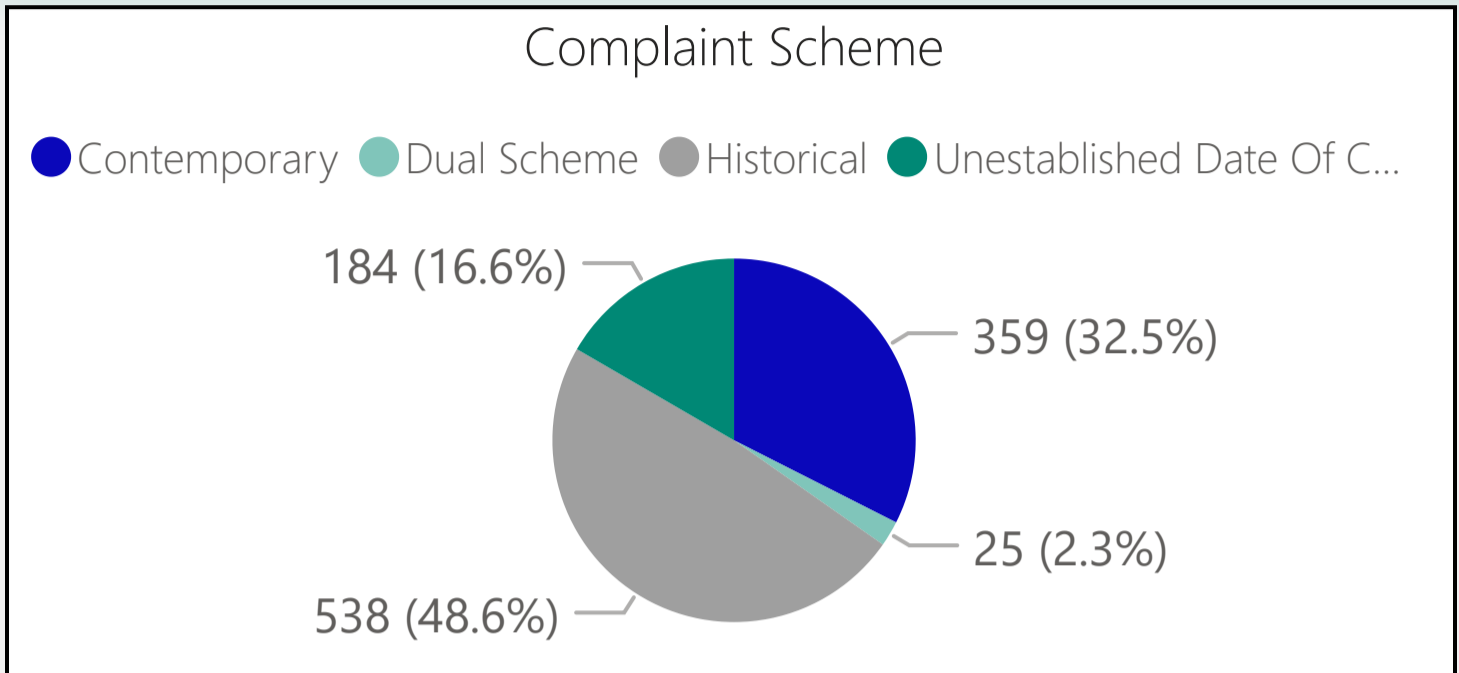
# Total Case Registrations

# 1,106



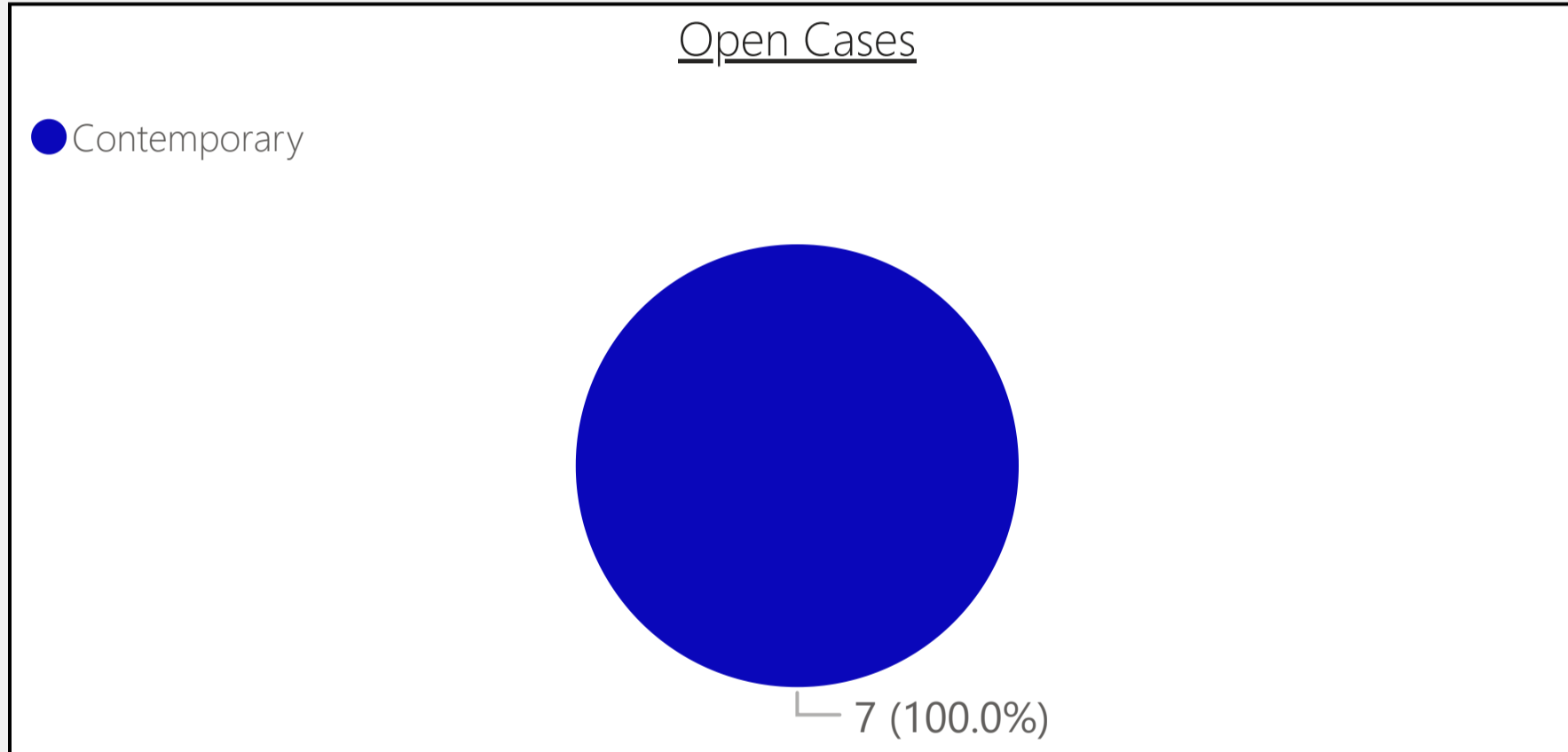
# Closed Case Outcomes

# 1,099



## Open Cases

# 7



Total FOS out

# 45

Total FOS in

# 61

### Top 5 Business Types

Nature of Business	Count
Private Company (LTD)	601
Sole Trader	95
Partnership	51
Public Limited Company (PLC)	27
Limited Liability Partnership (LLP)	10

### Top 5 Complaint Points

Complaint Point	Count
Egregious behaviour/gross misconduct	61
Errors/not following instructions	26
Delays/timescales	20
Disputes over sums/charges	17
Arrears related/Forbearance/Enforcement Action	14

### Top 10 Closure Reasons

Reason	Count
Case was likely to be eligible for the FOS	145
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.	136
Customer out of contact	44
No reasonable prospect of success	36
Customer did not comply with deadlines	30
Cases eligible for another scheme	29
Already considered by FOS	26
Part of the case is time barred	23
Settled prior to registration	23
Not a complainant or not a complaint	21

Personal Guarantees

# 184

### Key:

- Total Cases
- Open Cases
- Closed Cases

## Eligibility Assessed Cases

Eligibility Assessments Issued

236

Found Eligible

49

Found Ineligible

187

## Eligibility Appeals

Eligibility Appeals

90

Appeal Withdrawn

1

Eligibility Appeals Being Considered

0

No Grounds For Appeal

72

Final Eligibility Assessments Issued by Appeal Panel

17

EA - Appeal Outcome	Count
Appeal not upheld by Panel	15
Appeal upheld by Panel	2

## Adjudicated Cases

Provisional Determinations Issued

94

Resultant Determinations

89

## Adjudicated Appeals

Determination Appeals

32

Determination Appeals Under Consideration

0

No Permissible Grounds Found for Appeal

28

Final Determinations Issued by Appeal Panel

4

Determination Appeal Outcome	Count
Appeal upheld by Panel	1
Appeal not upheld by Panel	3

Appeal Customer Acceptance	Count
Customer Accepts Determination	3
Customer Rejects Determination	1

## Adjudicated Resolutions

Determination Outcome (Closed Cases Only)	Count
Upheld	12
Partially upheld	38
Not Upheld	36
Total	86

Customer Acceptance (Closed Cases Only)	Count
Customer Rejects Determination	54
Customer Accepts Determination	32
Total	86

Awards Issued (Closed Cases Only)	Count
No Financial Award	37
Financial Award	49
Total	86

## Alternative Resolutions

### Conciliated Cases

Pending Conciliation

0

Successfully Conciliated

11

### Mediated Cases

Pending Mediation

0

Successfully Mediated

3

### Settled Cases

Successfully Settled

67

### Concessionary Cases

Ineligible Cases Considered for Progression

49

Pending Response from Bank

0

Progression Accepted by Bank

13

Progression Declined by Bank

36

Result of 36 Progression Declined:

Case Ended

24

Bank Settled

8

Partially Eligible

4