

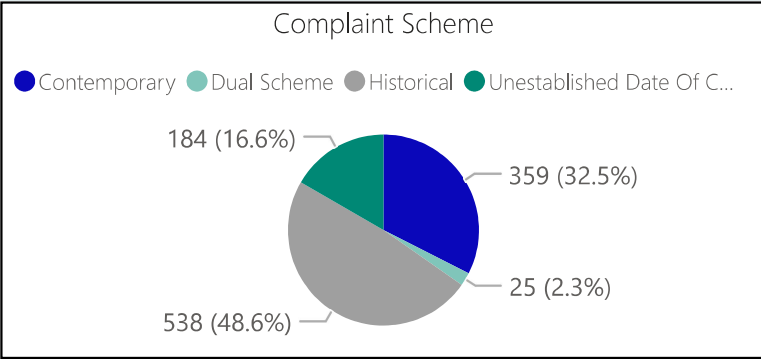
Total Case Registrations

1,106



Closed Case Outcomes

1,106



Open Cases

0

Open Cases

Total FOS out

45

Total FOS in

61

Determined

88

Settlement

69

Other Closures

No Response from Customer

298

Mediated

3

Conciliated

11

Closed For Another Reason

159

Assessed as Ineligible

170

Dismissed Without Merit

106

Duplicated Registration

99

Customer Withdrew Complaint

103

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

	Count
Case was likely to be eligible for the FOS	146
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	37
Customer did not comply with deadlines	31
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	Found Ineligible
49	187

Eligibility Appeals

Eligibility Appeals		
90		
Appeal Withdrawn	Eligibility Appeals Being Considered	No Grounds For Appeal
1	0	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
95
Resultant Determinations
90

Adjudicated Appeals

Determination Appeals	
32	
Determination Appeals Under Consideration	No Permissible Grounds Found for Appeal
0	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	39
Not Upheld	37
Total	88

Customer Acceptance (Closed Cases Only)	Count
Customer Rejects Determination	55
Customer Accepts Determination	33
Total	88

Awards Issued (Closed Cases Only)	Count
No Financial Award	38
Financial Award	50
Total	88

Alternative Resolutions

Conciliated Cases	
Pending Conciliation	Successfully Conciliated
0	11

Mediated Cases	
Pending Mediation	Successfully Mediated
0	3

Settled Cases

Successfully Settled
69

Concessionary Cases

Ineligible Cases Considered for Progression
49

Pending Response from Bank	Progression Accepted by Bank	Progression Declined by Bank
0	13	36

Result of 36 Progression Declined:		
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Case Ended	Bank Settled	Partially Eligible
24	8	4