



Period Covered: 1 July 2019 - 31 December 2019

In 2019, the Ombudsman agreed with our decisions almost 9 times out of 10.

88.24%

Number of complaints opened by volume of business

| Product/Service Grouping | Provision (at reporting period end date) | Intermediation (within the reporting period) | Number of Complaints Opened | Number of Complaints Closed | Percentage Closed within 3 Days | Percentage Closed after 3 Days but within 8 Weeks | Percentage Upheld | Main Cause of Complaints Opened |
|-----------------------------|---|---|-----------------------------------|-----------------------------------|------------------------------------|---|----------------------|---------------------------------|
| Banking & Credit Cards | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Home Finance | 11.44 per 1,000 balances outstanding | N/A | 100 | 98 | 31% | 65% | 23% | Arrears |
| Insurance & Pure Protection | N/A | N/A | 978 | 1,019 | 63% | 35% | 16% | Advising, selling and arranging |
| Decumulation & Pensions | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Investments | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

• **Insurance and Pure protection** - 90% of these complaints relate to Mortgage Payment Protection Insurance. Nemo no longer sells this product with no policies in force. Nemo upheld 16% of Mortgage Payment Protection Insurance complaints.