

# Complaints Publication Report

We fully investigate any complaints we receive and aim to resolve them to the satisfaction of the customer.

**Firm name:** Charter Court Financial Services Limited

**Group:** N/A

**Other firms included in this report:** None

**Period covered in this report:** 1st July 2016 – 31st December 2016

**Brands/trading names covered:** **Precise Mortgages** and **Charter Savings Bank**

## 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    |
|---|--|--|-----------------------------|-----------------------------|---------------------------------|---|-------------------|------------------------------------|
| <b>Banking and Credit Cards</b>               | 7 per 1,000 accounts                     | -  | 671                         | 624                         | 23%                             | 77%   | 17%               | General Admin/<br>Customer Service |
| <b>Home finance</b>                           | 15 per 1,000 balances outstanding        | -  | 392                         | 414                         | 45%                             | 54%   | 35%               | General Admin/<br>Customer Service |
| <b>General insurance and pure protection*</b> | -  | -  | -                           | -                           | -                               | -   | -                 | -                                  |
| <b>Decumulation, life and pensions*</b>       | -  | -  | -                           | -                           | -                               | -   | -                 | -                                  |
| <b>Investments*</b>                           | -  | -  | -                           | -                           | -                               | -   | -                 | -                                  |
| <b>Credit related*</b>                        | -  | -  | -                           | -                           | -                               | -   | -                 | -                                  |

\*We do not offer these products.

To help put the above figures into context:

- We have over 94,000 banking accounts. We received 7 complaints for every 1,000 accounts held.
- We have over 26,000 home finance accounts. We received 15 complaints for every 1,000 balances outstanding.

Charter Court Financial Services is a relatively new Specialist Bank so, unlike our peers, we do not hold a large back book. This means our complaint figures per 1,000 accounts held may look higher when compared to other organisations.