

## Complaints Publication Report

**Firm name:** R Raphael & Sons Plc

**Period covered in this report:** 1 March 2018 to 31 August 2018

**Brands/ trading names covered:** R. Raphael & Sons Plc, Raphaels Asset Management, Raphael Finance, Raphaels, Raphaels Bank, Southern Finance, Southern Finance Northern Division, Raphael Finance Northern Division and Raphael WAV Finance.

Product/ service grouping	Number of complaints opened by volume of business		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
	Provision (at reporting period end date)	Intermediation (within the reporting period)						
Banking and credit cards	1.055 per 1000 accounts	N/A	5,349	5,127	79%	20%	70%	Disputes over sums/ charges
Insurance and pure protection	N/A	1.56 per 1000 policies sold*	78	76	53%	47%	9%	Unsuitable Advice
Credit related	1.69 per 1000 loans	N/A	135	152	12%	76%	34%	N/A

\* This figure has been calculated based on historic payment protection policies sold, as this is not a product currently being sold by the Bank and complaints relate to closed agreements.