



# Complaints Report

**Firm Name:** Capital One (Europe) plc

**Other firms included in this report (if any):** None

**Brands/trading names covered:**

**Group: (if applicable):** Capital One (Europe) plc

**Period covered in this report:** (1 July - 31 December 2016)

Capital One (Europe) plc  
 Capital One Loans (UK) Limited  
 Capital One Mortgages Limited  
 Capital One Homeowner Loans Limited

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	2 complaints per 1,000 accounts	N/A	5254	5469	48.88%	50.54%	32.86%	Other general customer / admin service
HOME FINANCE	N/A	N/A	0	0	0.00%	0.00%	0.00%	N/A
INSURANCE AND PURE PROTECTION	316 complaints per 1,000 policies in force	No sales in the period	53769	57494	28.96%	70.99%	45.24%	Unsuitable advice
DECUMULATION AND PENSIONS	N/A	N/A	0	0	0.00%	0.00%	0.00%	N/A
INVESTMENTS	N/A	N/A	0	0	0.00%	0.00%	0.00%	N/A
CREDIT RELATED	N/A	N/A	0	0	0.00%	0.00%	0.00%	N/A