

COMPLAINTS REPORT



Firm Name:

Capital One (Europe) plc

Group (if applicable):

Capital One (Europe) plc

Other firms included in this report (if any):

None

Period covered in this report:

1 July - 31 December 2024

Brands/trading names covered:

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

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 and credit cards	4.59 complaints per 1,000 accounts	N/A	23,660	25,132	18.11%	80.88%	31.15%	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	0.0015 complaints per 1,000 policies in force	No sales in the period	5	6	0.00%	83.33%	16.67%	Other general customer / admin service
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