

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 January - 30 June 2023

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	4.35 complaints per 1,000 accounts	N/A	20,063	17,791	21.97%	73.13%	37.75%	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	0.05 complaints per 1,000 policies in force	No sales in the period	162	161	49.07%	47.83%	11.80%	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