

Complaints Publication Report

First Name – Zopa Bank Limited Period covered in this report – 01/01/24 to 30/06/24

| 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 | 5.18 per 1000 accounts | N/A | 4729 | 4939 | 33% | 67% | 42% | Information, sums/charges or product performance |
| Credit Related | 8.96 per 1000 accounts | N/A | 3686 | 3506 | 24% | 74% | 47% | General admin/customer service |