

Complaints Publication Report

First Name – Zopa Bank Limited

Period covered in this report – 01/01/25 to 30/06/25

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	4.06 per 1000 accounts	N/A	4637	4251	33.6%	66.0%	40.0%	Information, sums/charges or product performance
Credit Related	20.16 per 1000 accounts	N/A	9946	3389	18.4%	80.4%	47.0%	Product Information & Disclosure
Credit Related (Excluding DCA)	8.00 per 1000 accounts	N/A	3944	3386	18.3%	80.4%	47.0%	Consumer Credit