

# Complaints Publication Report

**First Name – Zopa Bank Limited**

**Period covered in this report – 01/07/25 to 31/12/25**

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	4.51 per 1000 accounts	N/A	6387	6533	40.3%	59.5%	41.8%	Information, sums/charges or product performance
Credit Related	25.76 per 1000 accounts	N/A	13822	4710	17.4%	81.7%	44.3%	Product Information & Disclosure
Credit Related (Excluding DCA)	8.1 per 1000 accounts	N/A	4325	4639	16.4%	82.7%	44.9%	Auto Vehicle Quality
Investments	1.94 per 1000 accounts	N/A	4	4	0%	100%	100%	Transactions and Payments