

Complaints Publication Report

First Name – Zopa Bank Limited

Period covered in this report – 01/01/26 to 30/06/26

	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	3.78 per 1000 accounts	N/A	6118	6342	49.9%	49.9%	46.3%	Information, Sums/Charges or Product Performance
Credit Related	24.18 per 1000 accounts	N/A	14186	4417	27.8%	71.1%	41.2%	Product Information & Disclosure
Credit Related (Excluding DCA)	7.1 per 1000 accounts	N/A	4301	4112	27.7%	71.2%	41.4%	Auto Vehicle Quality
Investments	1.48 per 1000 accounts	N/A	25	24	50.0%	50.0%	66.7%	Information, Sums/Charges or Product Performance