

## Complaints Publication Report

We place the needs of customers at the heart of our day-to-day operations but we understand that we do not always get things right first time.

Complaints from our customers are taken very seriously and it is important to us that all issues are resolved as quickly as possible.

To help us improve and maintain excellent customer service, and in accordance with the FCA's requirement, we publish complaints information every six months.

**Firm name:** Paragon Finance PLC

**Group (if applicable):** N/A

**Other firms included in this report (if any):** None

**Period covered in this report:** 1 April 2017 - 30 September 2017

**Brands/trading names covered:** Paragon Personal Finance, Idem Servicing, Moorgate Loan Servicing, Paragon Car Finance

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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home Finance	42.81 per 1,000 balances outstanding	N/A	412	398	38.19%	60.80%	38.94%	Information, sums/ charges or product performance
Insurance and Pure Protection	18.04 per 1,000 past policies sold	N/A	608	390	73.85%	23.59%	1.28%	Advising, selling and arranging / Unsuitable advice
Decumulation and Pensions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investments	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Related	4.89 per 1,000 accounts / loans	N/A	940	950	N/A	N/A	36.74%	N/A