

This table belongs to *DISP* 1.10A.2R.

Complaints publication report

Firm name: FCE Bank Plc

Group: (if applicable): n/a

Other firms included in this report (if any): n/a

Period covered in this report: 1 July 2024 – 31 December 2024

Brands/trading names covered: Ford Credit – Ford Money

Previous reporting period (01/01/2024 – 30/06/2024) has been included in brackets underneath this reporting period.

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	0.79 per 1000 accounts		146 (94)	150 (115)	64% (14%)	36% (86%)	55% (35%)	General Admin / Customer Service
Home finance								
Insurance and pure protection								
Decumulation and pensions								
Investments								
Credit related	410 complaints per 1000 loans		76,910 (80,136)	84,396 (20,432)	N/A	N/A	0.42% (2%)	N/A
Claims management								
Funeral plans								

Note 1: When providing the appropriate information on the context of complaints, a *firm* should choose the metric which best reflects whether the majority of business undertaken by the *firm* involves the provision of products or services by the *firm* itself or intermediation. In cases where this is not possible, a *firm* may provide information on context for both intermediation and provision.

Note 2: For provision, information on context should relate the number of complaints opened within the reporting period to the total volume of a *firm*'s relevant business at the end date of the reporting period. This is likely to include accounts opened, loans provided, policies sold and funds and investments provided before the commencement of the relevant reporting period.

Note 3: For intermediation, information on context published by a *firm* should relate the number of complaints opened within the reporting period to the number of sales within the relevant reporting period only.

Note 4: It is recommended that *firms* publish appropriate information on context in respect of credit-related complaints. However, publication of this data is not mandatory.

Note 5: When a firm publishes the 'main cause of complaints opened', this should be the cause category prompting the largest number of complaints for the relevant product/service grouping in, as applicable, Table 4 of Part A-2, *DISP* 1 Annex 1, Table 1 of *DISP* 1 Annex 1ABR or Table 1 of *DISP* 1 Annex 1ACR.