

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 Banking Group PLC
Group (if any):	N/A
Other firms included in this report (if any):	N/A
Period covered in this report:	1 April 2025 – 30 September 2025
Brands/trading names covered:	Paragon Car Finance, Paragon Personal Finance, Paragon Bank, Idem Servicing, Moorgate Loan Servicing

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	1.75 per 1000 balances outstanding	N/A	772	774	25.97%	73.26%	53.36%	General admin / customer service – Other general admin / customer service
Home Finance	2.97 per 1000 balances outstanding	N/A	230	249	26.91%	67.87%	54.62%	Other
Insurance and Pure Protection	0.02 per 1000 past policies sold	N/A	1	0	0.00%	0.00%	0.00%	Other
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	359.80 per 1000 balances outstanding	N/A	12018	5817	N/A	N/A	1.25%	N/A

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Moorgate Loan Servicing is a trading style of Paragon Finance PLC which is authorised and regulated by the Financial Conduct Authority Registered office 51 Homer Road Solihull West Midlands B91 3QJ Registered number 01917566