

## 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 Oct 2016 - 31 Mar 2017

**Brands/trading names covered:** Chatham Finance (UK), 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	43.23 per 1,000 balances outstanding	N/A	447	444	49.55%	45.27%	32.66%	Arrears related / Arrears related
Insurance and Pure Protection	11.68 per 1,000 policies sold	N/A	550	557	70.02%	29.12%	0.35%	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	3.96 per 1,000 accounts / loans	N/A	903	890	N/A	N/A	26.18%	N/A

We previously provided customers with the opportunity to purchase payment protection insurance for their finance agreements. If customers wish to complain about the sale of such policies, we provide them with the opportunity to do so quickly and easily and provide timely responses.

### Idem Servicing

PO Box 16619 Solihull B91 9TU [www.idemservicing.co.uk](http://www.idemservicing.co.uk)

Idem 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