

**Firm Name: Newcastle Building Society**  
**Period Covered in this return: 1<sup>st</sup> July – 31<sup>st</sup> December 2025**  
**Brands/trading names covered: Newcastle Building Society**  
**(including Manchester Building Society)**



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
<b>Banking and credit cards</b>	1.22 complaints per 1000 accounts	n/a	485	502	57%	43%	62%	General admin / Customer service
<b>Home finance</b>	5.60 complaints per 1000 balances outstanding	n/a	222	228	68%	32%	36%	General admin / Customer service
<b>Insurance and pure protection</b>	0 complaints per 1000 policies in force	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Decumulation and pensions</b>	0 complaints per 1000 policies in force	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Investments</b>	n/a**	n/a	6	6	100%	0%	83%	General admin / Customer service
<b>Credit related</b>	n/a***	n/a	n/a	n/a	n/a	n/a	n/a	n/a

\* Decumulation: We received 0 complaints under this category relating to Pensions.

\*\*Investments: We received 6 complaints under this category relating to other investment products/funds.

\*\*\* Credit Related: There have been no credit related complaint received or closed during this reporting period.

### **Explanation of Categories**

**Banking & Credit Cards** - Current account, credit cards, savings (inc Cash ISAs) and other savings accounts

**Home Finance** - Equity release products, impaired credit mortgages, other regulated home finance products (which includes the mortgages we sell) and other unregulated home finance products (i.e. mortgages sold before 2004 which remain unchanged)

**General Insurance and Pure Protection** - Payment protection insurance, other general insurance, critical illness cover, income protection policies and other pure protection.

**Decumulation, Life and Pensions** - Personal pensions and Free Standing Additional Voluntary Contributions, investment linked annuities, income drawdown products and other decumulation life and pension business. The Society does not offer this type of product.

**Investments** - Endowments, Investment bonds, PEPs/ISAs (exc Cash ISA), Investment trusts, unit trusts/Open Ended Investment Companies, structured products, other investment products/funds and investment management/services (inc platforms).

**Credit Related** - Secured personal loans, unsecured personal loans and commercial lending.