Firm Name: Newcastle Building Society
Period Covered in this return: 1st January – 30th June 2026
Brands/trading names covered: Newcastle Building Society (including Manchester Building Society)

Product / service grouping	Number of complaints opened by volume of business: Provision (at reporting period end date)	Number of complaints opened by volume of business: 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
Banking and credit cards	1.17 complaints per 1000 accounts	n/a	461	466	71%	29%	71%	General admin/ Customer Service
Home finance	5.79 complaints per 1000 balances outstanding	n/a	235	223	74%	25%	39%	General admin/ Customer Service
Insurance and pure protection	0 complaints per 1000 policies in force	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Decumulation and pensions	0 complaints per 1000 policies in force	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investments	n/a**	n/a	10	8	75%	25%	88%	General admin/ Customer Service
Credit related	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 10 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.