

## **NRAM Limited Complaints Data**

**Complaints Publication Report** 

Firm Name: NRAM Limited

Period Covered in this Report: 1 April 2023 to 30 September 2023

| NRAM Limited 6 Months to 30 September 2023 |   |   |                             |                                   |  |   |                      |  |
|--|---|---|-----------------------------|-----------------------------------|--|---|----------------------|--|
|  | Number of complaints opened by volume of business       |   |                             |                                   |  |   |                      |  |
| Product/service<br>grouping                | Provision<br>(at<br>reporting<br>period<br>end<br>date) | Intermediation<br>(within the<br>reporting<br>period) | Number of complaints opened | Number of<br>complaints<br>closed | Percentage<br>closed<br>within 3<br>days | Percentage<br>closed after 3<br>days but<br>within 8<br>weeks | Percentage<br>upheld | Main cause of complaints opened  |
| Banking and credit cards                   | N/A   | N/A   | 0                           | 0                                 | 0  | 0   | 0                    | N/A  |
| Home finance                               | N/A   | N/A   | 333                         | 353                               | 1  | 83  | 36                   | General<br>Admin/Customer<br>service                                       |
| Insurance and pure protection              | N/A   | N/A   | 4                           | 5                                 | 20                                       | 80  | 0                    | Advising, Selling<br>and<br>Arranging/General<br>Admin/Customer<br>Service |
| Decumulation and pensions                  | N/A   | N/A   | 0                           | 0                                 | 0  | 0   | 0                    | N/A  |
| Investments                                | N/A   | N/A   | 0                           | 0                                 | 0  | 0   | 0                    | N/A  |
| Credit related                             | N/A   | N/A   | 1                           | 1                                 | N/A                                      | N/A   | 0                    | N/A  |

## Notes:

• NRAM are not open to new lending

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