

**Service Quality Metrics:**
**Account Opening Information for the quarter ended on 30/09/2022:**

<b>How quickly do we open personal current / easy access savings (Baroda Savings and Baroda Smart Sweep Savings) Accounts</b>	<p>We give customers an account number and enable them to start paying into the account:</p> <p>The Same Day, for 0% customers On average, in -18- days, and Within -37- days for 99% of customers</p>
<b>How quickly do we give customers a debit card?</b>	<p>Once an account is open, we give customers a debit card</p> <p>The Same day, for 0% of customers On average, in 14 days Within 36 days for 99% of customers</p>
<b>How quickly customers get internet banking?</b>	<p>Once an account is open, customers have internet banking:</p> <p>The Same day, for 0% of customers On average, in 7 days Within 14 days for 99% of customers</p>
<b>How quickly is an overdraft available?</b>	<p>We do not offer an arranged overdraft facility on current accounts of easy access savings accounts.</p>

**Replacing a lost, stolen or stopped debit card for the quarter ended on 30/09/2022:**

<b>How quickly do we replace debit cards which have been lost, stolen or stopped?</b>
<p>We replace debit cards:</p> <p>The Same day, for 0% of customers On average, in 14 days Within 36 days for 99% of customers</p>

<b>Information about operational and security incidents</b>		
<b>We are obliged to notify the Financial Conduct Authority if we become aware of a major operational or security incident which prevents our customers from using our payment services.</b>		
	In the 3 months between 1 <sup>st</sup> July 2022 to 30 <sup>th</sup> Sep 2022	In the 12 months between 1 <sup>st</sup> October 2021 to 30 <sup>th</sup> Sep 2022
Total number of incidents reported	1	2
Incidents affecting telephone banking (Not Available)	Not Applicable	Not Applicable
Incidents affecting mobile banking	0	0
Incidents affecting internet banking	0	0

**Complaints Data:**

The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us at <https://www.ombudsman-complaints-data.org.uk/>