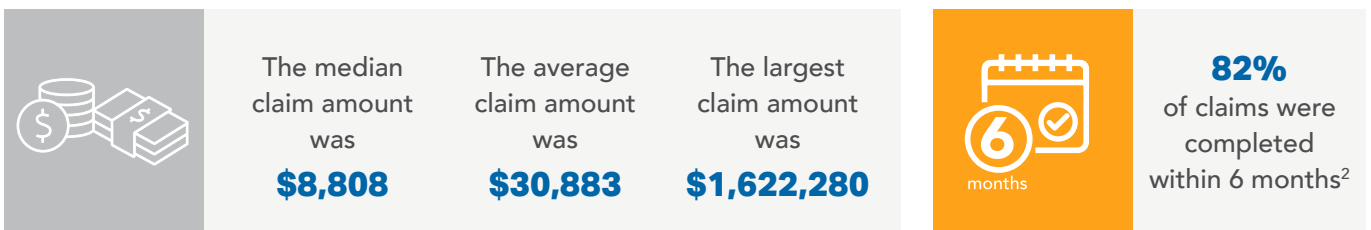


2020/2021 AT A GLANCE

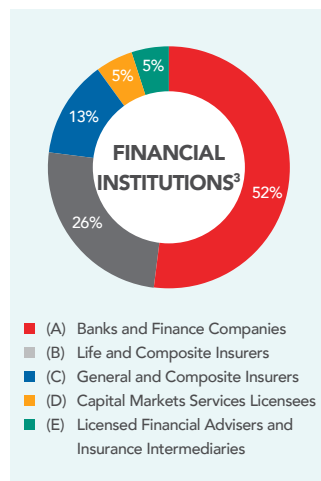
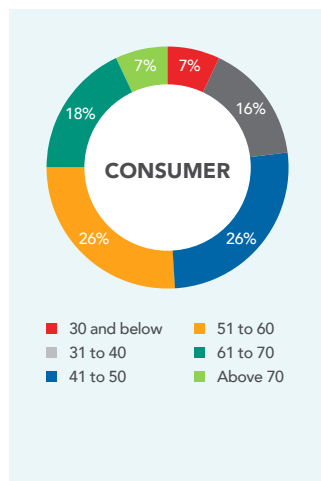
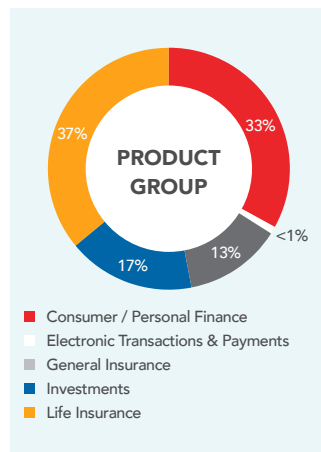
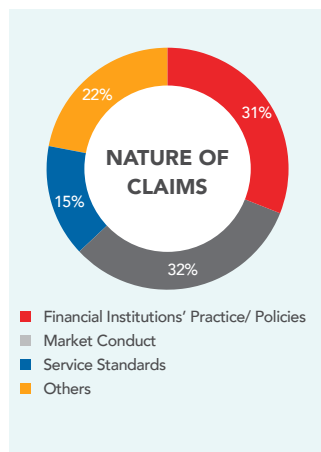
FIDREC RECEIVED



FIDREC COMPLETED HANDLING



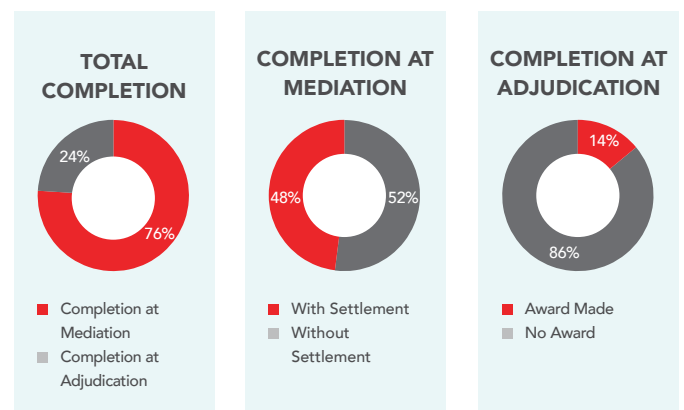
The profiles of the claims handled were as follows:



Of the completed claims, approximately 76% were completed at mediation.⁴

Of the claims completed at mediation, 52% had consumers accepting an offer from a financial institution and 48% had consumers deciding not to pursue their claim further.

Of the claims completed at adjudication, 14% had an award in favour of the consumer and 86% had no award made.



¹ See page 19 for a detailed explanation.

² The time between the completion of mediation and commencement of adjudication is excluded as this is the time afforded to consumers to decide whether to proceed with adjudication.

³ Figures may not add up to 100% due to rounding.

⁴ Including those claims referred for adjudication but hearings were aborted.