

# COMPLAINTS PUBLICATION REPORT

**carmoola**

|                                                      |                               |
|------------------------------------------------------|-------------------------------|
| <b>Firm Name:</b>                                    | Carmoola Limited              |
| <b>Other Firms Included in This Report (if any):</b> | N/A                           |
| <b>Period Covered In This Report:</b>                | 1 January 2026 – 30 June 2026 |

| Product / Service Grouping | Number of Complaints Opened by Volume of Business |                                              | Number of complaints opened | Number of complaints paused* | Percentage closed within 3 days | Percentage closed after 3 days but within 8 weeks | Percentage upheld | Main cause of complaints opened                   |
|----------------------------|---------------------------------------------------|----------------------------------------------|-----------------------------|------------------------------|---------------------------------|---------------------------------------------------|-------------------|---------------------------------------------------|
|                            | Provision (at reporting period end date)          | Intermediation (within the reporting period) |                             |                              |                                 |                                                   |                   |                                                   |
| Credit related             | 303 per 1,000 accounts/loans                      | 0 per 1,000 sales                            | 2,275                       | 1,495                        | 1%                              | 76%                                               | 51%               | Information, sums/charges, or product performance |

\*Complaints relating to motor commission arrangements are currently on hold while wider industry guidance is being finalised.

We record and report all customer concerns as complaints, including issues relating to the quality of vehicles supplied under hire purchase agreements, alongside finance-related matters. While vehicle quality issues are not directly within Carmoola's control, we will still record, investigate and support customers in resolving these complaints.

Figures for complaints closed within 3 days, and complaints closed after 3 days but within 8 weeks, exclude any complaints that are or were subject to a complaints handling pause.