

This table belongs to *DISP* 1.10A.2R.

**Complaints publication report**

**Firm name:** Link Financial Outsourcing Limited  
**Group: (if applicable):** NA  
**Other firms included in this report (if any):** NA  
**Period covered in this report:** 1<sup>st</sup> January 2025 to 30th June 2025  
**Brands/trading names covered:** Link Financial, Asset Link Capital (No.7) Asset Link Capital (No.9), Asset Link Capital (No.10), Antelope Loans, Elmwood Park, Victoria Asset Finance, Vasco, Vasco Finance, Alive No.1, Thesis Servicing, Honours Student Loans.

|                               | Number of complaints opened by volume of business  |  |                             |                             |                                 |   |                   |                                 |
|-------------------------------|--|--|-----------------------------|-----------------------------|---------------------------------|---|-------------------|---------------------------------|
| Product / service grouping    | Provision (at reporting period end date)           | 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      | per 1000 accounts                                  | N/A  |                             |                             |                                 |   |                   |                                 |
| Home finance                  | 4.93 per 1000 balances outstanding                 | NA   | 11                          | 12                          | 8%                              | 92%   | 25%               | General admin/customer service  |
| Insurance and pure protection | per 1000 policies in force                         | per 1000 policies sold                       |                             |                             |                                 |   |                   |                                 |
| Decumulation and pensions     | per 1000 policies in force                         | per 1000 policies sold                       |                             |                             |                                 |   |                   |                                 |
| Investments                   | per 1000 client accounts                           | per 1000 sales or equivalent transactions    |                             |                             |                                 |   |                   |                                 |
| Credit related                | 1.03 per 1000 accounts / loans                     | NA   | 2062                        | 2263                        | N/A                             | N/A   | 12.2%             | N/A                             |
| Claims management             | per 1000 claims in progress and/or leads generated | N/A  |                             |                             |                                 |   |                   |                                 |
| Funeral plans                 | per 1000 plans in force                            | per 1000 plans sold                          |                             |                             |                                 |   |                   |                                 |

**Note 1:** When providing the appropriate information on the context of complaints, a *firm* should choose the metric which best reflects whether the majority of business undertaken by the *firm* involves the provision of products or services by the *firm* itself or intermediation. In cases where this is not possible, a *firm* may provide information on context for both intermediation and provision.

**Note 2:** For provision, information on context should relate the number of complaints opened within the reporting period to the total volume of a *firm*'s relevant business at the end date of the reporting period. This is likely to include accounts opened, loans provided, policies sold and funds and

investments provided before the commencement of the relevant reporting period.

**Note 3:** For intermediation, information on context published by a *firm* should relate the number of complaints opened within the reporting period to the number of sales within the relevant reporting period only.

**Note 4:** It is recommended that *firms* publish appropriate information on context in respect of credit-related complaints. However, publication of this data is not mandatory.

**Note 5:** When a firm publishes the 'main cause of complaints opened', this should be the cause category prompting the largest number of complaints for the relevant product/service grouping in, as applicable, Table 4 of Part A-2, *DISP 1* Annex 1, Table 1 of *DISP 1* Annex 1ABR or Table 1 of *DISP 1* Annex 1ACR.