



Complaints Handling - Performance Information

June 2026

This table shows how we performing across Curo's complaints processes. Our reporting year runs between April and March.

Measures are colour coded in the 'On Track?' column, depending on how far away from target they are:

Green - On target
Amber - Within 5% of target
Red - More than 5% away from target
Black - No target

Complaints

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Stage One Complaints Received per 1000 Properties (Shared Owners)	The total number of stage one complaints received as a proportion of the total number of properties owned by Curo. This figure is then multiplied by 1000.	Full Year 2026/2027	36.00	14.96	-21.04	Stage One Complaints Received per 1000 Properties (Shared Owners) was 14.96 in June 2026, an increase of 12.82 compared with the same period last year. This KPI is currently on target	●

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Stage One Complaints Received per 1000 Properties (Non-Shared Owners)	The total number of stage one complaints received as a proportion of the total number of properties owned by Curo. This figure is then multiplied by 1000.	Full Year 2026/2027	94.00	24.99	-69.01	Stage One Complaints Received per 1000 Properties (Non-Shared Owners) was 24.99 in June 2026, an increase of 15.16 compared with the same period last year. This KPI is currently on target	
Stage Two Complaints Received per 1000 Properties (Shared-Owners)	The total number of stage two complaints received as a proportion of the total number of properties owned by Curo. This figure is then multiplied by 1000.	Full Year 2026/2027	6.00	10.68	4.68	Stage Two Complaints Received per 1000 Properties (Shared-Owners) was 10.68 in June 2026, an increase of 9.61 compared with the same period last year. This KPI is currently within 5% of target	

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Stage Two Complaints Received per 1000 Properties (Non-Shared Owners)	The total number of stage two complaints received as a proportion of the total number of properties owned by Curo. This figure is then multiplied by 1000.	Full Year 2026/2027	18.00	5.00	-13.00	Stage Two Complaints Received per 1000 Properties (Non-Shared Owners) was 5.00 in June 2026, an increase of 4.43 compared with the same period last year. This KPI is currently on target	
Stage One Complaints Resolved Within the Target set by the Housing Ombudsman (Non Shared Owners)	The total number of complaints that have been resolved at stage one within the target timeframe set by the Housing Ombudsman as a proportion of all complaints resolved. The target timeframe is 10 working days for standard response and 20 working days if an extension is required.	Full Year 2026/2027	92.00	89.83	-2.17	Stage One Complaints Resolved Within the Target set by the Housing Ombudsman (Non Shared Owners) was 89.83% in June 2026, 2.17 percentage points below the target of 92.00% and a reduction of 0.93 percentage points compared with the previous month. This KPI is currently within 5% of target	

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Stage One Complaints Resolved Within the Target set by the Housing Ombudsman (Shared Owners)	The total number of complaints that have been resolved at stage one within the target timeframe set by the Housing Ombudsman as a proportion of all complaints resolved. The target timeframe is 10 working days for standard response and 20 working days if an extension is required.	Full Year 2026/2027	94.50	92.85	-1.65	Stage One Complaints Resolved Within the Target set by the Housing Ombudsman (Shared Owners) was 92.85% in June 2026, 1.65 percentage points below the target of 94.50% and a reduction of 7.15 percentage points compared with the previous month. This KPI is currently within 5% of target	
Stage 2 Complaints Resolved Within the Target set by the Housing Ombudsman (Non Shared Owners)	The total number of complaints that have been resolved at stage two within the target timeframe set by the Housing Ombudsman, as a proportion of all complaints resolved. The target timeframe is 20 working days for a standard response and an additional 20 working days if an extension is agreed.	Full Year 2026/2027	85.00	53.57	-31.43	Stage 2 Complaints Resolved Within the Target set by the Housing Ombudsman (Non Shared Owners) was 53.57% in June 2026, 31.43 percentage points below the target of 85.00% and an increase of 32.74 percentage points compared with the previous month. This KPI is currently more than 5% away from target	

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Stage Two Complaints Resolved Within the Target set by the Housing Ombudsman (Shared Owners)	The total number of complaints that have been resolved at stage one within the target timeframe set by the Housing Ombudsman as a proportion of all complaints resolved. The target timeframe is 10 working days for standard response and 20 working days if an extension is required.	Full Year 2026/2027	90.00	60.00	-30.00	Stage Two Complaints Resolved Within the Target set by the Housing Ombudsman (Shared Owners) was 60.00% in June 2026, 30.00 percentage points below the target of 90.00% and an increase of 10.00 percentage points compared with the previous month. This KPI is currently more than 5% away from target	
Total Complaints Resolved at Stage One of the Complaints Process	The total number of complaints resolved at stage 1 of the complaints process, as a proportion of all complaints resolved during the time period.	Full Year 2026/2027	80.00	72.46	-7.54	Total Complaints Resolved at Stage One of the Complaints Process was 72.46% in June 2026, 7.54 percentage points below the target of 80.00% and an increase of 4.00 percentage points compared with the previous month. This KPI is currently more than 5% away from target	

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Total Number of Complaints Escalating to Stage Two	The total number of complaints escalating to stage two from stage one.	Full Year 2026/2027	300.00	2.00	-298.00	Total Number of Complaints Escalating to Stage Two was 2 in June 2026. This was unchanged compared with the same period last year. This KPI is currently on target	●
Total Number of Housing Ombudsman Determinations	The total number of complaints that have received a determination from the Housing Ombudsman. This does not include complaints that were judged to be outside of Ombudsman jurisdiction.	Full Year 2026/2027		9.00		Total Number of Housing Ombudsman Determinations was 9 in June 2026. This was unchanged compared with the same period last year. This KPI does not have a target	●

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Total Number of Housing Ombudsman Determinations of No Adverse Findings or Reasonable Redress	Total number of complaints determined by the Housing Ombudsman to have resulted in either reasonable redress or no adverse findings being made against Curo. This means that no maladministration has taken place in the handling of the complaint by Curo.	Full Year 2026/2027		0.00		Total Number of Housing Ombudsman Determinations of No Adverse Findings or Reasonable Redress was 0 in June 2026. This was unchanged compared with the same period last year. This KPI does not have a target	●
Total Number of Housing Ombudsman Determinations of Maladministration or Severe Maladministration	Total number of complaints determined by the Housing Ombudsman to have resulted in maladministration or severe maladministration by Curo.	Full Year 2026/2027		7.00		Total Number of Housing Ombudsman Determinations of Maladministration or Severe Maladministration was 7 in June 2026. This was an increase of 1 compared with the same period last year. This KPI does not have a target	●

Key Performance Indicator	Description	Metric Period	Target	Actual	Variance	Commentary	On Track?
Customer Satisfaction with Curo's Complaint Handling Service	The total number of customers who reported being satisfied with the service received following resolution of a complaint, as a proportion of all responses to the question. Customers are asked to rate their satisfaction out of 10 through text message surveys, with satisfaction defined as scoring 7+ out of 10.	Full Year 2026/2027	60.90	50.00	-10.90	Customer Satisfaction with Curo's Complaint Handling Service was 50.00% in June 2026, 10.90 percentage points below the target of 60.90% and an increase of 10.00 percentage points compared with the previous month. This KPI is currently more than 5% away from target	