

## Complaints Data

### What we publish

We publish on our website the number of FCA reportable complaints received in our most recent 6-month reporting period. We also put these figures into context regarding the number of accounts that we manage.

### Why we publish

The FCA require us to provide this information directly to them as well as publish on our own website. This data can be used as an indicator of how well we're serving our customers.

**Our complaints publication report is set out below.**

Swift First is a trading style of Swift 1<sup>st</sup> Limited.

Swift 1<sup>st</sup> Limited is authorised and regulated by the Financial Conduct Authority (FCA).

You can find Swift 1<sup>st</sup> Limited's authorisation details by entering the reference number: 304896 in the FCA Financial Services Register.

Registered Office: Arcadia House, Warley Hill Business Park, The Drive, Brentwood, Essex, CM13 3BE. Registered in England No.5020019.

## COMPLAINTS PUBLICATION REPORT

**Firm Name:** Swift 1<sup>st</sup> Limited

**Group (if applicable):** N/A

**Other firms included in this report (if any):** N/A

**Period covered in this report:** 1<sup>st</sup> October 2025 – 31<sup>st</sup> March 2026

**Brands/trading names covered:** Swift 1<sup>st</sup> Limited, Swift Advances

Swift 1 <sup>st</sup> Limited website publication	Number of complaints opened by volume of business (accounts under management at reporting period end date)							
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home finance	93.25 complaints per 1,000 accounts under management	N/A	510	522	52.49%	47.51%	9.58%	Other general admin / customer service
Insurance and pure protection	0	N/A	1	1	0.00%	100%	0.00%	Unclear guidance / arrangement

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<b>Product/service grouping</b>	<b>Provision (at reporting period end date)</b>	<b>Intermediation (within the reporting period)</b>	<b>Number of complaints opened</b>	<b>Number of complaints closed</b>	<b>Percentage closed within 3 days</b>	<b>Percentage closed after 3 days but within 8 weeks</b>	<b>Percentage upheld</b>	<b>Main cause of complaints opened</b>
<b>Decumulation and pensions</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Investments</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Credit related</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Claims management</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Funeral plans</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

The Financial Ombudsman Service also publishes data about the number of complaints it receives and the proportion it upholds. Details can be found at [www.ombudsman-complaints-data.org.uk](http://www.ombudsman-complaints-data.org.uk)

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