

Firm Name: FirstRand Bank Limited & MotoNovo Finance Limited

Period covered in this report: 1 January 2026 to 30 June 2026

Brands/trading names covered: MotoNovo Finance

Below are Firm's complaints data as related to the trading name for MotoNovo Finance.

The first summary table below is in relation to complaints data for MotoNovo Finance, a division of FirstRand Bank Limited (London Branch).

The second summary table below is in relation to complaints data for MotoNovo Finance Limited.

The second summary table below is in relation to complaints data for MotoNovo Finance FRBL		Number of Complaints opened by volume of Business					
Grouping	Provision	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
Insurance and Home Pure Protection	0 complaints per 1,000 accounts	14	4	0%	100%	0.00%	Other general admin / customer service
Credit Related	100,382.95 Complaints Per 1000 Accounts	83,619	181	N/A	N/A	30.94%	N/A

To help you put the figures into context:

MotoNovo Finance, a division of FirstRand Bank Limited (London Branch) only manages just over 800 existing Hire Purchase Agreements in relation to motor vehicles arranged through a large network of motor dealers and advises on and arranges non-investment insurance products for our customers.

For Insurance and Home Pure Protection complaints this is a closed book with zero live policies.

For every 1,000 finance agreements that were in force at the end of June 26, we reported 100,382.95 complaints.

MNFL	Number of Complaints opened by volume of Business						
Grouping	Provision	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
Insurance and Home Pure Protection	1.41 Complaints Per 1000 Accounts	14	4	0%	100%	25%	Other general admin / customer service
Credit Related	188.12 Complaints Per 1000 Accounts	80,636	6,950	N/A	N/A	56.43%	N/A

To help you put the figures into context:

MotoNovo Finance Ltd manages over 428,000 existing Hire Purchase Agreements in relation to motor vehicles arranged through a large network of motor dealers and advises on and arranges non-investment insurance products for our customers.

For every 1,000 insurance policies that were in force at the end of June 2026, we reported 1.41 complaints.

For every 1,000 finance agreements that were in force at the end of June 2026, we reported 188.12 complaints.