

Performance of our App and Open Banking Services

All UK banks have been asked by the regulator to show you this information for Online Banking, Mobile Banking and for Open Banking.

Open Banking is the name used by the financial industry to describe new services which let account holders share their financial information and give permission for banks and other authorised organisations to make payments from certain accounts. For more information you may want to visit the [Open Banking](#) website.

These numbers cover the period 1st July to 30th September 2020 (Q3, 2020) and show Contis App availability, as well as account information and making payments.

Summary

| | |
|---|--------|
| Average availability of Contis Mobile App | 99.98% |
| Average payments performance | 67ms |
| Average accounts performance | 295ms |

Payment Information –

The table below shows the average time taken (in milliseconds) for us to process a payment for you.

| Payment Information | July | August | September |
|-------------------------------|-------|--------|-----------|
| Contis mobile banking channel | n/a | 61ms | 68.5ms |
| Open banking benchmark | 750ms | 750ms | 750ms |

Account Information –

The table below shows the average time taken (in milliseconds) for us to provide you with customer information

| Account Information | July | August | September |
|-------------------------------|-------|--------|-----------|
| Contis mobile banking channel | 368ms | 63ms | 302 ms |
| Open banking benchmark | 750ms | 750ms | 750ms |

Error rates -

The table below shows the number of error messages we received from 3rd party providers, divided by the number of requests received

| Error rates | July | August | September |
|----------------------------------|------|--------|-----------|
| Open Banking Account Information | 3.1% | 0% | 16.6% |
| Open Banking Payment Initiation | 0% | 0% | 0% |
| Open banking benchmark | 0.5% | 0.5% | 0.5% |

Daily performance

| Reporting_Date | Contis_Availability | Open Banking_Availability |
|----------------|---------------------|---------------------------|
| 01/07/2020 | 99.8% | 100% |
| 02/07/2020 | 100% | 100% |
| 03/07/2020 | 100% | 100% |
| 04/07/2020 | 100% | 100% |
| 05/07/2020 | 100% | 100% |
| 06/07/2020 | 100% | 100% |

| | | |
|------------|--------|------|
| 07/07/2020 | 100% | 100% |
| 08/07/2020 | 100% | 100% |
| 09/07/2020 | 99.99% | 100% |
| 10/07/2020 | 100% | 100% |
| 11/07/2020 | 100% | 100% |
| 12/07/2020 | 100% | 100% |
| 13/07/2020 | 100% | 100% |
| 14/07/2020 | 100% | 100% |
| 15/07/2020 | 100% | 100% |
| 16/07/2020 | 100% | 100% |
| 17/07/2020 | 100% | 100% |
| 18/07/2020 | 100% | 100% |
| 19/07/2020 | 100% | 100% |
| 20/07/2020 | 100% | 100% |
| 21/07/2020 | 100% | 100% |
| 22/07/2020 | 100% | 100% |
| 23/07/2020 | 98.27% | 100% |
| 24/07/2020 | 100% | 100% |
| 25/07/2020 | 100% | 100% |
| 26/07/2020 | 100% | 100% |
| 27/07/2020 | 100% | 100% |
| 28/07/2020 | 100% | 100% |
| 29/07/2020 | 100% | 100% |
| 30/07/2020 | 100% | 100% |
| 31/07/2020 | 100% | 100% |
| 01/08/2020 | 99.19% | 100% |
| 02/08/2020 | 100% | 100% |
| 03/08/2020 | 100% | 100% |
| 04/08/2020 | 100% | 100% |
| 05/08/2020 | 100% | 100% |
| 06/08/2020 | 100% | 100% |
| 07/08/2020 | 100% | 100% |
| 08/08/2020 | 100% | 100% |
| 09/08/2020 | 100% | 100% |
| 10/08/2020 | 100% | 100% |
| 11/08/2020 | 100% | 100% |
| 12/08/2020 | 100% | 100% |
| 13/08/2020 | 100% | 100% |
| 14/08/2020 | 99.99% | 100% |
| 15/08/2020 | 100% | 100% |
| 16/08/2020 | 100% | 100% |
| 17/08/2020 | 100% | 100% |
| 18/08/2020 | 99.65% | 100% |
| 19/08/2020 | 100% | 100% |
| 20/08/2020 | 100% | 100% |

| | | |
|------------|--------|--------|
| 21/08/2020 | 100% | 100% |
| 22/08/2020 | 99.98% | 100% |
| 23/08/2020 | 100% | 100% |
| 24/08/2020 | 100% | 100% |
| 25/08/2020 | 100% | 100% |
| 26/08/2020 | 100% | 100% |
| 27/08/2020 | 94.29% | 100% |
| 28/08/2020 | 100% | 100% |
| 29/08/2020 | 100% | 100% |
| 30/08/2020 | 100% | 100% |
| 31/08/2020 | 99.98% | 100% |
| 01/09/2020 | 98.94% | 100% |
| 02/09/2020 | 100% | 100% |
| 03/09/2020 | 100% | 100% |
| 04/09/2020 | 100% | 100% |
| 05/09/2020 | 100% | 100% |
| 06/09/2020 | 100% | 100% |
| 07/09/2020 | 100% | 100% |
| 08/09/2020 | 100% | 100% |
| 09/09/2020 | 99.98% | 100% |
| 10/09/2020 | 100% | 100% |
| 11/09/2020 | 100% | 100% |
| 12/09/2020 | 100% | 100% |
| 13/09/2020 | 100% | 100% |
| 14/09/2020 | 99.96% | 100% |
| 15/09/2020 | 100% | 100% |
| 16/09/2020 | 99.99% | 100% |
| 17/09/2020 | 98.83% | 99.99% |
| 18/09/2020 | 100% | 100% |
| 19/09/2020 | 100% | 100% |
| 20/09/2020 | 99.99% | 100% |
| 21/09/2020 | 99.99% | 100% |
| 22/09/2020 | 100% | 100% |
| 23/09/2020 | 99.99% | 100% |
| 24/09/2020 | 100% | 100% |
| 25/09/2020 | 100% | 100% |
| 26/09/2020 | 100% | 100% |
| 27/09/2020 | 100% | 100% |
| 28/09/2020 | 100% | 100% |
| 29/09/2020 | 99.99% | 100% |
| 30/09/2020 | 99.94% | 100% |