

# Making things **better**

Here's how to let us know  
about any problems



Royal Bank  
of Scotland

TOMORROW BEGINS TODAY

# Tell us what happened so we can fix it

We always try to give you the best possible service, but sometimes we don't get it right. If you let us know we've then got the chance to put it right and help prevent the same mistakes in the future.



# How to get in touch



## In our mobile app

- Tap 'Help' then 'Chat to Cora' and type 'Complaint'
- App available to customers aged 11+ using compatible iOS and Android devices with a UK or international mobile number in specific countries.



## Online

- Visit [rbs.co.uk/howtocomplain](https://rbs.co.uk/howtocomplain)
- Click 'Chat to Cora' and type 'Complaint'



## By phone

Our lines are open 24/7. Calls may be recorded.

Relay UK is a service aimed at supporting our hearing impaired or speech impaired customers. To use this service, customers can download the Relay UK app or when using a text phone prefix our telephone numbers with 18001. You can use Relay UK or a text phone abroad. Just dial Relay UK **+44 151 494 1260** and give our overseas number listed below. Visit [www.relayuk.bt.com](https://www.relayuk.bt.com) to find out more.

### Braille, large print, coloured paper or audio format?

If you would like this information in another format, call us on:

UK: **03457 24 24 24**  
(Relay UK **18001 03457 24 24 24**)

Overseas: **+44 3457 24 24 24**  
(Relay UK **+44 151 494 1260**)

For more information on accessibility please visit [rbs.co.uk/accessibility](https://rbs.co.uk/accessibility) or speak to one of our colleagues.

### If you're a personal customer:

UK: **03457 24 24 24**  
(Relay UK **18001 03457 24 24 24**)

Overseas: **+44 3457 24 24 24**  
(Relay UK **+44 151 494 1260**)

### **If you're a credit card customer:**

UK: **0370 907 0010**  
(Relay UK **18001 0370 907 0010**)

Overseas: **+44 370 907 0010**  
(Relay UK **+44 151 494 1260**)

### **If you're a Premier customer with a Premier Banking Manager:**

UK: **0333 202 3332**  
(Relay UK **18001 0333 202 3332**)

Overseas: **+44 131 278 3507**  
(Relay UK **+44 151 494 1260**)

Or call your Premier Banking Manager directly.

### **If you're a start-up or business customer with a turnover under £2m:**

#### **Online**

- Visit [rbs.co.uk/business](https://rbs.co.uk/business)
- Click 'Chat to Cora' and type 'Complaint'

#### **By phone**

Our lines are open 24/7. Calls may be recorded.

UK: **0345 600 2230**  
(Relay UK **18001 0345 600 2230**)

Overseas: **+44 345 600 2230**  
(Relay UK **+44 151 494 1260**)

If you have a Relationship Manager or a Commercial Support team, please contact them in the first instance.



### **In person**

Visit any of our branches and talk to one of our team. You can find your nearest branch and its opening hours at [rbs.co.uk/branch](https://rbs.co.uk/branch)



### **In writing**

#### **Personal and Business customers**

Customer Relations Manager,  
1st Floor, 2 St Phillips Place,  
Birmingham B3 2RB

#### **Credit card customers**

The Royal Bank of Scotland  
PO Box 5747  
Southend-on-Sea SS1 9AJ

## What we'll need to know:

In order to fully understand your complaint we'll need some details from you:

- ✓ Your name and address
- ✓ Your account number and sort code or credit card number
- ✓ What has happened
- ✓ Any names or dates you've noted if you've already spoken to someone about this problem
- ✓ How you've been affected by this
- ✓ A contact number and best time to contact you

## The Financial Ombudsman Service

The Financial Ombudsman Service is an independent organisation. They sort out complaints from consumers and financial businesses where they haven't been able to resolve between themselves.

If we haven't been able to resolve your complaint within 8 weeks, or you're not satisfied with the resolution, you can refer your complaint to the Financial Ombudsman Service.

If your complaint is payment related, you can contact the Financial Ombudsman Service if you have not received an acknowledgement within 15 business days or if we haven't resolved your complaint within 35 business days.

If you receive a final response letter from us, and you want to contact the Financial Ombudsman Service, you'll need to do this within 6 months of receiving our final response letter.

To find out more about the service visit [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)



## **You can contact the Financial Ombudsman Service by writing to:**

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR

Telephone: **0800 023 4567**  
(Relay UK: **18001 0800 023 4567**)

Telephone: **0207 964 1000**  
(Relay UK: **18001 0207 964 1000**)

Email: **complaint.info@financial-ombudsman.org.uk**

## **The Business Banking Resolution Service**

If your complaint is not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS).

The Business Banking Resolution Service (BBRS) is an independent organisation set up voluntarily by participating banks to resolve disputes between eligible larger SME business customers and their bank. The service is free to use and is available to business customers with unresolved disputes with participating banks.

If you are interested in finding out more information or using the service, please visit the BBRS website <https://thebbrs.org>, or email [contactus@thebbrs.org](mailto:contactus@thebbrs.org) or call **0345 646 8825**. Alternatively, you can write to the BBRS, 70 Fleet St, London EC4Y 1EU.

## **Your privacy**

We have collected your contact information to enable us to provide you with updates on the progress of your complaint. The complaint record will be stored for 6 years for audit/investigation purposes as required by regulatory authorities.

Our full Privacy Policy is available at [rbs.co.uk/privacy](https://rbs.co.uk/privacy)

# What we'll do next

We'll always do our best to fix the issue straight away. Please allow us up to 8 weeks to resolve a complaint. We hope to do this much quicker and we'll keep you updated step by step.

We will aim to resolve payment related complaints within 15 business days. Business days are Monday to Friday.



## Step 1

We'll confirm we have your complaint within 5 days after you logged it. We'll give you details of how we'll resolve your complaint and a note of your complaint reference number. Just so you know, should we need to get in touch with you some calls may display as 'unknown', 'private' or 'withheld' on certain handsets. We'll send you In App messages or SMS texts, where we can, to let you know we're trying to reach you or have an update.

We'll also send an email if you give us an email address – check your junk email in case these messages end up there.

## Step 2

We'll keep you updated regularly, but if you have any questions you'll be able to contact our complaints team directly on the telephone number detailed in your acknowledgement letter/email.

## Step 3

We'll try to sort it all out as quickly as possible and we'll keep you updated on the progress we're making. You can contact our complaints team over the phone. Please refer to the contact details provided to you in the text or letter you have received from us. Alternatively, should you want to visit your local branch they will be able to provide you with an update. To find your nearest branch and its opening hours visit [rbs.co.uk/branch](https://www.rbs.co.uk/branch)