

Unhappy with our service?

Making things better

We always try to do everything we can to make sure you receive the best possible service. But we know that sometimes we don't always get things right the first time. If you're not completely happy about anything, we'd like to hear about it straight away, so we can try to put it right for you and improve our service.

We take complaints seriously. If you want to make a complaint – whatever it's about – we'll give it our full attention and we'll make sure it's dealt with by someone with the right knowledge and experience.

What to do

If you're not happy with any aspect of our service or products, you can choose how you tell us about it. Whichever way you contact us, we'll start investigating straight away.

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://www.rbs.co.uk/branch)

By phone

If you have a personal account with us, you can call us on **08457 242 424**.

If you're a Private customer, please call your Relationship Manager or **0845 303 0600**.

If you're a business customer, please call your Business Manager or **08457 121 121**.

You can call us any time – we're open 24/7. When you call, you'll need to have your account information and your telephone banking details handy. We may record your call.

Online

Visit [rbs.co.uk](https://www.rbs.co.uk) and click on the 'Contact us' link on the homepage. Click on 'Make a complaint' and you'll then be able to write to us using our online form.

In writing

You can write to your local branch – find your branch address by visiting [rbs.co.uk/branch](https://www.rbs.co.uk/branch)

What you'll need to tell us

So that we can get to the bottom of your complaint straight away we need as much information as possible. To help us do this, please try to include the following information when you contact us.

- What your complaint is about.
- Any names or dates you've noted if you've already spoken to someone about this problem.
- Any losses you've suffered.
- What you'd like us to do to put things right.

What happens next?

We'll do our best to resolve your complaint straight away. If we can't we'll keep you updated step-by-step.

Step 1

If we can't resolve your complaint within one week we'll contact you, so you know who is dealing with it.

Step 2

We'll keep you updated regularly, but if you have any questions you'll be able to contact the team dealing with your complaint directly.

Step 3

We'll aim to resolve your complaint within two weeks. If for some reason we can't resolve it in this time, we'll keep you regularly updated on our progress, until it's all sorted.

Our Customer Relations unit

If you're unhappy with our progress at any time you can ask for your complaint to be reviewed by our Customer Relations team instead.

How to contact Customer Relations

By phone

You can call the team on **0800 015 5035**. If you have a hearing or speech impairment you can call on Minicom 0800 917 0527. If you're calling from abroad, please call +44 207 158 0497.

Online

You can send an e-mail to customer.relations@rbs.co.uk Please don't include any personal information (such as your account number) in your e-mail. For security reasons, we will also respond by telephone or letter.

In writing

You can write to the Customer Relations Manager at the address below:

Customer Relations Manager
The Royal Bank of Scotland
FREEPOST NAT 12685
Borehamwood
WD6 1BR

If your complaint relates to your mortgage with us, please write to:

Customer Relations Manager
The Royal Bank of Scotland
Mortgage Centre
Cartsdyke Avenue
Greenock
PA15 1EF

Please include your account number, branch sort code, daytime phone numbers, details of your complaint and what you would like the team to do to resolve it for you.

What is the Financial Ombudsman Service?

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

If for some reason we haven't been able to resolve your complaint within eight weeks, or you're not satisfied with the resolution you can refer your complaint to the Financial Ombudsman Service. You'll need to contact them within six months of the date of our final response. To find out more about the service visit www.financial-ombudsman.org.uk

You can contact the Financial Ombudsman Service by writing to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
LONDON
E14 9SR

Alternatively, you can phone them on **0845 080 1800**.