

Insurance policy summary information

Royalties and Royalties Gold

Make it happen



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Your Policy Summary

Please read this document carefully. Full Terms and Conditions can be found within the Policy Document. This document does not form part of the contract between us.

For full details of cover, including Terms and Conditions, please refer to Leaflet '**Your Service Guide**' which will be contained as part of your Royalties/Royalties Gold Welcome Pack.

Total Price to be Paid

There is no separate charge for these insurance policies, however for travel insurance on Royalties Gold, an additional annual supplement of £50 is required for those customers aged 70 years and over.

There is a monthly subscription charge for the Royalties/Royalties Gold account and this charge is not adjusted should you not wish to use the insurance products.

Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future. Other taxes may exist that are not paid via underwriting Insurer and/or The Royal Bank of Scotland plc or imposed by them or us.

The Monthly Subscription Charge for the account will be inclusive of Insurance Premium Tax, where applicable, at the current rate.

Business Language Used

The language used in this and all other documents relating to this policy is English. All future communications both verbal and written will be in English.

Statement of Demands and Needs for Royalties and Royalties Gold Accidental Death Insurance

The Royal Bank of Scotland Accidental Death Insurance meets the demands and needs of The Royal Bank of Scotland Royalties customers who wish to ensure that a cash sum is available if they die because of an accident. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary carefully.



POLICY SUMMARY – Accidental Death Insurance Royalties and Royalties Gold

This Policy Summary does not contain the full terms and conditions of your Accidental Death Insurance. Please refer to the Accidental Death Insurance Policy Document for full details.

Insurer

This insurance is underwritten by ACE European Group Limited (ACE), whose main business is general insurance, and is registered in England No. 1112892, Head Office: ACE Building, 100 Leadenhall Street, London EC3A 3BP. ACE is authorised and regulated by the Financial Services Authority (FSA) Registration number FRN202803. Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Duration

Cover begins as soon as the Insured Person's application for the Royalties or Royalties Gold Account has been accepted by the Royal Bank of Scotland. Cover continues automatically as long as:

- i) the Account holder maintains their Royalties or Royalties Gold Account; and
- ii) the insurance continues to be placed with ACE by the Royal Bank of Scotland.

As this insurance may continue for more than a year the Account holder should review it periodically to ensure that cover remains adequate.

Cover

Accidental Death Insurance is provided to Insured Persons as follows:

Section 1 – whilst they are travelling on any Licensed Public Transport or in car hired for a period not exceeding 30 days.

Section 2 – 24 hours a day anywhere in the world.

Significant Features and Benefits

- Section 1 – Royalties £100,000, Royalties Gold £200,000, following Accidental death (as defined in the Policy)
- Section 2 – Royalties £10,000, Royalties Gold £15,000, following Accidental death (as defined in the Policy)
- The Benefit under Section 2 is reduced by 50% for any person aged 70 years or over.
- If an Insured Person holds two or more Accounts the maximum Benefit payable is limited to 200% of the amounts shown above or the aggregate of the amounts applicable under each Account, whichever is less.

- In respect of Joint Accounts the Benefit payable for any one Insured Person is reduced proportionately by the number of names appearing as Joint Account holders.

Significant Exclusions or Limitations – (see **Exclusions in the Policy Document for the full list of exclusions)**

ACE will not be liable for any Bodily Injury as a result of:

- being under the influence of intoxicating liquor or drugs;
- sickness or disease not directly resulting from Bodily Injury;
- engaging in racing, motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or Winter Sports;
- any pre-existing physical defect or infirmity;
- intentional self-injury or suicide;
- pregnancy, childbirth or miscarriage;
- engaging in any form of Aerial Pursuits or aviation as a pilot or crew member;
- active service in the armed forces;
- War.

Cancellation Rights

ACE may cancel the insurance in respect of any one Insured Person by sending 30 days written notice to their last known address. An Insured Person may cancel their insurance at any time by contacting ACE and cover ceases from the day ACE receives such notification.

Claims

If you have a claim you should contact ACE European Group Ltd A&H Claims, Department, 200 Broomielaw, Glasgow G1 4RU, Telephone: 0845 841 0059 (UK only), International: +44 (0) 141 285 2999, Facsimile: 01293 597373, email: claims@ace-ina.com quoting policy details, within 60 days or as soon as possible after the date of the occurrence.

Complaints Procedure

Any complaint should be addressed to The Customer Services Manager, ACE European Group Ltd, 200 Broomielaw, Glasgow G1 4RU, Tel: 0845 841 0056 (UK only), International: +44 (0) 141285 2999, Facsimile: 01293 597376, email: A&Hcustserv.complaints@ace-ina.com quoting policy details.

The Financial Ombudsman Service may be approached for assistance if there is still dissatisfaction after ACE's final response. Its contact details are: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800, Facsimile: 020 7964 1001, email: enquiries@financial-ombudsman.org.uk A leaflet is available on request.

The existence of these complaints procedures does not affect any right or legal action you may have against ACE.

Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, the Policyholder may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The FSCS will meet the first £2,000 of a claim in full plus 90% of the balance without any upper limit. Their contact details are: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, 1 Portsoken Street, London E1 8BN. Telephone: 020 7892 7300, Facsimile: 020 7892 7301, email: enquiries@fscs.org.uk, Web Site: www.fscs.org.uk

Statement of Demands and Needs for Card Protection Customers

Card Protection meets the demands and needs of those who wish to ensure that their cards are protected and do not already have cover. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary carefully.



POLICY SUMMARY – Payment Card Protection Policy Royalties and Royalties Gold

Please read this section carefully. Full Terms and Conditions can be found within the Policy Document. This document does not form part of the contract between us.

Features of your PAYMENT CARD PROTECTION Cover

This is a policy summary only and does not detail the full Terms and Conditions of the insurance policy. Full details of the insurance policy Terms and Conditions can be found in the Policy Document. The policy summary only provides details of the parts of Payment Card Protection which are insured.

Payment Card Protection is underwritten by Allianz Cornhill Insurance plc. Registered No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, UK. Branch address: Allianz Cornhill Schemes, 6 Vale Avenue, Tunbridge Wells TN1 1EH, UK. Allianz Cornhill Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Their authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk. Their FSA Registration No. is 121849.

What is covered by Payment Card Protection?

Payment Card Protection provides:

- Cover against unauthorised and fraudulent use of registered cards.

How does Payment Card Protection work?

- Payment Card Protection covers credit, debit and cheque guarantee cards, including Post Office card accounts, charge cards, storecards and other similar payment cards, registered with the administrator.
- Payment Card Protection is provided through membership of the Royalties/Royalties Gold Account. If you close your account cover automatically terminates otherwise it continues automatically until the insurance is cancelled by you or is cancelled under the terms of the policy.
- You may need to review this cover periodically to ensure it remains adequate to your needs.
- You have the right to cancel this insurance at any time. As this policy cannot be cancelled in isolation you will also have to cancel your Royalties/Royalties Gold Account. This cancellation period exceeds the 14 day post-sale period required by the Financial Services Authority's rules.

The following information applies to:

Royalties Payment Card Protection

What are the significant exclusions and limitations of Royalties Payment Card Protection?

Features

Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible

Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)

The most we will pay for any one claim is:

- £1,500 for losses which occur before the incident is reported to the administrator.

See “**The Insurance Cover provided by Allianz Cornhill Insurance – The Limits**” section a)

Cover does not apply:

- To losses incurred if the incident is not reported within 24 hours of discovery.
- Use of the registered card in a way not authorised by the card issuer.
- To losses incurred after the incident has been reported.
- Loss due to fraudulent use by the cardholder, including keeping the PIN with the card or revealing it to anyone.

See “**The Insurance Cover provided by Allianz Cornhill Insurance – What is not covered**” section a)

The following information applies to:

Royalties Gold Payment Card Protection

What are the significant exclusions and limitations of Royalties Gold Payment Card Protection?

Features

Unauthorised and fraudulent use of registered cards for which the cardholder is legally responsible

Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)

The most we will pay for any one claim is:

- £6,000 for losses which occur before the incident is reported to the administrator

See “**The Insurance Cover provided by Allianz Cornhill Insurance – The Limits**” section a)

Cover does not apply:

- To losses incurred if the incident is not reported within 24 hours of discovery.
- Use of the registered card in a way not authorised by the card issuer.
- To losses incurred after the incident has been reported.
- Loss due to fraudulent use by the cardholder, including keeping the PIN with the card or revealing it to anyone.

See “**The Insurance Cover provided by Allianz Cornhill Insurance – What is not covered**” section a)

The following information applies to: Royalties and Royalties Gold Payment Card Protection

How do I make a claim under Payment Card Protection?

You can notify a claim by calling Royalties Membership Services on 08705 62 55 55 for Royalties and Royalties Gold, 24 hours a day and 7 days a week.

Would I receive compensation if Allianz Cornhill was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance. The first £2,000 of a claim or policy is protected in full and above this threshold 90% of the rest of the claim or policy will be met. Further information can be obtained on request or from the Financial Services Compensation Scheme web site at www.fscs.org.uk

How to make a complaint regarding the insurance provided by Allianz Cornhill Schemes

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Cornhill Schemes, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH.

Alternatively telephone: 01892 703416.

Using our complaint procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in the insurance policy Terms and Conditions.

Law and Language

Unless agreed otherwise the language of the policy and all communications relating to it will be in English and all aspects of the policy, including negotiation and performance are subject to the law which applies to the part of the United Kingdom in which you live.

RBS Mobile Phone Insurance – Royalties

Your Policy Summary

As a benefit of being a Royal Bank of Scotland (“RBS”) Royalties account holder, **you** can choose to register for mobile phone insurance with Lifestyle Services Group Limited. This Policy Summary does not contain the full terms and conditions of the contract. The full terms, conditions and exceptions are detailed within the Policy Document. You may need to review your cover periodically to ensure it remains adequate to your needs.

What is covered:

- One registered **mobile phone** and **SIM card** for each RBS Royalties account (which must be owned by the primary account holder or their **family members**), and up to a maximum original retail cost or value of £300 including VAT per **phone**. The **mobile** phone is identified by the **IMEI number** and mobile phone number
- The cost of replacing the **phone** as a direct result of loss or theft
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage or malicious damage
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**
- The **phone** wherever **you** or **your family members** are in the world. Repair or replacement will be arranged upon return to the UK
- The cost of **unauthorised calls** up to £1,000 per claim for a monthly contract phone and £100 per claim for a pay-as-you-go phone. Claims for **unauthorised calls** on pay-as-you-go phones will apply to top-ups purchased in the 24 hours preceding the **incident** only
- The replacement of the **accessories** up to £200 including VAT per claim, including replacement of **accessories** incompatible with a **phone** replaced as a result of a valid claim
- A maximum of two successful claims in total during any 12-month period
- **Phones** which have a primary use for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover PDA (Personal Digital Assistants), type devices. Please see the definition of **mobile phone/phone** in section B of the Policy Document. If **you** are unsure as to whether the handset can be covered please contact **us**

Full details can be found in section D of the Policy Document.

What is not covered:

- The policy **excess** of £35 for the first claim, and £50 for the second claim during any 12-month period
- Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in a glove box or locked boot
- Theft of the **phone** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- Theft or loss of the **phone** and **accessories** where they have been left accidentally or deliberately in a public place or a place to which others have access
- Theft of, loss of, or damage to the **phone** and **accessories** where they have been passed to someone else other than a **family member**
- The period of 21 days after **you** register the details of the **phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone** and/or **SIM card** **you** have already registered

Full details can be found in sections I, J and K of the Policy Document.

Price

This policy is provided as a benefit of **you** being a RBS Royalties account holder. The cost is an inclusive part of **your** standard monthly fee.

To register your mobile phone

To take advantage of this mobile phone insurance **you** must register the **phone** and **SIM card** details. Please follow the process below. If **you** do not register the **mobile phone** **you** will not be covered. If **you** wish to register or change the **phone** on cover **you** must:

Telephone **08705 62 55 55***

Monday to Friday, 8.00am–8.00pm

Saturday 9.00am–5.00pm

Or visit the website www.rbs.co.uk/royalties at any time

You will need to provide the following details:

- **Your** name and address
- The mobile phone number
- The make, model, and **IMEI number** of the **mobile phone**
- Whether the **mobile phone** is on a monthly contract or pay-as-you-go account
- **Your** RBS Royalties account number and sort code
- **Your** date of birth

Your cover will commence 21 days after **you** register. **You** will not be able to make a claim for any **incident** which occurs within the first 21 days after registration.

Please refer to section A of the Policy Document.

Cancellation

You have the right to cancel this policy at any time, which will have immediate effect as the cover is provided as a benefit of being a RBS Royalties account holder.

If the connected RBS Royalties account is cancelled this policy ends.

Please refer to section L of the Policy Document.

Claims

Should **you** need to register a claim, **you** can do this by telephoning **08705 62 55 55*** or by visiting the website **www.rbs.co.uk/royalties** at any time.

If the **phone** is lost or stolen, please follow these simple steps:

1. Call the airtime-provider to bar the **SIM card** – doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police and ask for an incident reference number.
3. The airtime-provider and the Police must be contacted within 24 hours of discovering the incident.
4. **You** must register a claim with **us** within 48 hours of discovering any **incident** for which **you** wish to claim.
5. **You** must complete and return the claim form to **us** within 30 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to sections E and F of the Policy Document.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **us** on **08705 62 55 55***. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to section N of the Policy Document.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation scheme

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on **020 7892 7300** or by visiting their website at **www.fscs.org.uk**

Please refer to section N of the Policy Document.

Status disclosure

This cover has been brought to **you** by The Royal Bank of Scotland plc (FRN 121882). The cover has been arranged by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). The companies are authorised and regulated by the Financial Services Authority (FSA), which can be checked on the FSA website www.fsa.gov.uk/register or by phoning **0845 606 1234**.

If **you** need to register a complaint, please contact:

Royalties Membership Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

If Lifestyle Services Group Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

Demands and Needs Statement

You are the owner or are responsible for a **mobile phone** and believe protection against it suffering loss, theft or damage would be beneficial to **you**. **You** have been informed of the details of the policy in the Policy Summary, including the main benefits, main exclusions and limits of the cover, and are not aware of any other insurance policy that **you** currently have that makes this policy unsuitable. **You** are aware of **your** obligation to provide all material information and have made a reasoned decision on the basis of the information provided in the Policy Summary, and can cancel this insurance at any time should **you** decide that the cover is no longer suitable.

*Maximum call charge from a BT landline is 8p per minute. Calls from other networks may vary. Calls may be recorded.



RBS Mobile Phone Insurance – Royalties Gold

Your Policy Summary

As a benefit of being a Royal Bank of Scotland (“RBS”) Royalties Gold **account holder, you** can choose to register for mobile phone insurance with Lifestyle Services Group Limited. This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the Policy Document. You may need to review your cover periodically to ensure it remains adequate to your needs.

What is covered:

- One registered **mobile phone** and **SIM card** for each RBS Royalties Gold **account holder** (which must be owned by the **account holder(s)** or their **family members**), up to a maximum of two **mobile phones** for joint accounts, and up to a maximum original retail cost or value of £350 including VAT per **phone**. The **mobile phone** is identified by the **IMEI number** and mobile phone number
- The cost of replacing the **phone** as a direct result of loss or theft
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage or malicious damage
- The cost of repairing the **phone** (or replacing it if the **phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**
- The **phone** wherever **you** or **your family members** are in the world. Repair or replacement will be arranged upon return to the UK
- The cost of **unauthorised calls** up to £1,500 per claim for a monthly contract **phone** and £100 per claim for a pay-as-you-go **phone**. Claims for **unauthorised calls** on pay-as-you-go phones will apply to top-ups purchased in the 24 hours preceding the **incident** only
- The replacement of the **accessories** up to £200 including VAT per claim, including replacement of **accessories** incompatible with a phone replaced as a result of a valid claim
- A maximum of two successful claims per **account holder** in total during any 12-month period

Full details can be found in section D of the Policy Document.

Phones which have a primary use for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover PDA (Personal Digital Assistants), type devices. Please see the definition of **mobile phone/phone** in section B of the Policy Document. If **you** are unsure as to whether the handset can be covered please contact **us**.

Full details can be found in section D of the Policy Document.

What is not covered:

- The policy **excess** of £30 for the first claim, and £50 for the second claim during any 12-month period
- Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in a glovebox or locked boot
- Theft of the **phone** and **accessories** from any unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- Theft or loss of the **phone** and **accessories** where they have been left accidentally or deliberately in a public place or a place to which others have access
- Theft of, loss of, or damage to the **phone** and **accessories** where they have been passed to someone else, other than a **family member**
- The period of 21 days after **you** register the details of the **phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone** and/or **SIM card** **you** have already registered

Full details can be found in sections I, J and K of the Policy Document.

Price

This policy is provided as a benefit of **you** being a RBS Royalties Gold **account holder**. The cost is an inclusive part of **your** standard monthly fee.

To register your mobile phone

To take advantage of this mobile phone insurance **you** must register the **phone** and **SIM card** details. Please follow the process below. If **you** do not register the mobile phone, **you** will not be covered. If **you** wish to change the **phone** on cover **you** must:

Telephone **08705 62 55 55***

Monday to Friday, 8.00am–8.00pm

Saturday 9.00am–5.00pm

Or visit the website www.rbs.co.uk/royalties at any time

You will need to provide the following details:

- **Your** name and address
- The mobile phone number(s)
- The make, model, and **IMEI number** of the **mobile phone(s)**
- Whether the **mobile phone** is on a monthly contract or pay-as-you-go account
- **Your** RBS Royalties Gold account number and sort code
- **Your** date of birth

Your cover will commence 21 days after **you** register. **You** will not be able to make a claim for any **incident** which occurs within the first 21 days after registration.

Please refer to section A of the Policy Document.

Cancellation

You have the right to cancel this policy at any time, which will have immediate effect as the cover is provided as a benefit of being a RBS Royalties Gold **account holder**.

If the connected RBS Royalties Gold account is cancelled this policy ends.

Please refer to section L of the Policy Document.

Claims

Should **you** need to register a claim, **you** can do this by telephoning **08705 62 55 55*** or by visiting the website **www.rbs.co.uk/royalties** at any time.

If the **phone** is lost or stolen, please follow these simple steps:

1. Call the airtime provider within 24 hours of discovering the **incident**, doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police within 24 hours of discovering the **incident** and ask for an incident reference number.
3. **You** must register a claim with **us** within 48 hours of discovering any **incident** for which **you** wish to claim.
4. **You** must complete and return the Claim Form to **us** within 30 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.

Please refer to sections E and F of the Policy Document.

Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **us** on **08705 62 55 55***. Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Ombudsman Service.

Please refer to section N of the Policy Document.

Under European law, both parties to the contract may choose which law will apply to this contract. English law will apply unless both parties agree otherwise, in writing, prior to the start of the policy. The contract is written in English and all communication by **us** with **you** will be in English.

Compensation scheme

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. **You** can get more information about the compensation scheme arrangements by contacting the FSCS on **020 7892 7300** or by visiting their website at **www.fscs.org.uk**

Please refer to section N of the Policy Document.

Statement of Demands and Needs for Extended Warranty

This product meets the insurance requirements of those who wish to ensure that their qualifying purchases are covered against breakdown for two years after the expiry of the manufacturer's original warranty. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the Plan is suitable for your needs and we recommend that you read the Policy Summary carefully.



POLICY SUMMARY – Extended Warranty Policy Royalties Gold

Please read this section carefully. Full Terms and Conditions can be found within the Policy Document.

Features of your Royalties Gold Extended Warranty Cover

This is a policy summary only and does not detail the full Terms and Conditions of the insurance policy. Full details of the insurance policy Terms and Conditions can be found in the Policy Document. The policy summary only provides details of the parts of Extended Warranty which are insured.

Extended Warranty is underwritten by Allianz Cornhill Insurance plc. Registered No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, UK. Branch address: Allianz Cornhill Schemes, 6 Vale Avenue, Tunbridge Wells TN1 1EH, UK. Allianz Cornhill Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Their authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk. Their FSA Registration No. is 121849.

What is covered by Extended Warranty?

- Extended Warranty provides breakdown cover for two years after the expiry of the manufacturer's original warranty.

How does Extended Warranty work?

- Extended Warranty covers purchases made using a Royal Bank of Scotland debit, cheque guarantee, or credit card, where the payment is made in full and in a single transaction.
- Extended Warranty cover remains in force until either you cancel your Royal Bank of Scotland account or it is no longer offered by The Royal Bank of Scotland. You have the right to cancel this insurance at any time. As this policy cannot be cancelled in isolation you will also have to cancel your Royalties Gold Account. This cancellation period exceeds the 14 day post-sale period required by the Financial Services Authority's rules.
- If Extended Warranty cover is cancelled, qualifying purchases made while the cover was in force will be covered.
- You may need to review this cover periodically to ensure it remains adequate to your needs.

What are the significant exclusions and limitations of Extended Warranty?

Features

Repair costs if a qualifying purchase breaks down after the manufacturer's original warranty has expired.
If your product cannot be repaired or is uneconomical to repair it will be replaced.

Significant Exclusions or Limitations (cross references to the relevant sections of the policy are included)

The most we will pay is:

- Repair costs up to the price paid for the product to a maximum of £1,000 per item.
- Up to £10,000 per member in any year.

You must pay the first £25 of any claim.

If your product is replaced it will be replaced with an identical product. If an identical product is no longer available the replacement will be of equivalent specification and quality.

See “Details of Extended Warranty Cover” Section B.

Cover will not be provided for:

- Items not purchased using the qualifying account.
- Non-electrical items.
- Items purchased from Internet sites, which are not based in the UK.
- Second hand products.
- Items for commercial or business use.
- Call out charges where a fault cannot be found with the product.
- Any loss as a result of not being able to use the product, or any loss other than the repair or replacement cost of the product.
- Damage caused by accidents, misuse, neglect or wear and tear.

See Details of Extended Warranty Cover Section D.

How do I make a claim under Extended Warranty?

You can notify a claim by calling Royalties Membership Services on 08705 62 55 55 for Royalties Gold between 8.00am and 8.00pm Monday to Friday or 9am and 5pm Saturday (excluding Bank Holidays).

Would I receive compensation if Allianz Cornhill was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance. The first £2,000 of a claim or policy is protected in full and above this threshold 90% of the rest of the claim or policy will be met. Further information can be obtained on request or from the Financial Service Compensation Scheme web site at www.fscs.org.uk

How to make a complaint regarding the insurance provided by Allianz Cornhill Schemes

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at: Allianz Cornhill Schemes, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH.

Alternatively telephone: 01892 703416.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure may be found in the insurance policy Terms and Conditions.

Law and Language

Unless agreed otherwise the language of the policy and all communications relating to it will be in English and all aspects of the policy, including negotiation and performance are subject to the law which applies to the part of the United Kingdom in which you live.

Statement of Demands and Needs for Home Emergency Service

The Royal Bank of Scotland has not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to ensure that they are covered in the event of experiencing a 'home emergency'.



POLICY SUMMARY – Home Emergency Service Royalties Gold

Please read this section carefully. Full Terms and Conditions can be found within the Policy Document.

This service provides cover for incidents in your home which, if not dealt with quickly will:

- Make your home unsafe or insecure.
- Cause damage to your home and its contents.
- Leave your home with a total loss of heating, lighting or water.

Features of your Royalties Gold Home Emergency Service

This membership is a benefit provided under your Royalties Gold Account and is underwritten by UK Insurance Limited, Registered No. 1179980, registered address The Wharf, Neville Street, Leeds LS1 4AZ, authorised and regulated by the Financial Services Authority.

Your membership will run whilst you hold a Royalties Gold Account. **As this policy could run for several years, you may want to review your insurance needs periodically to ensure the policy is adequate.**

Please refer to your Royalties Gold Agreement for full Terms and Conditions.

Royalties Gold Home Emergency Service

Please refer to the Terms and Conditions for full details

What is covered (Sections 1 and 2)

Call out fees, parts, labour and materials up to £250 (inc. VAT) per call-out for emergencies in respect of:

- The permanent electrical supply system in the home
- Internal and external plumbing of the home that you are responsible for
- The external locks, doors and windows of the home
- The main source of heating in the home
- Vermin such as rats, mice or wasps nests

The arrangement and cost of overnight accommodation if the property becomes uninhabitable, up to £100 including VAT.

What is not covered (Section 3)

- Any electrical wiring which is not permanent and/or is situated outside the home
- Any leaking or dripping tap that requires re-washing or replacing, external overflows or replacement of cylinders, tanks, radiators and sanitary ware
- Breakdown or damage to domestic appliances and other mechanical equipment
- Internal locks, doors, glass or the locks, doors and windows to detached garages and outbuildings
- Boilers over 10 years old
- Vermin outside the main dwelling, e.g. in garages and sheds

The following information applies to: Royalties Gold Home Emergency Service

Significant Exclusions and Limitations

Please refer to the Terms and Conditions for details of all Exclusions

The following are excluded:

- Loss or damage arising from circumstances known to you prior to the start date of membership.
- Claims arising after the home has been left unoccupied for more than 30 consecutive days.
- Cost of repairing faults or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave or landslip, malicious damage, theft or attempted theft (except when in relation to security), structural repairs, alteration or demolition, faulty workmanship, or the use of defective materials.
- Cost of replacement parts due to natural wear and tear or gradual deterioration.
- Loss or damage due to the interruption or disconnection of the gas, water or electricity services to your home.

Your right to cancel

You have the right to cancel this insurance at any time. As this policy cannot be cancelled in isolation you will also have to cancel your Royalties Gold Account. This cancellation period exceeds the 14 day post-sale period required by the Financial Services Authority's rules.

How to make a claim

To notify us of a request for emergency assistance, please telephone 08452 462 984 for Royalties Gold.

How to complain

If you wish to make a complaint, please write to us at the address below:

- Customer Relations Manager, PO Box 300, Leeds LS99 2LZ

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority (FSA) web site, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

This policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. Communication of and in connection with this policy shall be in the English language.



POLICY SUMMARY

Royalties Gold Travel Insurance Policy

Statements of Demands and Needs

The Royal Bank of Scotland Royalties Gold travel insurance benefit meets the demands and needs of The Royal Bank of Scotland Royalties Gold customers who wish to ensure that travel insurance cover exists when on holiday. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary carefully.

Please read this section carefully. Full Terms and Conditions can be found within the Policy Document. This document does not form part of the contract between us.

You may need to review this cover periodically to ensure it remains adequate for your needs.

Features of a Royal Bank of Scotland Royalties Gold Travel Insurance Policy

This policy is underwritten by UK Insurance Limited and cover is granted on the understanding that you remain a Royal Bank of Scotland Royalties Gold account holder. UK Insurance Limited, Registered No. 1179980, registered address The Wharf, Neville Street, Leeds LS1 4AZ, authorised and regulated by the Financial Services Authority.

This is not a private medical insurance policy and covers only emergency medical treatment whilst travelling abroad.

If you are 70 years or over, an annual supplement is required, please contact the Royalties Gold Insurance Service on 0870 609 1211 to confirm eligibility of cover.

The maximum trip length is 31 days, if you wish to extend this, you must contact us. The maximum trip length for winter sports trips is 21 days.

GENERAL CONDITIONS AND EXCLUSIONS

Significant exclusions and limitations

The following conditions and exclusions apply to all sections of the policy wording;

Conditions

- If we require any medical certificates, information evidence and receipts, these must be obtained by you at your expense.
- You must take all reasonable steps to recover any lost or stolen articles.
- It is a condition of this insurance that all material facts have been disclosed to us, failure to do so may invalidate this insurance leaving you with no right to make a claim.
- You can add guests to this insurance, please call 0870 609 1211.
- Insured children must be travelling with an insured adult in order for cover to apply to their journeys.
- Winter sports is only available to persons aged 69 years and under.

Exclusions

YOU ARE NOT COVERED FOR ANYTHING CAUSED DIRECTLY OR INDIRECTLY BY:

- Suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless you are trying to save someone's life).
- Failure of any tour operator, your agents or transportation company.
- Any payment, which you would have normally made during your travels, if nothing had gone wrong.
- A medical condition of a close relative, travelling companion or business associate (whether they are travelling or not) who has been a hospital inpatient in relation to the aforementioned condition or been put on a waiting list for hospital treatment in the last year or been diagnosed with or had cancer in the last year.

Medical Statements

We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.

Cover will be excluded for all claims directly related to any pre-existing medical condition, if:

- You suffer from 2 or more of the 'Conditions Covered', and 1 or more of the 'Statements' applies to you or
- 1 or more of the 'Statements' applies to you and your condition is not listed in the 'Conditions Covered' list.

If you suffer from 2 or more of the conditions in the list and none of the 'statements' apply to you, then this policy will cover all claims directly related to those medical conditions.

Conditions Covered

If you have been diagnosed with just 1 of the medical conditions listed below, the cover provided by this policy will include all claims directly related to that medical condition:

Acanthosis Nigricans	Deafness	HRT
Acid Reflux	Diabetes	Irritable Bowel Syndrome
Alopecia	Diverticulitis	Menieres Disease
Allergies (including Hayfever or Peanut)	Dyspepsia	Migraine
Asthma	Ear Infection	Osteoporosis
Arthritis	Epilepsy	Parkinsons Disease
Bells Palsy	Fibromyalgia	Psoriasis (Eczema)
Blindness	Glaucoma	Tonsillitis
Chicken Pox	Gout	Varicose Veins
Claudication	Hernia (all types)	Vertigo
Colitis	High or Low Blood Pressure	
Common Cold, Influenza or Sinusitis	High Cholesterol	

Statements

At the time of booking your trip (or taking out this insurance, if it was after the booking of your trip), You:

1. Are receiving in-patient treatment or are waiting to receive treatment.
2. Have been prescribed medication, whether taking it or not.
3. Have been diagnosed with a heart or cancer related condition in the past 12 months.
4. Are travelling to obtain medical treatment.
5. Are travelling against medical advice or failed to get confirmation you are fit to travel after being diagnosed with a condition or received treatment in the last 12 months.
6. Have been given a terminal prognosis.
7. Are aware of a reason why you may not be able to go on the trip or continue with it.

SECTION 1 – CANCELLATION

Exclusions

YOU ARE NOT COVERED FOR:

- Claims where a medical certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary.

Anything caused directly or indirectly by:

- Any increased charges which may arise due to failure to notify your travel agent or tour operator immediately it is found necessary to cancel.

Sum Insured: £5,000

Excess: £50

SECTION 2 – CURTAILMENT

Conditions

It is a requirement of this insurance that you contact Inter Group immediately if you wish to return home for any reason listed under this section or by any method other than what was originally planned. Failure to do so will affect your claim.

Exclusions

YOU ARE NOT COVERED FOR:

- Claims that are not confirmed as medically necessary by Inter Group, and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip.
- Additional travelling expenses incurred which are not authorised either by us or Inter Group.

Sum Insured: £5,000

Excess: £50

SECTION 3 – MISSED DEPARTURE

Exclusions

YOU ARE NOT COVERED:

- If sufficient time has not been allowed for your journey in order to meet the check-in time specified by the transport providers or agent.
- If you are not proceeding directly to the departure point.

Sum Insured: £1,000

Excess: Nil

SECTION 4 – PERSONAL ACCIDENT

Inner Limits

- Death £15,000.
- Loss of limb, Sight and permanent total disablement £15,000.
- If you are aged under 16 or over 70 at the time of the accident death benefit will be limited to funeral and other expenses up to £2,500 and the permanent total disablement benefit will not apply.

Exclusions

Any claims for death, loss or disablement caused directly or indirectly by:

- A disease or any physical defect or illness.
- Pregnancy.
- An injury which existed prior to commencement of the trip.

Sum Insured: £15,000

Excess: Nil

SECTION 5 – MEDICAL EMERGENCY EXPENSES

You must contact the assistance service as soon as possible after an incident arises to obtain authorisation for treatment or repatriation to take place.

Inner Limits

- Emergency Dental treatment up to £5,000,000.
- Local funeral expenses abroad £2,500.

Exclusions

YOU ARE NOT COVERED FOR ANY EXPENSES INCURRED FOR ILLNESS, INJURY OR TREATMENT REQUIRED IN CONSEQUENCE OF:

- Surgery or medical treatment which in the opinion of the attending doctor and the Inter Group doctor can be reasonably delayed until your return to the UK or Channel Islands.
- Medication and/or treatment which at the time of departure is known to be required or to be continued outside the UK or Channel Islands.

YOU ARE NOT COVERED:

- For preventative treatment which can be delayed until your return to the UK or Channel Islands.
- For claims that are not confirmed as medically necessary by the attending doctor or Inter Group.
- For pregnancy claims or losses in relation to childbirth, where the expected date of delivery is before or within 18 weeks of the expiry of the journey.
- For any costs which are incurred more than 12 months after the incident.
- For any costs which are as a result of a pre-existing medical condition, as defined in the policy booklet and as detailed in the Medical Statement.

Sum Insured: £5 million

Excess: £50

SECTION 6 – MEDICAL INCONVENIENCE BENEFIT

Inner Limits

- £20 for each complete 24 hours.

Exclusions

YOU ARE NOT COVERED FOR:

- Any claims where documentary evidence showing the date and time of admittance and discharge cannot be produced.

Sum Insured: £300

Excess: Nil

SECTION 7 – PERSONAL PROPERTY

Inner Limits

Personal Baggage: £1,500

- Valuables: £500
- Single article or pair or set of articles limit: £250
- Golf equipment: £250

Delayed baggage: £100

Personal Money: £500 (Children under 16 £100)

- Cash: £500

Exclusions

YOU ARE NOT COVERED

- If you do not exercise reasonable care for the safety and supervision of your property.
- If you do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of personal baggage, valuables or money.

For loss, destruction, damage or theft:

- Of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, portable telephones, computers and/or accessories, televisions, sports gear whilst in use (other than ski equipment for winter sports), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, valuables left as 'checked-in' luggage.

For personal baggage stolen from an unattended vehicle

- Unless it was locked in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or
- (other than caravans) left for any period between the hours of 9pm and 9am.

Sum Insured: £1,500

Excess: £50

SECTION 8 – LOSS OF PASSPORT/DRIVING LICENCE

Exclusions

YOU ARE NOT COVERED:

- If you do not exercise reasonable care for the safety or supervision of your passport/driving licence.
- If you do not obtain a written police report within 24 hours of the loss.

Sum Insured: £750

Excess: Nil

SECTION 9 – PERSONAL PUBLIC LIABILITY

Exclusions

YOU ARE NOT COVERED FOR ANYTHING CAUSED DIRECTLY OR INDIRECTLY BY INJURY, LOSS OR DAMAGE ARISING FROM:

- Ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than domestic horses, cats and dogs) or firearms (other than guns being used for sport).
- The occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings.
- The carrying out of any trade or profession.
- Racing of any kind.
- Any deliberate act.

Sum Insured: £2 million

Excess: Nil

SECTION 10 – TRAVEL DELAY

Inner Limits

- Delay: £100 (£20 for each full 12 hours)
- Abandonment: £5,000 (after the first 12 hours delay)

Exclusions

YOU ARE NOT COVERED:

- If you do not check-in for the flights, sea crossing, coach or train departure before the intended departure time.
- If you do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for delay.

Sum Insured: £5,000

Excess: £50

SECTION 11 – LEGAL COSTS

Exclusions

YOU ARE NOT COVERED:

- For any costs incurred in the pursuit of a claim against us, the insurer or The Royal Bank of Scotland.
- Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim.
- Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident.

Sum Insured: £50,000

Excess: Nil

SECTION 12 – WINTER SPORTS

Inner Limits

Ski Equipment up to £400

- Ski Hire up to £200.
- Delayed Ski Departure up to £100.

Ski Pack £150 per week, £300 maximum.

Piste Closure up to £300

- £10 per day to travel to another resort or,
- £30 per day where no alternative resort is available.

Avalanche Closure up to £200.

Please read your policy wording for conditions and exclusions applicable to winter sports sections.

Sum Insured: £400

Excess: £50 (ski equipment)

Your right to cancel

You can cancel this policy at any time. This insurance is included with your Royalties Gold Bank Account and you do not pay a premium. In order to cancel, please return all your documents to: Customer Services, Inter Group Insurance Services Ltd, Lumbry Park, Selborne Road, Alton, Hampshire GU34 3HF.

How to make a claim

To notify us of a claim in the first instance please telephone 0870 609 1200.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number 0870 609 1211.

If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter to IGIS Ltd, Lumbry Park, Selborne Road, Alton, Hampshire GU34 3HF:

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority (FSA) web site which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

This policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. Communication of and in connection with this policy shall be in the English language.



POLICY SUMMARY – Identity Theft Protection

Royalties Gold

Statement of Demands and Needs

Identity Theft Protection meets the demands and needs of Royalties Gold members who wish to ensure that their identity is protected for credit purposes following the impacts of identity theft. The Royal Bank of Scotland is not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary.

Your Policy Summary

This is a policy summary only and does not detail the full terms and conditions of the insurance policy.

Full terms, conditions and exceptions are detailed within the Policy Document. You may need to review this cover periodically to ensure it remains adequate to your needs.

This identity theft protection is provided by AIG Europe (UK) Limited and underwritten by Landmark Insurance Company Limited. AIG Europe (UK) Limited is an appointed representative of Landmark Insurance Company Limited, which is authorised and regulated by the Financial Services Authority. AIG Europe (UK) Limited and Landmark Insurance Company Limited are member companies of American International Group Inc. (AIG). The product is administered on behalf of The Royal Bank of Scotland plc by Affinion International Limited. Affinion International Limited is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. Affinion International Limited's FSA registered number is 311584.

1. What is covered by Identity Theft Insurance?

Identity Theft Insurance covers various expenses incurred in seeking to defend an individual's name and reinstate their credit status.

2. How does Identity Theft Insurance work and how long does it last?

Cover commences upon registration and lasts for as long as you hold a Royalties Gold account or until the benefit is withdrawn by The Royal Bank of Scotland plc.

3. Features and Benefits

Up to £5,000 for each occurrence, including £1,000 in respect of lost wages (£166.67 payable over a 6 week period). An Excess of £50 applies to each Identity Theft Event. (For full details see 'What is covered', contained within the Policy Document.)

4. Significant Exclusions or Limitations

Exclusions (see 'What is not covered', contained within the Policy Document).

Cover does not apply to:

- Loss arising out of Business activity of any insured person. Lost wages remuneration excludes Business interruption or future earnings of a Self-Employed Professional/s.

- Expenses occurred due to any fraudulent, dishonest or criminal act by an insured person or any person acting in concert with an insured person, or by any authorised representative of an insured person whether acting alone or in collusion with others.

How do I make a claim under Identity Theft Insurance?

You can register a claim by calling 08705 62 55 55.

Would I receive compensation if Landmark Insurance Company was unable to meet its liabilities?

You may be entitled to compensation from the Financial Services Compensation Scheme if the insurers are unable to meet their liabilities under this insurance.

How do I make a complaint?

The policy is administered for Landmark by Affinion International Limited.

If you have a complaint about the policy please contact the Customer Relations Manager at: AIG Europe (UK) Limited, 2-8 Altyre Road, Croydon CR9 2LG.

Email: uk.customer.relations@aig.com

If any complaint is not resolved to your satisfaction you may refer any dispute to the: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800 (national call rates apply and charges will vary dependent on the telephone network service provider or whether you are calling from a mobile).

The Royal Bank of Scotland plc.
Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB.
Registered in Scotland No. 90312.

Web Site www.rbs.co.uk