



about our insurance services



The Royal Bank of Scotland

The Royal Bank of Scotland plc
36 St Andrew Square
Edinburgh
EH2 2YB

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers for term assurance.
- We only offer products from a limited number of insurers for term assurance.
- We only offer products from a single insurer for term assurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for term assurance.
- You will not receive advice or a recommendation from us for term assurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

The Royal Bank of Scotland plc, 280 Bishopsgate, London EC2M 4RB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 121882. Our permitted business is advising and arranging life insurance, pensions and investments. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/pages/register or by contacting the FSA on 0845 606 1234.

6. Ownership

The Royal Bank of Scotland plc is wholly owned by The Royal Bank of Scotland Group plc.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- ...in writing Write to: RBS Concerns Handling Unit, PO Box 886, Bristol BS99 5LJ.
- ...by phone Telephone 0800 45 55 65. Lines are open Monday to Thursday, 8am to 8pm, Friday 8am to 6pm, Saturday 9am to 5pm excluding Bank Holidays. Calls may be recorded. If you have hearing or speech difficulties, please dial Minicom 0800 917 0526.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for maximum 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Who we are

You are giving your information to RBS plc. We are a member of The Royal Bank of Scotland Group (the Group). For information about our group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or minicom 0800 404 6161.

Your electronic information

If you contact us electronically, we may collect your electronic identifier, (e.g. Internet Protocol (IP) address or telephone number) supplied by your service provider.

How we use your information and who we share it with

Your information comprises all the details we hold about you and your transactions, and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

If you would like a copy of the information we hold about you, please write to: The Data Protection Manager, Retail Regulatory Risk, 2nd Floor, Business House B, RBS Gogarburn, PO Box 1000, Edinburgh EH12 1HQ.

A fee may be payable.

Credit reference agencies

We may make periodic searches at credit reference agencies and will provide information to the Group to manage and take decisions about your accounts. This may include information about how you manage your account including your account balance, credit limit and any arrears. We will also provide this information to credit reference agencies who may make this information available to other organisations so that they can take decisions about you, your associates and members of your household. The information may also be used for tracing purposes.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking applications for, and managing credit or other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact any branch. The agencies may charge a fee.