



Royal Bank  
of Scotland

# Insurance: Important information about us

## Who we are

The Royal Bank of Scotland plc. Registered in Scotland No 83026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.

## Who regulates us

The Royal Bank of Scotland is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Registration number is 114724.

You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk/> or by contacting the FCA on **0800 111 6768** or the PRA on **0207 601 4878**.

## The Service we offer

For Life Insurance we have chosen to work only with Aviva Life & Pensions UK Limited. We act as an arranger representing the insurer and will refer you to them. Their details are: Aviva Life & Pensions UK Limited. Registered in England and Wales No 3253947. Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 185896.

You will not receive a personal recommendation from us on life insurance policies. We will only provide information on how to contact Aviva Life & Pensions UK Limited.

We will refer you to Aviva Life & Pensions UK Limited, who will provide information to help you to decide whether the insurance policies they offer meet your needs. The range of products you may be eligible for are:

- Life Insurance (increasing, decreasing and level term) – “Life Insurance Plan”
- Critical Illness (increasing, decreasing and level term) – “Critical Illness Plan”
- Guaranteed acceptance over-50’s whole of life insurance – “Over 50s Life Insurance”

## Our fees and how we are remunerated by the insurer

We do not charge you a fee for referring you to Aviva Life & Pensions UK Limited. If you choose to purchase a life insurance policy from Aviva Life & Pensions UK Limited using the points of contact we provide, we will receive commission from them which is a percentage of the total annual premium you pay.

## What to do if you have a complaint

If you ever need to complain about our service to you, please contact us:

Online: You can make a complaint online at <https://www.rbs.co.uk/global/h/contact-us/personal-banking/complaint-form-js.ashx>

## Personal Customers with accounts in Scotland (24 hours)

By Phone – UK: **0800 151 0405** – Overseas: **+44 131 549 8888**

## Personal Customers with accounts in England & Wales (24 hours)

By Phone – UK: **0345 900 0400** – Overseas: **+44 131 242 0017**

In writing: The Royal Bank of Scotland plc, Customer Relations Manager, Bede House, 11 Western Boulevard, Leicester LE2 7EJ.

Premier Banking Customers – you can call your Premier Banking Manager or

## Customers with Premier Banking Managers

By phone – UK: **0333 202 3332** – Overseas: **+44 131 278 3507**

## **Customers without Premier Banking Managers**

By phone – **UK: 0345 7 24 24 24** – **Overseas: +44 131 549 8888**

In writing: The Royal Bank of Scotland plc, Customer Relations Manager, PO Box 594, Chatham ME4 9DP.

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

## **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling **0800 678 1100** or **0207 741 4100**.