

# What you need to know



Royal Bank  
of Scotland

## 1. Who we are

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

## 2. 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 Register number is 114724.

You can check this on the Financial Services Register by visiting: [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on **0800 111 6768** or the PRA on **0207 601 4878**.

## 3. The service we offer

We act as an insurance intermediary, representing the customer.

### Home

We will introduce you to U K Insurance Limited only, who will be responsible for the sale of any insurance policy. You will not receive a personal recommendation from us. U K Insurance Limited will provide you with information to help you make the decision whether the insurance policies offered meets your demands and needs.

We can only offer products from:

- U K Insurance Limited for home Insurance (excluding Premier Insurance)

### Premier Insurance (Home, Motor and Pet)

U K Insurance Limited will provide you with advice to help you make the decision whether the insurance policies offered meets your demands and needs.

We can only offer products from:

- U K Insurance Limited for motor insurance (available to Premier Insurance customers only)
- U K Insurance Limited for pet insurance (available to Premier Insurance customers only)
- U K Insurance Limited for travel insurance (available to Premier Insurance customers only)

### For Silver, Platinum and Black Accounts

We act as an Insurance Distributor. We will provide you with information, about the insurance products which come as part of the packaged account selected, to help you make a decision whether the packaged account selected meets your needs.

We only offer products from:

- U K Insurance Limited for travel insurance (provided with Silver account, Platinum account and Black account only)
- U K Insurance Limited for home emergency cover (provided with Black account)
- Underwritten by AA Developments Limited (trading as AA Breakdown Services), Acromas Insurance Company Limited and AA Underwriting Insurance Company Limited for car breakdown cover (provided with Platinum accounts and Black accounts)
- Underwritten by American International Group UK Limited and provided by Brightstar Insurance Services, B.V. for mobile phone insurance (provided with Silver account, Platinum account and Black account).

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

We will not charge you any fees for our service.

### Home Insurance (excluding Premier Insurance)

You can obtain an online quotation which will tell you about any other fees payable directly to U K Insurance Limited relating to the policy.

U K Insurance Limited pays us a percentage commission from the total annual premium you pay. If the home insurance policies sold reaches specific profit targets, U K Insurance Limited also pays us an additional bonus.

Please turn over  
for more information

## Premier Insurance

After we refer you to U K Insurance Limited, you will receive a quotation from them that will tell you about any other fees payable directly to them relating to the policy.

If you chose to purchase Premier Insurance from U K Insurance Limited, we will receive commission from them which is a percentage of the total annual premium you pay. We will also receive an additional payment from U K Insurance Limited if sales of the Premier Insurance policy meets targets agreed between us and U K Insurance Limited.

## Silver, Platinum and Black Accounts

We do not receive remuneration from the insurer when we sell you travel insurance, car breakdown cover, home emergency cover or mobile phone insurance provided with Silver, Platinum or Black accounts.

## 5. 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 do this 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 5498888** – **Relay UK: 18001 0800 151 0405**

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

By Phone – **UK: 0345 900 0400** – **Overseas: +44 131 2420017** – **Relay UK: 18001 0345 900 0400**

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

### Premier Banking Customers

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

By phone – **UK: 0333 202 3332** – **Overseas: +44 131 278 3507** – **Relay UK: 18001 0333 202 3332**

Customers without Premier Banking Managers

By phone – **UK: 0345 7 24 24 24** – **Overseas: +44 131 549 8888** – **Relay UK: 18001 03457 24 24 24**

In writing: Everyday Banking, PO Box 5612, Manchester M61 0WN.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service [www.fos.org.uk](http://www.fos.org.uk).

## 6. 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**.