



What you need to know

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 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. In the case of Premier Insurance we will introduce you to U K Insurance Limited only.

You will not receive a personal recommendation from us, only 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
- 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 and 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)

We will provide a quotation that will tell you about any other fees payable directly to U K Insurance Limited relating to the policy.

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

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.

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.

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 or by calling 0800 678 1100 or 0207 741 4100.