



Royal Bank  
of Scotland

# How we will make things **better**

## How to let us know about any problems



TOMORROW BEGINS TODAY



## Easy Read booklet



This is an Easy Read version of some information. It has words and pictures to help you understand.



You might want help to read this booklet. You can ask someone to help you.

## words

Some words are **black and bold**. This means we think they are difficult words.



**Black and bold** words are thicker and darker. We explain what they mean in a box like this.



Many words are **bright blue**. These are links to websites or email addresses. You can click on these links on a computer.

# Who we are and what this booklet is about



Royal Bank  
of Scotland

We are **Royal Bank of Scotland**.



We always try to give you the best service we can, but sometimes we get things wrong.



We want to know when we do something wrong so we can make things better.

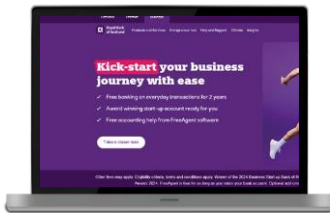
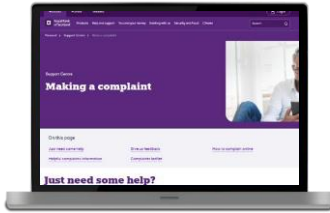


This booklet tells you

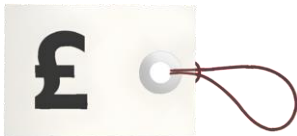
- how to tell us we got something wrong
- what to tell us
- what we will do to help.



Go to our website



- click the link below  
[rbs.co.uk/howtocomplain](https://www.rbs.co.uk/howtocomplain)
- or click this link if you are a **start up** or a **business customer**  
[rbs.co.uk/business](https://www.rbs.co.uk/business)



A **start up** is a new business that sells a certain product.

A **business customer** has a bank account with us for their business.



Chat to Cora

When you are on our website, click **Chat to Cora** and type the word **Complaint**.

# How to tell us we got something wrong



## Call us



Call this number if you are in the UK

**03457 24 24 24**



Call this number if you are outside of the UK

**+44 3457 24 24 24**



You can download and use the **Relay UK app** on your phone to call us if you have any problems with your speech or hearing.



If you want to use Relay UK and you are in the UK, call this number

**18001 03457 24 24 24**



If you want to use Relay UK and you are outside of the UK, call this number

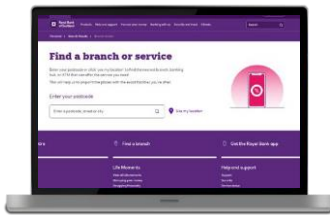
**+44 151 494 1260**



## Go into your local branch



Go into your local **Royal Bank of Scotland** and talk to someone who works for us.



Click the link below to find your local **Royal Bank of Scotland** [rbs.co.uk/branch](https://www.rbs.co.uk/branch)



## Send us a letter



Send us a letter to explain our mistake or how we can help you.



Send your letter to this address if you are a **credit card customer**

**The Royal Bank of Scotland**

**PO Box 5747**

**Southend-on-Sea**

**SS1 9AJ**



A **credit card customer** has a credit card with us.



Send your letter to this address if you are anyone else

**Customer Relations Manager**

**1st Floor, 2 Saint Phillips Place**

**Birmingham**

**B3 2RB**

## Credit card customers



Call this number if you are in the UK

**0370 907 0010**



Call this number if you are outside of the UK

**+44 370 907 0010**



If you want to use Relay UK and you are in the UK, call this number

**18001 0370 907 0010**



If you want to use Relay UK and you are outside of the UK, call this number

**+44 151 494 1260**

# Premier customers



A **premier customer** gets extra services from us. You need to follow certain requirements to be a premier customer.



Call this number if you are in the UK

**0333 202 3332**



Call this number if you are outside of the UK

**+44 131 278 3507**



If you want to use Relay UK and you are in the UK, call this number

**18001 0333 202 3332**



If you want to use Relay UK and you are outside of the UK, call this number

**+44 151 494 1260**

# Start ups or business customers who make less than 2 million pounds



Call this number if you are  
in the UK

**0345 600 2230**



Call this number if you are  
outside of the UK

**+44 345 600 2230**



If you want to use Relay UK and  
you are in the UK, call this number

**18001 0345 600 2230**



If you want to use Relay UK  
and you are outside of the UK,  
call this number

**+44 151 494 1260**

# What you need to tell us



To tell us about our mistake you need to make a **complaint**.

A **complaint** is when you tell us you are unhappy and why.



## In your complaint you need to tell us

✓ Your name and address



✓ Your account number, sort code and credit card number



✓ What happened



✓ Any names of people who helped you or made the mistake



✓ How you have been affected



✓ A number we can call and a time that we can call you.

# What we will do to help



After you make your complaint, we will tell you within 5 days that we have it.

319@#!!

We will give you a **reference number**.



319@#!!

A **reference number** is a number you need to keep safe. We will use your reference number when we talk to you about your complaint.



We will always do our best to fix your complaint straight away. It may take us up to 8 weeks.



We will tell you about any decisions we make or how we will fix our mistake.



If your complaint is about a payment, we will try to fix our mistake as quickly as possible. It could take up to 15 **working days**.

**Working days** are Monday to Friday.



We might call, text or email you to tell you what we will do next.



You can go into your local branch and ask for an **update** on your complaint.

An **update** is when you are told new information.

# Who else you can talk to



You might want to talk to someone else if

- we do not make a decision about your complaint within 8 weeks
- you are unhappy with our decision.



You can talk to the **Financial Ombudsman Service**.



The **Financial Ombudsman Service** look at complaints when you are not happy with the way we have sorted them.



They do not work for us. They make their own decision about what to do with your complaint.



If your complaint is about a payment, you can talk to the **Financial Ombudsman Service** if



15

- we do not tell you within 15 days that we have your complaint



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- we do not make a decision about your complaint within 35 days.



If you get a **final response letter** from us, you have 6 months to talk to the **Financial Ombudsman Service**.



A **final response letter** is the last letter we send you about your complaint. It tells you our last decision.

# The Financial Ombudsman



Send an email to this address  
**[Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)**



Call this number if you are  
in the UK

**0800 023 4567**



You can also call this number

**0207 964 1000**



If you want to use Relay UK and  
you are in the UK, call this number

**18001 0800 023 4567**



You can also call this number

**18001 0207 964 1000**



Click the link below to go to their website

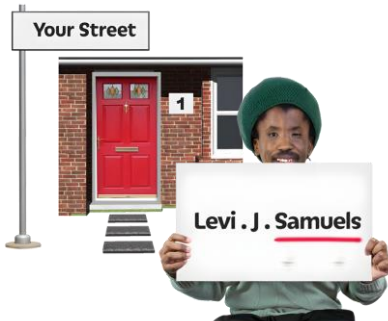
[financial-ombudsman.org.uk](https://financial-ombudsman.org.uk)



Send a letter to this address

**The Financial Ombudsman Service  
Exchange Tower, London  
E14 9SR**

## How we look after your information



We keep information about you so we can help you with your complaint.



We will keep this information for 6 years after we have helped you with your complaint.



Click the link below to find out how we look after your information

[rbs.co.uk/privacy](https://rbs.co.uk/privacy)