

Making things better

Here's how to let
us know about
any problems



Royal Bank
of Scotland

**We're sorry
something
went wrong**

**Please tell us what
happened so we can fix it**

We always try to give you the best possible service, but occasionally we don't get things quite right. Bringing this to our attention gives us an opportunity to put matters right and improve our customer service.

What to do

Whichever way you contact us, we'll start investigating straight away.

Online

Visit rbs.co.uk/howtocomplain and you'll be able to:

- Use our live WebChat service – over 75% of complaints raised this way are resolved on the same day
- email us using our online complaint form

By phone

You can call anytime – we're open round the clock. When you call, you'll need to have your account information or your telephone banking details to hand. We may record your call.

If you're a personal customer:

With an account in Scotland

UK: **03457 24 24 24**

Overseas: **+44 131 549 8888**

Minicom: **0800 404 6160**

With an account in England or Wales

UK: **0345 900 0400**

Overseas: **+44 131 242 0017**

Minicom: **0800 068 1289**



If you're a Private customer:

With a Private Banking Manager

UK: **0333 202 3332**

Overseas: **+44 131 278 3507**

Minicom: **0800 027 1398**

*Or you can call your Private Banking Manager directly

Without a Private Banking Manager

UK: **03457 24 24 24**

Overseas: **+44 131 549 8888**

Minicom: **0800 404 6160**

If you're a business customer:

With an account in Scotland

UK: **0345 600 2230**

Overseas: **+44 131 549 8888**

Minicom: **0800 900 5961**

With an account in England or Wales

UK: **0345 307 0900**

Overseas: **+44 131 549 8888**

Minicom: **0800 900 5961**

If you're a Commercial or Corporate customer:
Businesses with a turnover over £2m annually,
please call your Relationship Manager

If you're a credit card customer:

Customers in Scotland

UK: **0370 907 0010**

Overseas: **+44 126 850 8018**

Minicom: **0800 141 3999**

Customers in England or Wales

UK: **0345 366 1186**

Overseas: **+44 126 850 8018**

Minicom: **0800 141 3999**

In person

Visit any of our branches and talk to one of our team. You can find your nearest branch and its opening hours at [rbs.co.uk/branch](https://www.rbs.co.uk/branch)

In writing

Personal and business customers

Customer Relations Manager
7-10 Brindley Place
Birmingham
B1 2TZ

Credit card customers

The Royal Bank of Scotland
PO Box 5747
Southend-on-Sea
SS1 9AJ

What we'll need to know:

In order to capture, record and fully understand your complaint we will need some or all of the following information:

- ✓ Your name and address
 - ✓ Your account number and sort code or credit card number
 - ✓ When your issue occurred
 - ✓ A description of your complaint
 - ✓ Any names or dates you've noted if you've already spoken to someone about this problem
 - ✓ How you've been affected by this
 - ✓ A contact number and convenient time to contact you
-

The Financial Ombudsman Service

The Financial Ombudsman Service is an independent organisation. They sort out complaints consumers and financial businesses haven't been able to resolve between themselves.

If for some reason we haven't been able to resolve your complaint within 8 weeks, or you're not satisfied with the resolution you can refer your complaint to the Financial Ombudsman Service.

If you receive a final response letter from us, and you want to contact the Financial Ombudsman Service, you'll need to do this within 6 months of receiving our final response letter.

To find out more about the service visit [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)



You can contact the Financial Ombudsman Service by writing to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Alternatively, you can phone them on **0800 023 4567**.



Braille, large print or audio format?

If you'd like this information in another format, call us on **03457 24 24 24** (Minicom 0800 404 6160)

What we'll do next

We'll always do our best to fix the issue straight away. Please allow us up to 8 weeks to resolve a complaint. We hope to do this much quicker and we'll keep you updated step-by-step.

We will aim to resolve payment related complaints within 15 business days.



Step 1

If we haven't managed to resolve your complaint, we'll be in touch with an update no later than 10 days after you logged it. We'll give you details of how we intend to resolve your complaint and a note of your complaint reference number.

If we need to call you to find out more, it's worth knowing that some calls may display as 'unknown', 'private' or 'withheld' on certain handsets. We'll send you a text where we can, to let you know we're trying to reach you. We'll also send an email if you give us an address – check your junk email in case these messages end up there.

Step 2

We'll keep you updated regularly, but if you have any questions you'll be able to contact our complaints team directly.

Step 3

We will try to resolve your complaint as quickly as possible, and we'll keep you updated on the progress we are making. If you're unhappy with our progress, you can contact our complaints team through our online form, on WebChat, or on the phone.



For further information
visit [rbs.co.uk/howtocomplain](https://www.rbs.co.uk/howtocomplain)
