

## What you need to know

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### 1. Who we are

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

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### 2. Who regulates us?

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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.

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### 3. The service we offer

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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)
  - U K Insurance Limited for Green Flag car breakdown cover (provided with Platinum account and Black account)
  - Underwritten by Aviva Insurance Limited and administered by Carphone Warehouse for mobile phone insurance (provided with Silver account, Platinum account and Black account)
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### 4. Our fees and how we are remunerated by the insurer

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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.

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## 5. What to do if you have a complaint

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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 – **Minicom:** 0800 404 6160

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

By Phone – **UK:** 0345 900 0400 – **Overseas:** +44 131 2420017 – **Minicom:** 0800 068 1289

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 – **Minicom:** 0800 027 1398

### Customers without Premier Banking Managers

By phone – **UK:** 0345 7 24 24 24 – **Overseas:** +44 131 549 8888 – **Minicom:** 0800 404 6160

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.

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## 6. Financial Services Compensation Scheme

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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.