

FCA Service Measures

The Financial Conduct Authority requires us to publish the following information about our personal current accounts:

How and when you can contact us to ask about the following things:				
	24-hour help?	Telephone	Internet banking	Mobile banking
Contact details		03457 24 24 24 Next Generation Text Service*: Dial 18001 and then 03457 24 24 24	Link here	Link here
Checking the balance and accessing a transaction history	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
Sending money within the UK, including setting up a standing order	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
Sending money outside the UK	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
Paying in a cheque	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
Cancelling a cheque	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
Cash withdrawal in a foreign currency outside the UK	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
A lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds	✓	✓ (Monday to Friday, 8am to 8pm; Saturday 8am to 6pm; Sunday 8am to 4pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
A Direct Debit, or allowing someone to collect one or more payments from your account using your debit card number	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
Third party access to an account, for example under a power of attorney	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**
Problems using internet banking or mobile banking	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**

Reporting a suspected fraudulent incident or transaction	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	Not possible**
Progress following an account suspension or card cancellation, e.g. following a fraud incident	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	Not possible**
Account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available	✓	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	Not possible**

Note: this is a list of common queries. It does not represent the full list of queries you can raise in relation to your account or queries you can raise in one of our branches.

* Next Generation Text Service (NGT) allows the user to download an app to make calls, or dial 18001 followed by the number they wish to call to receive text relay of their phone conversation. Further information on NGT is available here: <https://www.ngts.org.uk/>

** A secure messaging service is available through the mobile banking app, Monday to Sunday, 24 hours a day.

How and when you can use your bank account to do the following things:

	Telephone banking	Internet banking	Mobile banking
Contact details	03457 24 24 24 Next Generation Text Service*: Dial 18001 and then 03457 24 24 24	Link here	Link here
Checking the balance	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Accessing a transaction history	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Sending money within the UK	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Setting up a standing order	✓ (Monday to Sunday, 8am-8pm)	✓ (Monday to Sunday, 24 hours)	✓*** (Monday to Sunday, 24 hours)
Sending money outside the UK	Not possible**	✓ (Monday to Sunday, 24 hours)	✓**** (Monday to Sunday, 24 hours)
Paying in a cheque	Not possible	Not possible	Not possible
Cancelling a cheque	✓ (Monday to Sunday, 8am-8pm)	Not possible	Not possible

Note: this is a list of common actions. It does not represent the full list of actions you can take in relation to your account or actions you can take in one of our branches.

*Next Generation Text Service (NGT) allows the user to download an app to make calls, or dial 18001 followed by the number they wish to call to receive text relay of their phone conversation. Further information on NGT is available here: <https://www.ngts.org.uk/>

** Premier customers are able to make overseas payments via Telephone Banking.

*** A standing order can be set up to an existing payee or a recognised company.

**** Customers can send money outside the UK to an existing payee.

Information about operational and security incidents

We are obliged to notify the Financial Conduct Authority if we become aware of a major operational or security incident which prevents our customers from using our payment services.

	In the 3 months between 1 July 2019 and 30 September 2019*	In the 12 months between 1 October 2018 and 30 September 2019*
Total number of incidents reported	3	18
Incidents affecting telephone banking	0	0
Incidents affecting mobile banking	1	2
Incidents affecting internet banking	2	3

* These numbers include incidents that impact other members of the Royal Bank of Scotland Group plc.

Complaints data

Financial Conduct Authority rules require us to provide them with a report of our complaints data every six months. In certain circumstances, we are also required to publish a summary of our complaints data. The most recent summary is available [here](#).

The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us [here](#).

Opening a current account with us

Go to personal.rbs.co.uk/personal/current-accounts/what-do-you-need-to-open-a-current-account.html to find out how you can open an account, and what information and documents you need to give us to open an account.

How quickly do we open personal current accounts?

We give customers an account number and enable them to start paying into the account:

the same day, for 0% of customers;

on average, in 1 day; and

within 1 day for 99% of customers

These figures are based on the time taken from our receiving all the information and documents we ask for at personal.rbs.co.uk/personal/current-accounts/what-do-you-need-to-open-a-current-account.html, in a case where we don't need any further information or documents to open the account.

How quickly do we give customers a debit card?*

Once an account is open, we give customers a debit card:

the same day, for 0% of customers;

on average, in 3 days; and

within 4 days for 99% of customers

* These figures are calculated from when a customer has an account number and can pay into the account to the point when the service is received.

How quickly do customers get internet banking?* & **

Once an account is open, customers have internet banking:

the same day, for **0%** of customers;

on average, in **8** days; and

within **8** days for 99% of customers

* These figures are calculated from when a customer has an account number and can pay into the account to the point when the service is received.

** Internet Banking is when you can access all the services to enable you to set up payees and make payments which requires a card reader for additional payment security. When you first log-in to Internet Banking, you can undertake some activities including viewing account balances, transferring money between your own accounts, initiate some payments to a list of preferred suppliers and download statements. Our 8 day average figure is based on our full Internet Banking service and is dependent on you holding a working account number and requesting a card reader on the same day that you have registered for Internet Banking.

How quickly is an overdraft available?*

Once an account is open, the overdraft is available:

the same day, for **100%** of customers;

on average, in **0** days; and

within **0** days for 99% of customers

* These figures are calculated from when a customer has an account number and can pay into the account to the point when the service is received.

Replacing a debit card

How quickly do we replace debit cards that have been lost, stolen or stopped?

the same day, for **0%** of customers;

on average, in **4** days; and

within **15** days for 99% of customers

To open any of our accounts, a new customer will need to provide us with the documents and information set out [here](#). We may request additional information or documents in individual cases.

You can open an account:

Without visiting a branch	✓
Where a visit to a branch is required, without an appointment	In some cases
By sending us documents and information electronically	✓
By post	✗

The requirement to publish the Competition and Markets Authority independent service quality survey results for personal current accounts can be found [here](#).

Find out how we support all personal customers [here](#).