

# Making things better

Unhappy with our service?

# Tell us what went wrong

We're sorry things have gone wrong. We always try to give you the best possible service but occasionally we don't get things right. Thank you for bringing this to our attention, giving 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.

### 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 [rbsinternational.com](https://www.rbsinternational.com)

### In writing

Address your letter to your Relationship Manager or the manager of your local branch.

### By phone

#### Channel Islands and Isle of Man

Please call your Relationship Manager or

Jersey 01534 282850

Guernsey 01481 703860

Isle of Man 01624 637190

### Luxembourg

Please call your Relationship Manager or Client Service Luxembourg on +352 270 330 260

## London

Please call your Relationship Manager.

When you call you'll need to have your account information or your telephone banking details handy. We may record your call.

## Online

Visit [rbsinternational.com](https://www.rbsinternational.com) and you'll be able to write to us using our online form.

# What we'll need to know

So that we can start dealing with your complaint straight away we'll need:

- Your name or company name and address.
- Your account number and sort code.
- When the 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.

# What we'll do next

We'll do our best to resolve your complaint straight away. If we can't we'll keep you updated step-by-step.

## Step 1

If we can't resolve your complaint within one week we'll contact you, so you know who is dealing with it.

## Step 2

We'll keep you updated regularly, but if you have any questions you'll be able to contact the person dealing with your complaint directly.

## Step 3

We'll try to resolve your complaint as quickly as possible and will commit to keep you updated on the progress we're making.

If you're not happy with our progress at any time, please call the person dealing with your complaint straight away.

For further information visit us at [rbsinternational.com](https://www.rbsinternational.com)

# Financial Ombudsman Schemes

The Financial Ombudsman acts independently of the Bank and provides a free service as an impartial adjudicator. If together we cannot reach a satisfactory resolution of your complaint you may refer to the Financial Ombudsman. Financial Ombudsman schemes exist in the Isle of Man, Channel Islands and United Kingdom. For Luxembourg contact the Commission de Surveillance du Secteur Financier (CSSF).

## Isle of Man

You can contact the Isle of Man Financial Ombudsman at:

The Financial Ombudsman Scheme  
Isle of Man Office of Fair Trading  
Thie Slieau Whallian  
Foxdale Road  
St Johns  
Isle of Man  
IM4 3AS

Telephone: +44 (0)1624 686500

Fax: +44 (0)1624 686504

Email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)

Website: [www.gov.im/oft/ombudsman](http://www.gov.im/oft/ombudsman)

You must bring a complaint to the Isle of Man Financial Ombudsman within six years of the act or omission which led to your complaint and within two years of when it should have come to your notice if you weren't aware of it immediately.

In the Isle of Man you may ask the Ombudsman to review your complaint if we have been unable to resolve it within eight weeks.

## Channel Islands

You can contact the Channel Islands Financial Ombudsman (CIFO) at:

Channel Islands Financial  
Ombudsman (CIFO)  
PO Box 114 Jersey  
Channel Islands  
JE4 9QG

Jersey phone number: +44 (0)1534 748610  
Guernsey phone number: +44(0)1481 722218  
Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Website: [www.ci-fo.org](http://www.ci-fo.org)

You must contact CIFO about your complaint within six months of the date of your final response letter or CIFO may not be able to review your complaint. You must also contact CIFO within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain.

In the Channel Islands you may ask the Ombudsman to review your complaint if we have been unable to resolve it within three months.

## **London**

You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: +44 (0) 20 7964 1000  
or free phone from UK only 0800 023 4567

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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 six months of receiving our final response letter.

In the UK you may ask the Ombudsman to review your complaint if we have been unable to resolve it within eight weeks.

## **Luxembourg**

In Luxembourg you may directly address your complaint within the CSSF by e-mail, letter or directly within the CSSF website, following the regulation 16/07 as per "The out-of court complaint resolution of complaints". Please note that you have a one year deadline to do so, starting from the date you informed the Bank of your complaint. You may also ask CSSF to review your complaint if we have been unable to resolve it within six weeks.

CSSF address : Commission de Surveillance du Secteur Financier, 283 Route d'Arlon, L-1150, Luxembourg // [direction@cssf.lu](mailto:direction@cssf.lu).

## **Financial Services Regulators**

You can also review the regulator's website, for the jurisdiction where your account is held:

**Jersey:** [www.jerseyfsc.org](http://www.jerseyfsc.org)

**Guernsey:** [www.gfsc.gg](http://www.gfsc.gg)

**Isle of Man:** [www.iomfsa.im](http://www.iomfsa.im)

**London:** [www.fca.org.uk](http://www.fca.org.uk)

**Luxembourg:** [www.cssf.lu](http://www.cssf.lu)

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The Royal Bank of Scotland International Limited, Luxembourg Branch, (RBS International Luxembourg Branch). Business address: 46 Avenue J F Kennedy, L-1855, Luxembourg. Tel + 352 270 330 355. Authorised and supervised by the Commission de Surveillance du Secteur Financier.

Under the new Payment Services Directive 2 scheme we will aim to resolve any in scope payment complaints within 15 business days. This will apply to the jurisdictions of Gibraltar, London and Luxembourg only.