

A step-by-step guide to our complaints procedure

Before everything, here is our promise to you...

These are our Customer Promises. This is a serious commitment to you, our customer. These Promises are at the heart of our culture and every single member of our team has committed to them. We want everyone to know what we stand for and why. We want to be judged on our ability to deliver the service that makes a real difference to you.

Our Promises are based on the things you have told us are important to you and we want to be judged, by you, on how well we deliver these Promises to you. One thing you can be sure of, you will notice the difference.

OUR PROMISES

1 I listen, understand and respond to your needs

I take time to understand individual circumstances and needs

I suggest the best options to meet your needs

2 I do what I say

I am committed to getting things right, first time

I work to an agreed timeframe and keep you informed of progress

I explain how decisions are made

3 I act where problems arise

I act quickly to resolve matters and will provide you with a dedicated contact

If things do go wrong, I'll put them right and say sorry

I learn from problems to improve things for the future

Talk to us

We do everything we can to make sure our customers get the best possible service. However, sometimes, we don't get things right.

If that happens, we always encourage you to tell us, so that we can put it right.

We want to:

- make it easy for you to tell us when things go wrong;
- give your complaint the attention it deserves;
- resolve your complaint without delay;
- make sure you are satisfied with how your complaint was resolved.

This leaflet explains what to do if you have a complaint about any aspect of our service or products you receive. It also tells you how quickly we will deal with your complaint, and who to contact if you are not satisfied with our response.

How and where to complain

In person

Visit any of our branches and speak to a member of staff.

In writing

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

By telephone

Use your usual number for contacting the Bank.

Jersey 01534 285200

Guernsey 01481 710051

Isle of Man 01624 646464

Lines open Monday to Friday 9.00am to 5.00pm GMT except public holidays.

Online

Visit our website [rbsinternational.com](https://www.rbsinternational.com) for further information.

How long will it take?

We treat complaints as a priority and will always aim to resolve as soon as possible. In most cases, complaints can be resolved within two weeks, however more complex complaints may take longer. We will always keep you up to date until your complaint has been resolved.

If together we can't reach an agreement

If together we can not reach agreement on a satisfactory resolution of your complaint, we will send you a 'final response letter'. This will clearly outline our position with regard to your complaint. If a Financial Ombudsman Scheme exists in your jurisdiction, the final response letter will advise you how to contact them.

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

Jersey www.jerseyfsc.org

Guernsey www.gfsc.gg

Isle of Man www.fsc.gov.im

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Calls may be recorded.