

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 285200

Guernsey 01481 710051

Isle of Man 01624 646464

Lines are open 7am to 7pm Monday to Friday and 8am to 1pm Saturday.

Luxembourg

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

Lines are open 9am to 6pm Monday to Friday.

London

Please call your Relationship Manager.

Lines are open 9.00am to 5.00pm Monday to Friday.

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

Website: 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
Website: 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

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.

Financial Services Regulators

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

London: www.fca.org.uk

Luxembourg: www.cssf.lu

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Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 646464. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

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.