

RBS International OneCard

Your Insurance Policies

This leaflet clearly explains the details of the Insurance Policies. Please read it so that you know what is covered and keep it in a safe place.



RBS
International

Please note:

1. The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
2. For our OneCard programmes we offer insurance products from Chubb European Group SE and certain underwriters at Lloyd's of London.
3. You will not receive advice or recommendations from us in respect of any of the insurances detailed in this booklet. You will need to make your own choice on how to proceed.
4. You will not have to pay a fee for our services in respect of any of the insurances detailed in this booklet.
5. The Royal Bank of Scotland International Limited ("RBS International") is incorporated in Jersey and registered on the Jersey Financial Services Commission ("JFSC") company registry as a private company with limited liability. It is authorised and regulated by the JFSC with registration number 2304. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. **01534 285200**. RBS International London Branch is registered in the United Kingdom as a foreign company with registration number FC034191 and branch number BR019279.

United Kingdom business address: Level 3, 440 Strand, London, WC2R 0QS. RBS International London Branch is authorised by the Prudential Regulation Authority and is subject to regulation by the Financial Conduct Authority (reference number 760675) and limited regulation by the Prudential Regulation Authority. Details about the extent of RBS International's regulation by the Prudential Regulation Authority are available on request.

Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. **01481 703860**. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

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.

6. If you wish to register a complaint, please contact us: in person: visit any of our branches and talk to one of our team. In writing: Address your letter to your Relationship Manager or the Manager of your local branch. By Phone please call your relationship Manager or: Jersey **01534 285200**, Guernsey **01481 703860** or Isle of Man **01624 646464**. Calls may be recorded. Online – please visit **rbsinternational.com** and complete the online complaints form. Further details on the complaints process can be found at **rbsinternational.com**. You are entitled, at any time, to request information regarding any commission which the Bank may have received in respect of these insurance products that are relevant to your account by calling **0370 010 1152 (18001 0370 010 1152 for Relay UK)**.

Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

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Travel Accident Insurance RBS International OneCard

This policy/cover is only provided to Corporate Card Holders that chose not to 'opt out' of the free insurance. If you chose to opt out of the free insurance when you applied for the Corporate Card, then this cover will not apply to you.

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Travel Insurance coverage as described in the certificate of insurance.

Statement of Price

RBSI OneCard Travel Accident Insurance is provided with your OneCard at no extra cost.

Pre-requirement for cover to apply

The Employing Company must have its registered or business address in the United Kingdom, Ireland, Channel Islands, Isle of Man or Gibraltar at the commencement date and throughout the duration of the policy. The Insured Person must be resident in the United Kingdom, Ireland, Channel Islands, Isle of Man, Gibraltar or the European Union at the commencement date and throughout the duration of the policy.

Your Policy Summary

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This policy summary does not contain the full terms and conditions of your Travel Accident Policy, which can be found in your Policy Document. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group SE (Chubb). This Travel Accident Policy is provided free of charge for you for business Journeys, and up to three business colleagues or business associates who are travelling with you, when the fares and travel costs relating to the business Journey are charged to your RBS International OneCard account, provided that the Employing Company did not opt-out of cover during the application process.

Duration

Cover remains in force as long as the Corporate Card is maintained, you remain an employee of the Employing Company and Chubb remains the Insurer. As this insurance may continue for more than a year you should review it periodically to ensure that cover remains adequate.

Cancellation

If, for any reason, you wish to cancel your cover you may contact Chubb on **0345 841 0056** and cover shall cease from the day Chubb receives such notice. If Chubb no longer wishes to offer this Policy and needs to cancel this Policy, Chubb will write to the Employing Company at the current address Chubb has giving 30 days notice. If Chubb cancels the Policy, Chubb will refund the premium paid by the Royal Bank of Scotland International Limited to the Royal Bank of Scotland International Limited provided no claims have been made.

Significant Features and Benefits

See page 7 of the policy document for full details of cover. Benefits for Bodily Injury as a result of an Accident while you are on a Journey.

	Basic Benefit	Enhanced Benefit*
Death	GBP £25,000	GBP £100,000
Loss of Limb	GBP £25,000	GBP £100,000
Loss of Sight	GBP £25,000	GBP £100,000
Permanent Total Disablement	GBP £25,000	GBP £100,000

*The Enhanced Benefit is payable if you are travelling on public transport or in a hired car at the time of the Accident.

Significant Exclusions or Limitations

See pages 9 to 10 of the Policy document for full details of cover. Chubb will not be liable for:

- injury, loss or expense due to suicide, attempted suicide or self-inflicted injury or illegal act
- claims resulting from sickness or disease not as a result of Bodily Injury
- claims resulting from engaging in:
 - aerial pursuits or aviation as a pilot or crew member, aerial pursuits include micro-lighting, hang-gliding, para-gliding, parachuting, sky-diving and bungee-jumping but not parascending
 - racing motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or winter sports
- claims where the Insured Person is a full time member of the armed forces, national or international authority or a member of any Reserve Forces called out for Permanent Service
- claims resulting from war or any act of war whether declared or not
- this Policy does not cover claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws.

How to Claim

If a claim needs to be made, Chubb Claims Service Team need to be notified within 60 days of the Accident, or as soon as possible after that. We will then ask for a claim form to be filled in to register the claim.

Our contact details are:

Postal Address: **Chubb (Claims Dept.), Sentinel Building, 103 Waterloo St, Glasgow G2 7BW**

Telephone: **0345 841 0059 (Within UK only)**

International: **+44 (0)141 285 2999**

Facsimile: **+44 (0)141 285 2901**

E-mail: **uk.claims@chubb.com**

On-Line Form: **chubbclaims.co.uk**

Complaints

In the event of a complaint relating to the sale of your policy please contact us: in person: visit any of our branches and talk to one of our team. In writing: Address your letter to your Relationship Manager or the Manager of your local branch. By Phone please call your Relationship Manager or: Jersey **01534 285200**, Guernsey **01481 703860** or Isle of Man **01624 646464**. Online – please visit **rbsinternational.com** and complete the online complaints form. Further details on the complaints process can be found at **rbsinternational.com**

In the event you have a complaint in relation to how your claim was handled please contact the following:

- a) The Customer Relations Department, Chubb Sentinel Building, 103 Waterloo St, Glasgow G2 7BW
- Telephone: **0800 519 8026**
- E-mail: **customerrelations@chubb.com**

b) The Insured or Insured Person has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb's final response.

Their contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: **+44 (0) 800 023 4567** (calls are free from a UK landline or mobile)

+44 (0) 300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)

E-mail: **complaint.info@financial-ombudsman.org.uk**

Website: **financial-ombudsman.org.uk**

The existence of these complaint procedures does not reduce an Insured or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights the Insured or Insured Person should contact Citizens Advice.

Financial Services Compensation Scheme

In the unlikely event of Chubb being unable to meet its liabilities, Insured Persons who are located in the UK, Channel Islands, Isle of Man or Gibraltar (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme.

Further information can be obtained from the Chubb European Group SE or from the Financial Services Compensation Scheme at the following address: PO Box 300, Mitcheldean GL17 1DY. Telephone: 0800 678 1100 or +44 (0) 207 741 4100.

Travel Accident Insurance RBS International OneCard

This policy/cover is only provided to Corporate Card Holders that chose not to 'opt out' of the free insurance. If you chose to opt out of the free insurance when you applied for the Corporate Card, then this cover will not apply to you.

Your Policy

Insurance Agreement

The **Insured Person** and Chubb* agree that Chubb will, subject to the terms, Conditions, Provisions and Exclusions of this Policy, provide the Insurance in the manner and to the extent provided in this Policy.

This Policy document contains the full terms and conditions of the policy.

*Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

Travel Accident Insurance

Provided that the Employing Company did not opt-out of cover during the application process the cover provided by this Policy begins as soon as the **Employing Company's** application for the **Corporate Card** has been accepted by The **Card/Account Issuer**. Cover continues automatically as long as:

- i) the **Employing Company** maintains the **Corporate Card**;
- ii) the **Corporate Card Holder** remains an employee of the Company; and
- iii) the insurance continues to be placed with Chubb.

Any dates used in this policy refer to Local Standard Time at the address of the **Insured Person**.

As this insurance may continue for more than a year the **Corporate Card Holder** should review it periodically to ensure that cover remains adequate. If during a business **Journey** and whilst the Policy is in force an **Accident** occurs and causes **Bodily Injury** to an **Insured Person** Chubb will pay i) the Basic Benefit or ii) if the **Accident** occurs whilst the **Insured Person** is using **Public Transport** – the Enhanced Benefit – shown in the Schedule of Benefits for:

Death – Loss of Limb – Loss of Sight – Permanent Total Disablement

The total Benefit Amount payable shall not exceed the maximum amount shown in the Schedule of Benefits for each **Insured Person** in respect of any one **Accident**.

Any contributory degenerative condition or disability (as determined by a **Qualified Medical Practitioner**) in existence at the time of sustaining **Bodily Injury** will be taken into account by Chubb in assessing the level of benefit payable.

	Basic Benefit	Enhanced Benefit*
Death	GBP £25,000	GBP £100,000
Loss of Limb	GBP £25,000	GBP £100,000
Loss of Sight	GBP £25,000	GBP £100,000
Permanent Total Disablement	GBP £25,000	GBP £100,000

Pre-requirement for cover to apply

The Employing Company must have its registered or business address in the United Kingdom, Ireland, Channel Islands, Isle of Man or Gibraltar at the commencement date and throughout the duration of the policy. The Insured Person must be resident in the United Kingdom, Ireland, Channel Islands, Isle of Man, Gibraltar or the European Union at the commencement date and throughout the duration of the policy.

General Definitions

1. **Accident** shall mean a sudden violent, external, unforeseen and identifiable event and the word Accidental shall be construed accordingly.
2. **Aerial Pursuits** shall include but not be limited to micro-lighting, hang-gliding, para-gliding and parachuting, sky-diving and bungee-jumping, but shall not include parascending.
3. **Bodily Injury** shall mean injury which is caused solely by **Accidental** means and which independently of illness or any other cause within twenty-four calendar months from the date of the **Accident** results directly in the **Insured Person's** death, **Loss of limb**, **Loss of Sight** or **Permanent Total Disablement**.
4. **Corporate Card** shall mean the card produced and the account issued by the **Card/Account Issuer** in connection with the OneCard account and provided to the **Corporate Card Holder** by the **Employing Company**.
5. **Card/Account Issuer** shall mean The Royal Bank of Scotland International Limited.

6. **Corporate Card Holder** shall mean an **Insured Person** being an employee of the **Employing Company** who has been provided with the **Corporate Card**.
7. **Claim** shall mean a single loss or series of losses **Due To** one cause insured by this Policy.
8. **Due To** shall mean directly or indirectly caused by, arising from or in connection with.
9. **Employing Company** shall mean the corporate customer of the **Card/Account Issuer** whose application for a **Corporate Card** has been accepted by the **Card/Account Issuer** and whose employees are **Corporate Card Holders**.
10. **European Union** shall mean Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain or Sweden.
11. **GBP** and £ shall mean **United Kingdom** pounds sterling.
12. **Insured Persons** shall mean
 - i. any **Corporate Card Holder**.
 - ii. up to three business colleagues or business associates of the **Employing Company** who are travelling with the **Corporate Card Holder**.
13. **Journey** shall mean any trip in connection with the business of the **Employing Company** undertaken by an **Insured Person**
 - a. outside the **United Kingdom** (or the **Insured Person's** normal country of residence if different), for which all travel costs have been charged to the **Corporate Card** of the **Insured Person** described.
 - b. within the **United Kingdom** (or the **Insured Person's** normal country of residence if different), for which at least one night's accommodation has been booked in advance and charged to the **Corporate Card** of the **Insured Person** described in i. of the Definition of **Insured Persons**. Cover will commence from the time of departure from home or place of business whichever is last until return there to whichever is first, subject to a maximum duration of 90 consecutive days for any one trip.
14. **Licensed Public Transport** shall mean an air, land or water vehicle operated under licence for the transportation of fare-paying passengers.
15. **Loss of Limb** shall mean in respect of:
 - a. an arm physical severance or total loss of use at or above the wrist joint; and
 - b. a leg physical severance or total loss of use above the level of the ankle (talo-tibial joint).
16. **Loss of Sight** shall be deemed to have occurred:
 - a. in both eyes when the **Insured Person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist.
 - b. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the **Insured Person** is only able to see at 3 feet that which they should normally be able to see at 60 feet) and Chubb is satisfied that the condition is permanent and without expectation of recovery.
17. **Permanent Total Disablement** shall mean disablement which has lasted for at least twelve months and which in the opinion of Chubb is beyond hope of recovery and shall in all probability continue for the remainder of the **Insured Person's** life and will prevent the **Insured Person** from engaging in or giving attention to business profession or occupation for which they are fitted by way of training, education, or experience for the remainder of their life.
18. **Public Transport** shall mean whilst an **Insured Person** is mounting into, dismounting from or travelling in:
 - a. any **Licensed Public Transport**
 - b. any car hired for a period not exceeding 30 days during the course of a **Journey** (including walking between different forms of transport where a connection is being made) for which all of the

fare or the cost of the car hire has been charged to the **Corporate Card**.

19. **Qualified Medical Practitioner** shall mean a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice who is neither:
 - a) An Insured Person; or
 - b) A relative of an Insured Person unless approved by Chubb.
20. **United Kingdom** shall mean England, Scotland, Wales and Northern Ireland.
21. **War** shall mean armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military, or usurped power.
22. **Winter Sports** Any winter pursuits or sports including, but not limited to, the following:
 - skiing (including skiing outside the area of the normal compacted snowskislope i.e. 'off-piste');
 - tobogganing;
 - snowboarding;
 - ice skating (other than on an indoor rink);
 - ski or ski bob racing;
 - mono skiing;
 - ski jumping;
 - ski boarding;
 - ice hockey; or
 - the use of bobsleighs or skeletons.

General Exclusions

The following General Exclusions are applicable to the Policy as a whole.

1. **Chubb** shall not be liable:
 - a. for sickness or disease not directly resulting from **Bodily Injury**.
 - b. for disabilities arising from:
 - i. Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
 - ii. Post Traumatic Stress Disorder or any psychological or psychiatric condition.
2. **Chubb** shall not be liable for payment of any benefit for **Bodily Injury**, loss or expense **Due To**:
 - a. intentional self-injury, suicide or any attempt thereof by an **Insured Person**, or from deliberate exposure to needless peril (except in an attempt to save human life), or being in a state of insanity, or an Insured Person's own criminal illegal act.
 - b. the **Insured Person** engaging in racing, motor rallies and competitions, professional sports, mountaineering or rock climbing requiring the use of ropes or guides or **Winter Sports**.
 - c. the **Insured Person** engaging in any form of **Aerial Pursuits** or aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft.
 - d. the **Insured Person** being a full time member of the armed forces of any nation or international authority or a member of any Reserve Forces called out for Permanent Service.
 - e. **War** or any act of **War**, whether declared or not.
3. **Chubb** will not pay any **Claims** which would result in **Chubb** being in breach of United Nations resolutions or trade or economic sanctions or other laws of the **European Union**, **United Kingdom**, or United States of America.

You should contact Chubb's Customer Services Team on **0345 841 0056** for clarification of policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the **European Union**, **United Kingdom**, or United States of America.

Applicable to US Persons only: policy cover for a **Journey** involving travel to/from/through Cuba will only be effective if the US Person's travel has been authorised by a general or specific licence from OFAC (US Treasury's Office of Foreign Asset Control). For any **Claim** from a US Person relating

to Cuba travel, Chubb will require verification from the US Person of such OFAC licence to be submitted with the **Claim**. US Persons shall be deemed to include any individual wherever located who is a citizen or ordinarily resident in the United States (including Green Card Holders) as well as any corporation, partnership, association, or other organisation, wherever organised or doing business, that is owned or controlled by such persons.

Disappearance

If an **Insured Person** disappears and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such **Insured Person** has died as a result of **Bodily Injury**, the death benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such death benefit shall be refunded to Chubb.

Exposure

If an Insured Person suffers Bodily Injury as a result of unavoidable exposure to the elements Chubb will consider it as having been caused by an Accident.

General Conditions

General Conditions to which this Policy is subject.

1. This Policy shall be read as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
2. **CANCELLATION:**
 - a. The Employing Company may cancel this Policy at any time by contacting Chubb's Customer Services Team on 0345 841 0056 and cover for all Corporate Card Holders shall cease from the day Chubb receives such notice. The Employing Company is responsible for informing all Corporate Card Holders of such cancellation.
 - b. If Chubb no longer wishes to offer this Policy and needs to cancel this Policy, Chubb will write to the Employing Company at the current address Chubb has. The policy could be cancelled. Due to fraud, material facts and disclosures or lack of reinsurance. Chubb will then cancel the policy 30 days after the date of Chubb's letter. If Chubb cancels the policy, Chubb will refund the premium paid by RBS International to RBS International provided neither the Employing Company or any Insured Person has made a Claim under the Policy.
3. **INTEREST:**

No sum payable under this Policy shall carry interest unless payment has been unreasonably delayed by Chubb following receipt of all the required certificates, information and evidence necessary to support the **Claim**. Where interest becomes payable by Chubb, it will be calculated only from the date of final receipt of such certificates, information or evidence.
4. **COMPLIANCE WITH POLICY REQUIREMENTS:**

Where an Insured Person or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy Chubb reserves the right not to pay a Claim.
5. **CHOICE OF LAW:**

It is hereby agreed between Chubb and the **Insured Person** that this Policy shall be governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. All communications will be in English unless otherwise stated.
6. **MISREPRESENTATION AND NON-DISCLOSURE:**

It is the Employing Company's responsibility to provide complete and accurate information to The Card/Account Issuer and Chubb when applying for the Corporate Card and throughout the life of this Policy. It is important that the Employing Company or Insured Person, as appropriate, ensures all statements made in the application, over the telephone, on claim forms and other documents are true, complete and accurate.

Please note that if the Employing Company or Insured Person provides incomplete, false or misleading information it could affect the validity of this policy and may mean that all or part of a Claim may not be paid.

7. **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT:**

The **Employing Company** and Chubb agree that it is not intended for any third party (**other than an Insured Person**) to this contract to have the right to enforce the terms of this contract. The Employing Company and Chubb can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under Contracts (Right of Third parties) Act 1999.

8. If the Employing Company or **Insured Person** makes a representation which was untrue or misleading and:
- a. they knew it was, or did not care whether or not it was, untrue or misleading and knew that the information was, or did not care whether it was, relevant to Chubb then Chubb may have the option to void the Policy; or
 - b. they made it carelessly then Chubb may be able to avoid the Policy and return the Premium to RBS International or increase the Premium depending upon the impact the information would have had on Chubb's decision to issue the Policy.
9. The benefits under this Policy may not be assigned by the **Insured Person**. Chubb shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.
10. Chubb is required to notify the **Insured Person** that other taxes or costs may exist which are not imposed by Chubb.
11. Chubb reserves the right to make changes, add to the Policy terms and/or change the total amount payable for this insurance for legal, regulatory or taxation reasons.

Claim Provisions

1. On the happening of any occurrence likely to give rise to a Claim under this Policy notice shall be given to:

Postal Address: **Chubb (Claims Dept.)
Sentinel Building, 103 Waterloo St, Glasgow G2 7BW**

Telephone: **0345 841 0059** (Within UK only)

International: **+44 (0)141 285 2999**

Facsimile: **+44 (0)141 285 2901**

E-mail: **uk.claims@chubb.com**

On-Line Form: **chubbclaims.co.uk**

within 60 days or as soon as possible after the date of the occurrence.

2. The **Insured Person** shall at their own expense furnish to Chubb such certificates, information and evidence as Chubb may from time to time reasonably require in the form prescribed by Chubb. Chubb shall be allowed at its own expense, upon reasonable notice to request a medical examination of an **Insured Person** as appropriate.
3. If any **Claim** under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by an **Insured Person** or any **Insured Person's** legal representatives to obtain benefit under this Policy Chubb shall be under no liability in respect of such **Claim**.
4. The Insured Person shall as soon as possible after the occurrence of any **Accidental Bodily Injury** obtain and follow the advice of a **Qualified Medical Practitioner** and Chubb shall not be liable for any consequences of the **Insured Person's** failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.
5. Chubb will pay the Benefit Amount for **Accidental** death to the estate of the deceased **Insured Person** and the receipt given to Chubb by the Personal Representatives shall be a full discharge of liability by Chubb in respect of the **Claim** for such Benefit Amount.

Complaints Procedures

In the event of a complaint relating to the sale of your policy please contact us: in person: visit any of our branches and talk to one of our team. In writing: Address your letter to your Relationship Manager or the Manager of your local branch. By Phone please call your relationship Manager or: Jersey **01534 285200**, Guernsey **01481 703860** or Isle of Man **01624 646464**. Online – please visit **rbsinternational.com** and complete the online complaints form. Further details on the complaints process can be found at **rbsinternational.com**

In the event you have a complaint in relation to how your Claim was handled please contact the following:

- a) The Customer Relations Department, Chubb, Sentinel Building, 103 Waterloo St, Glasgow G2 7BW.
Telephone: 0800 519 8026
E-mail: customerrelations@chubb.com
- b) The **Employing Company** or **Insured Person** has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or RBS International's final response. Their contact details are:
Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Telephone: **+44 (0) 800 023 4567** (calls are free from a UK landline or mobile)
+44 (0) 300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)
E-mail: complaint.info@financial-ombudsman.org.uk
Website: financial-ombudsman.org.uk

The existence of these complaint procedures does not reduce an **Insured** or **Insured Person's** Statutory Rights relating to this Policy. For further information about Statutory Rights the **Insured** or **Insured Person** should contact citizens advice.

Financial Services Compensation Scheme

In the unlikely event of Chubb being unable to meet its liabilities, Insured Persons who are located in the UK, Channel Islands, Isle of Man or Gibraltar (or who have risks located in these jurisdictions) may be entitled to compensation under the Financial Services Compensation Scheme.

Further information can be obtained from the Chubb European Group SE or from the Financial Services Compensation Scheme at the following address:

PO Box 300, Mitcheldean GL 17 1DY

Telephone: **0800 678 1100** or **+44 (0) 207 741 4100**

Website: **fscs.org.uk**

On-Line Form: **claims.fscs.org.uk/**

Data Protection

Chubb uses personal information which the **Employing Company** supplies to Chubb or, where applicable, to the **Employing Company's** insurance broker in order to write and administer this Policy, including any claims arising from it. This information will include basic contact details such as the **Insured Person's** name, address, and policy number, but may also include more detailed information about the Insured Person (for example, their age, health, details of assets, claims history) where this is relevant to the risk Chubb is insuring, services Chubb is providing or to a claim the **Employing Company** or the **Insured Person** is reporting. Chubb is part of a global group, and the **Insured Person's** personal information may be shared with its group companies in other countries as required to provide coverage under this policy or to store the **Insured Person's** information.

Chubb also uses a number of trusted service providers, who will also have access to the **Insured Person's** personal information subject to Chubb's instructions and control. The **Insured Person** has a number of rights in relation to their personal information, including rights of access and, in certain circumstances, erasure. This section represents a condensed explanation of how we use personal information. For more information,

Chubb strongly recommends the **Employing Company** and the **Insured Person** read its user-friendly Master Privacy Policy, available here: chubb.com/uk-en/footer/privacy-policy.html. The **Employing Company** and the **Insured Person** can ask us for a paper copy of the Privacy Policy at any time, by contacting Chubb at mail to: dataprotectionoffice.europe@chubb.com

RBS International OneCard (Mastercard) Corporate Liability Waiver Insurance

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to receive Corporate Liability Waiver coverage as described in the Policy.

Statement of Price

RBS International OneCard Corporate Liability Waiver Insurance is provided with your OneCard at no extra cost.

Your Policy Summary



This document provides a summary only of the benefits and limitations of the RBS International OneCard Liability Waiver Insurance provided to companies that have established a Commercial Card account with RBS International. It has been prepared in accordance with format requirements prescribed by the Financial Conduct Authority. The full terms and conditions of cover are set out in the Policy document in this booklet, and may be viewed on request. You are encouraged to read the Policy document(s) prior to policy commencement in order to understand fully all conditions and exclusions which relate to this cover. In the event of a cardholding employee of your company misusing their RBS International OneCard, the insurance automatically protects The Royal Bank of Scotland International Limited and you by way of liability waiver, against losses up to £1,500,000 per company and £50,000 per cardholder during the period of insurance. There is a smaller limit of £600 for misuse involving cash.

The period of waiver is 75 days prior to the discovery date of the loss by your company and 14 days after this date. The cover is provided by certain underwriters at Lloyd's of London, and covers [The Royal Bank of Scotland International Limited] and you by liability waiver. The policy contains a cancellation clause which can result in the termination of the cover to The Royal Bank of Scotland International Limited in 90 days. Should a cancellation notice be issued to The Royal Bank of Scotland International Limited, they are obliged to notify you immediately. The underwriters will not be liable for loss of interest or consequential loss of any kind, and cash advances which exceed £200 per day or a maximum of £600 in all prior to Termination Date. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Commercial Cards Division, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ. Telephone: **0370 010 1152**.

RBS International OneCard (Mastercard) Corporate Liability Waiver Insurance

Your Policy Document

Policy Number: RBSI-BCLW, provided by Bellwood Prestbury Limited

The name of the Policy Holder: The Royal Bank of Scotland International Limited. The risk, interest, location and sum insured hereunder.

RBS International OneCard (Mastercard) Liability Waiver Insurance

As more fully defined in the attached wording which shall be taken and read as forming part of this Policy.

Sum Insured

Up to £50,000 per cardholder and £1,500,000 per company per annum.

Situation

World-wide.

Governing Law and Jurisdiction

This Policy shall be interpreted under, governed by and construed in accordance with the laws of England and for this purpose, the Assured and Underwriters agree to submit to the exclusive jurisdiction of the courts of England in any dispute arising hereunder.

Period of Insurance

The cover provided by this Policy begins as soon as the Employing Company's application for the OneCard account has been accepted by The Royal Bank of Scotland International Limited. Cover continues automatically as long as: i) the employing company maintains the RBS International OneCard account; ii) the OneCard cardholder remains an employee of the Employing company; and iii) the insurance continues to be placed with Lloyds of London.

Definitions

1. **Cards** – covered hereunder shall mean RBS International OneCard (Mastercard).
2. **Cardholder** – shall mean any person authorised by the Company to use the RBS International OneCard cards for Company business only who are either:
 - a. under a contract of/for service or apprenticeship with the Company;
or
 - b. undergoing training under any government approved training scheme under the control of the Company in connection with the business.Subject always to the Cardholder having reached the age of eighteen. The term Cardholder shall include a director of the Company if such person:
 - i. is also employed by the Company under a contract of service; and
 - ii. controls no more than 5% of the issued share capital of the Company or of any subsidiary of the Company.
3. **Waiver date** – shall mean the discovery date of the loss by the Company.
4. **Underwriters** – shall mean certain Underwriters at Lloyd's London.
5. **Theft** – shall mean any act of Fraud or dishonesty by any Cardholder committed in connection with the Authorised Card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the Cardholder to receive such gain.
6. **Termination Date** – shall mean the date on which:
 - i. the Cardholder gives notice to the Company;
 - ii. the date the Company gives notice to the Cardholder; or
 - iii. the date the Authorised Card is withdrawn by the Company from the Cardholder whichever is the sooner.

7. **Cash** – shall include but not be limited to, legal tender of any stamps, any amount charged to the card for the purpose of gambling including but not limited to lottery tickets, scratch cards, online gambling and chips, any charges incurred flowing from the acquisition of cash.
8. **Waiver Request Letter** – shall mean a letter composed by the Company outlining the details of the loss (full details explained under Minimum Standards of Control) which is then sent by letter or fax to the Bank.

The Underwriters will indemnify

The Royal Bank of Scotland International Limited (hereinafter called “the Bank”) and at the request of the Bank any Company (meaning a Corporation Partnership, Sole Proprietorship or any other entity) with which the Bank has a signed agreement to issue the RBS International OneCard Mastercard for losses for which the Bank is entitled to indemnity subject to the terms exceptions and conditions of the Policy as far as they apply.

Terms of Cover

The Underwriters will provide indemnity:

1. Against loss of Waivable Charges due to the Bank or for which they are legally responsible caused by any act of Theft committed during the Period of Insurance by any Cardholder.
2. For auditors fees incurred with the Underwriters consent solely to substantiate the amount of the claim provided that:
 - i. the Underwriters total liability in respect of any one claim caused by any one Cardholder shall not exceed the Limit of Indemnity applicable to that Cardholder where one claim shall mean all acts of Theft within the Period of Insurance committed by one Cardholder or two or more Cardholders acting in collusion (meaning all circumstances where two or more Cardholders are concerned or implicated together or materially assist each other in committing the act of Theft);
 - ii. in the event that One Claim is caused by two or more Cardholders acting in collusion the Underwriters total liability shall not exceed $a \times b$ where a = the number of Cardholders involved and b = the Limit of Indemnity applicable to each Cardholder;
 - iii. the Underwriters total liability in any one Period of Insurance shall in any case not exceed the aggregate Limit of Indemnity per Company;
 - iv. any underlying policy shall be maintained in force and this Policy shall apply only to the extent to which an indemnity for damages and claimants costs and expenses is not provided under such underlying policy by virtue of any limitation of cover or Limits of Indemnity;
 - v. the Limit of Indemnity under this Policy shall be reduced by an amount equal to the Indemnity provided by any underlying policy;
 - vi. the Underwriters may at any time pay the Limit of Indemnity (less any sums already paid) or any lesser amount for which the claims arising out of such an event can be settled the Underwriters will then relinquish control of such claims and be under no further liability in respect thereof except for costs and expenses for which the Underwriters may be responsible in respect of matters prior to the date of such payment.

For the purpose of this Policy

1. Waivable Charges shall mean all amounts charged to the Company's RBS International OneCard (Mastercard) account with the Bank which are not of either direct or indirect benefit to the Company; and
 - a. where the Company has paid the bill but been unable to obtain reimbursement from the Cardholder; or
 - b. where the Bank has billed the Cardholder direct and the Company has reimbursed the Cardholder but the Cardholder has not paid the Bank;
 - c. where the Company has received direct or indirect benefit but is contractually required to pay twice as a result of b) above;

It is understood and agreed that there can be no circumstances where Underwriters can pay a claim twice. Provided that such unauthorised charges:

- i. are billed up to 75 days preceding the Waiver Date and notified by the Company to the Bank by means of a Waiver Request Letter on or within 14 days of the Waiver Date;
 - ii. are incurred but are not yet billed as of the Waiver Date or up to 14 days after the date on which the Bank received a request to cancel that Cardholders Card whichever occurs first;
 - iii. are discovered not later than 75 days after the termination of:
 - a. this Policy; or
 - b. the insurance in respect of the Company employing the Cardholder concerned with the loss whichever occurs first.
2. Theft shall mean any act of fraud or dishonesty by any Cardholder committed in connection with the authorised Card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the Cardholder to receive such gain.

General Conditions

1. This Policy shall be voidable in the event of deliberate misrepresentation, mis-description or non-disclosure in any material particular.
2. Observance of the terms of this Policy relating to anything to be done or complied with by the Bank is a condition precedent to the Underwriter's liability.
3. The Underwriters shall not be liable in the event of any material change in the nature of the business of the Bank unless the Underwriters have been advised and their written approval obtained.
4. The Bank and/or Underwriters may cancel this Policy by giving 90 days notice in writing to the other Party at its last known address. Any such Termination will not affect the rights of the Bank with respect to charges incurred by its Cardholders prior to the effective date of Termination.

If the Underwriters give such notice the Bank shall become entitled to a proportionate return of Premium. If the Bank gives such notice then the Bank shall be entitled only to a return premium in accordance with the Underwriters usual short period scale provided that no claim has been made in the then current Period of Insurance. For the purposes of this Policy termination shall mean the date of cancellation of this Policy.

5. If this Policy immediately supersedes a similar insurance effected by the Bank (hereinafter called the "Superseded Insurance") the Underwriters will indemnify the Bank in respect of any loss discovered during the continuation of the Superseded Insurance if the loss is not recoverable solely because the period allowed for discovery has expired provided that:
 - i. such insurance has been continually in force from the time of the loss until inception of this Policy;
 - ii. the loss would have been insured by this Policy had it been in force at the time of the loss;
 - iii. the liability of the Company shall not exceed whichever is the lesser of:
 - a. the amount recoverable under the insurance in force at the time of the loss; or
 - b. the Limit of Indemnity applicable under this Policy.

In any event the Underwriter's total liability in respect of Any One Claim continuing through both the terms of the Superseded Insurance and the continuation of this Policy shall not exceed the Limit of Indemnity applicable under this Policy.

6. This Policy shall be voided if:
 - a. the Bank or Company be wound up or carried on by a liquidator or receiver or permanently discontinued; or
 - b. the Bank or Company's interest ceases otherwise than by death.
7. This Policy shall be avoided if the Bank or Company's interest ceases and nothing herein contained shall give any right against the Underwriters to any person other than the Bank or Company except to a transferee approved by the Underwriters.

Claims Conditions

1. If any Claim shall be in any respect fraudulent or if fraudulent means or devices are used by the Bank or Company or anyone acting on their behalf to obtain any benefit under this Policy or if any loss is occasioned by the wilful act or with the connivance of the Bank or Company all benefit under this Policy shall be forfeited.
2. Upon knowledge of or discovery of loss or of any occurrence which may give rise to a claim for loss the Bank or Company whichever is appropriate shall:
 - a. give notice thereof as soon as practicable to Underwriters;
 - b. file detailed proof of loss with Underwriters within 30 days after the discovery of the loss.

Upon the Underwriters request the Bank or Company whichever is appropriate shall submit to examination by the Underwriters and produce for the Underwriters examination all pertinent records and all at such reasonable time and place as the Underwriters shall designate and shall cooperate with the Underwriters in all matters pertaining to loss or claims with respect thereto.

3. In the event of any payment under this Policy the Underwriters shall be subrogated to all the Bank's (or Company's) rights of recovery therefore against any person or organisation and the Bank (or Company) shall execute and deliver instruments to secure such rights. The Bank (or Company) shall do nothing after loss to prejudice such rights.
4. If at any time any claim arises under this Policy there be any other insurance or indemnity or guarantee covering the same loss the Underwriters shall not be liable except in respect of an excess of the amount which is payable under such other insurance or indemnity or guarantee.
5. If any difference shall arise as to the amount to be paid under this Policy such difference shall be referred to an arbitrator to be appointed in accordance with the statutory provisions in that behalf for the time being in force.
6. The insurance provided under this Policy shall not apply in respect of any loss caused by a Cardholder if the Company possesses knowledge of any act or acts of fraud or dishonesty committed by such Cardholder:
 - a. in the service of the Company or otherwise during the terms of employment by the Company;
 - b. prior to employment by the Company.
For the purposes of this Policy knowledge possessed by the Company means knowledge possessed by a Partner, Director, Elected or Appointed Officer who is aware of the employment of a person and that persons acts of fraud or dishonesty.
7. For a valid claim to arise it is a condition of this Policy that the Company shall as soon as any act of Theft is discovered make every effort to retrieve the RBS International OneCard (Mastercard) from the Cardholder and destroy that Card.
8. Immediately following the discovery by the Company of any act of Theft by a Cardholder it shall be the duty of the Company to inform the Bank immediately and to have the Card placed upon the suspended Card list. The Underwriters shall bear no liability for future acts of Theft by the Cardholder following the said discovery of fraudulent activity.
9.
 - a. any money of the Cardholder in the Company's hands upon discovery of any loss and money which but for the Cardholder's Theft would have been due to the Cardholder from the Company shall be deducted from the amount of the loss before a claim is made under this Policy;
 - b. any further monies which are recovered less any costs incurred in recovery shall Accrue:
 - i. in the event that the Company's claim has exceeded the Limit of Indemnity firstly to the benefit of the Company to reduce or extinguish the amount of the Company's loss;
 - ii. thereafter to the Underwriters benefit to the extent of the claim paid or payable;
 - iii. and finally any surplus thereafter shall be returned to the Company.

10. In the event of a claim or any circumstances giving rise to the possibility of a claim the Assured must Immediately notify:

Bellwood Prestbury Limited

Honeybourne Place

Jessop Avenue

Cheltenham

GL50 3SH

United Kingdom

Email address: **BCLW@Bellwoodprestbury.com**

Exclusions

The Underwriters shall not be liable for:

1. Loss of interest or consequential loss of any kind.
2. Loss caused by any act of any Cardholder committed prior to the commencement date for that Cardholder.
3. Charges incurred to purchasing goods or services for the Company or for persons other than the Cardholder pursuant to the instructions of the Company or acquiescence thereto by the Company if those goods or services are of the type which are regularly purchased by or for the Company.
4. Charges incurred by a Cardholder after the discovery date of the loss by the Company or charges incurred beyond 14 days after the Bank receives a request to cancel the Cardholder's RBS International OneCard (Mastercard) whichever is the earlier.
5. Cash advances, after Notification of Termination Date.
6. Cash advances which exceed £200 per day or a maximum of £600 in all prior to Termination Date.

ELECTRONIC DATE RECOGNITION EXCLUSION (EDRE)

This policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise directly or indirectly arising out of or relating to:

- a) the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or
- b) any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

NMA 2802 (17/12/1997)

RADIOACTIVE CONTAMINATION EXCLUSION

This Insurance does not cover:

- (i) loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- (ii) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from;
 - (a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - (c) nuclear reaction, nuclear radiation or radioactive contamination.

FINANCIAL GUARANTEE EXCLUSION CLAUSE

This policy does not cover any form of Financial Guarantee, Surety or Credit Indemnity.

WAR AND TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- 1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- 2. any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1 and/or 2 above. If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

08/10/01
NMA2918

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100
15 September 2010

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

- 1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

10/11/03
CL380

FRAUDULENT CLAIM CLAUSE

If the (re)insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this contract shall become void and all claim hereunder shall be forfeited.

LMA5062

04/06/2006

Form approved by Lloyd's Market Association

Minimum Standards of Control

Obligation of the Company

The Company may require the Bank to waive their liability for Waivable Charges only if they meet all the following requirements:

1. The Company has two (2) or more Cards in good standing on or after establishing a Card account with the Bank.
2. The Company send a "Waiver Request" by letter or fax to the Bank.
The Waiver Request must state:
 - a. that the Company request the waiver of covered Charges;
 - b. the Cardholder's name, Card number and last known business and home address;
 - c. in cases where the Bank invoices the Cardholder directly, that the Company has contacted the Cardholder in writing and directed him to immediately pay all outstanding Charges to the Bank; and
 - d. whether the Card was retrieved from the Cardholder.
3. The Company has delivered to the Cardholder or sent by first class mail a written notice stating that the Cardholder's Card has been cancelled, that the Cardholder should immediately discontinue all use of that Card, that he must immediately pay any outstanding amounts owed to the Bank, and that he must immediately return that Card to the Company.
4. The Company has used and will continue to use its best endeavours to retrieve the Card from the Cardholder and to return it, cut in half, to the Bank.
5. The Company shall promptly give written notice to the Bank if any Cardholder's employment has been terminated or in cases where the Bank invoices the Cardholder, if the Company knows or should know that a Cardholder is receiving reimbursement for Charges but is not paying the Bank for those Charges.

Complaints

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:
BCLW@Bellwoodprestbury.com

If you wish to make a complaint, please contact:

BCLW@Bellwoodprestbury.com

Bellwood Prestbury Limited

Honeybourne Place

Jessop Avenue

Cheltenham

GL50 3SH

United Kingdom

If you have a problem concerning any aspect of your insurance please contact:

Bellwood Prestbury Limited – Complaints Department

Honeybourne Place

Jessop Avenue

Cheltenham

GL50 3SH

United Kingdom

+44 (0) 1242 584558

In the event that you remain dissatisfied, it may be possible in certain circumstances for you to refer the matter to the Complaints team at Lloyd's.

The address of the Complaints team at Lloyd's is:

Complaints

Lloyd's

One Lime Street

London EC3M 7HA

Telephone: **020 7327 5693**

Fax: **020 7327 5225**

E-mail: **complaints@lloyds.com**

Website: **lloyds.com/complaints**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at financial-ombudsman.org.uk.

The Royal Bank of Scotland International Limited ("RBS International") is incorporated in Jersey and registered on the Jersey Financial Services Commission ("JFSC") company registry as a private company with limited liability. It is authorised and regulated by the JFSC with registration number 2304. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 285200. RBS International London Branch is registered in the United Kingdom as a foreign company with registration number FC034191 and branch number BR019279. United Kingdom business address: Level 3, 440 Strand, London, WC2R 0QS. RBS International London Branch is authorised by the Prudential Regulation Authority and is subject to regulation by the Financial Conduct Authority (reference number 760675) and limited regulation by the Prudential Regulation Authority. Details about the extent of RBS International's regulation by the Prudential Regulation Authority are available on request.

Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022. 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.