



Royal Bank
of Scotland

Insurance: Important information about us

Who we are

The Royal Bank of Scotland plc. Registered in Scotland No 83026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.

Who regulates us

The Royal Bank of Scotland is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Registration number is 114724.

You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk/> or by contacting the FCA on **0800 111 6768** or the PRA on **0207 601 4878**.

The Service we offer

For Life Insurance we have chosen to work only with Aviva Protection UK Limited. We act as an arranger representing the insurer and will refer you to them. Their details are: Aviva Protection UK Limited. Registered in England and Wales. Number 6367921. Registered address: Aviva, Wellington Row, York, England, YO90 1WR. Aviva Protection UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registration number is 473752.

You will not receive a personal recommendation from us on life insurance policies. We will only provide information on how to contact Aviva Protection UK Limited.

We will refer you to Aviva Protection UK Limited, who will provide information to help you to decide whether the insurance policies they offer meet your needs.

The range of products you may be eligible for are:

- Life Insurance (decreasing and level term)
- Life Insurance with Critical Illness Cover (decreasing and level term) – “Critical 3 with Life Insurance”
- Guaranteed acceptance over-60’s whole of life insurance – “Guaranteed Sixty-Plus Life Insurance”

Our fees and how we are remunerated by the insurer

We do not charge you a fee for referring you to Aviva Protection UK Limited. If you choose to purchase a life insurance policy from Aviva Protection UK Limited using the points of contact we provide, we will receive commission from them which is a percentage of the total annual premium you pay.

What to do if you have a complaint

If you ever need to complain about our service to you, please contact us:

Online: You can make a complaint online at <https://www.rbs.co.uk/global/h/contact-us/personal-banking/complaint-form-js.ashx>

Personal Customers with accounts in Scotland (24 hours)

By Phone – UK: **0800 151 0405** – Overseas: **+44 131 549 8888**

Personal Customers with accounts in England & Wales (24 hours)

By Phone – UK: **0345 900 0400** – Overseas: **+44 131 242 0017**

In writing: The Royal Bank of Scotland plc, Customer Relations Manager, Bede House, 11 Western Boulevard, Leicester LE2 7EJ.

Premier Banking Customers – you can call your Premier Banking Manager or

Customers with Premier Banking Managers

By phone – **UK: 0333 202 3332 – Overseas: +44 131 278 3507**

Customers without Premier Banking Managers

By phone – **UK: 0345 7 24 24 24 – Overseas: +44 131 549 8888**

In writing: The Royal Bank of Scotland plc, Customer Relations Manager, PO Box 594, Chatham ME4 9DP.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the FSCS at www.fscs.org.uk or by calling **0800 678 1100** or **0207 741 4100**.