

FCA Service Measures

The Financial Conduct Authority requires us to publish the following information about our personal current accounts:

To open any of our accounts, a new customer will need to provide us with the documents and information set out [here](#). We may request additional information or documents in individual cases.

You can open an account:

| | |
|---|---------------|
| Without visiting a branch | ✓ |
| Where a visit to a branch is required, without an appointment | In some cases |
| By sending us documents and information electronically | ✓ |
| By post | X |

How and when you can contact us to ask about the following things:

| | 24-hour help | Telephone* | Internet banking | Mobile banking |
|---|--------------|---|-----------------------------------|---------------------------|
| Contact details | | UK: 0345 742 4365 Minicom: 0800 015 4422 | Link here | Link here |
| Checking the balance and transactions | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Sending money within the UK, including setting up a standing order | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Sending money outside the UK | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Paying in a cheque | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Cancelling a cheque | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Cash withdrawal in a foreign currency outside the UK | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| A lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds | ✓ | ✓ (Monday to Friday, 8am to 8pm; Saturday 8am to 6pm; Sunday 8am to 4pm) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| A Direct Debit, or allowing someone to collect one or more payments from your account using your debit card number | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |

| | | | | |
|---|---|-----------------------------------|-----------------------------------|---------------|
| Third party access to an account, for example under a power of attorney | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Problems using internet banking or mobile banking | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Reporting a suspected fraudulent incident or transaction | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Progress following an account suspension or card cancellation, e.g. following a fraud incident | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |
| Account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available | ✓ | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | Not possible* |

Note: this is a list of common queries. It does not represent the full list of queries you can raise in relation to your account or queries you can raise in one of our branches.

* A secure messaging service is available through the mobile banking app, Monday to Sunday, 24 hours a day.

How and when you can use your bank account to do the following things:

| | Telephone banking | Internet banking | Mobile banking |
|---------------------------------|---|-----------------------------------|--------------------------------------|
| Contact details | UK: 0345 742 4365 Minicom: 0800 015 4422 | Link here | Link here |
| Checking the balance | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) |
| Accessing a transaction history | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) |
| Setting up a standing order | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | ✓** (Monday to Sunday, 24 hours) |
| Sending money within the UK | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) | ✓ (Monday to Sunday, 24 hours) |
| Sending money outside the UK | Not possible* | ✓ (Monday to Sunday, 24 hours) | ✓*** (Monday to Sunday, 24 hours) |
| Paying in a cheque | Not possible | Not possible | Not possible |
| Cancelling a cheque | ✓ (Monday to Sunday, 24 hours) | Not possible | Not possible |

Note: this is a list of common actions. It does not represent the full list of actions you can take in relation to your account or actions you can take in one of our branches.

* Premier customers are able to make overseas payments via Telephone Banking.

** A standing order can be set up to an existing payee or a recognised company.

*** Customers can send money outside the UK to an existing payee.

Information about operational and security incidents

We are obliged to notify the Financial Conduct Authority if we become aware of a major operational or security incident which prevents our customers from using our payment services.

| | In the 3 months between 1 July 2018 and 30 September 2018* | In the 12 months between 1 April 2018 and 31 March 2019* |
|---------------------------------------|---|---|
| Total number of incidents reported | 6 | 14 |
| Incidents affecting telephone banking | 0 | 1 |
| Incidents affecting mobile banking | 1 | 5 |
| Incidents affecting internet banking | 1 | 4 |

*These numbers include incidents that impact other members of the Royal Bank of Scotland Group plc.

Complaints data

Financial Conduct Authority rules require us to provide them with a report of our complaints data every six months. In certain circumstances, we are also required to publish a summary of our complaints data. The most recent summary is available [here](#).

The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us [here](#).

Opening a current account with us

Go [here](#) to find out how you can open an account, and what information and documents you need to give us to open an account.

The requirement to publish the Competition and Markets Authority independent service quality survey results for personal current accounts can be found [here](#).

Find out how we support all personal customers [here](#).