



## How to complain

### Tell us if you're not completely happy with our service

At the Royal Bank of Scotland we do everything we can to make sure our customers get the best possible service. However, sometimes, we don't get things right the first time. Tell us, and we'll do our very best to put it right.

The following describes how you can communicate your concerns about the Royal Bank of Scotland service in the Netherlands.

For complaints addressed to RBS Markets NL relating to retail structured products offered in the Netherlands and/or Belgium, please refer to the Complaints handling procedure RBS Markets NL (<http://markets.rbs.nl/NL/Showpage.aspx?pageID=381>).

For complaints relating to Client Services GTS, please refer to the GTS GCS procedure.

If you are not satisfied with any aspect of the other RBS services or products in the Netherlands, you can tell us about your concern in the following ways:

### Telephone

Phone your usual contact at The Royal Bank of Scotland.

### E-mail

Send your e-mail to your usual contact person; e.g. relationship manager.

### Write

Address your letter to your relationship manager or contact person.

We aim to solve your concern straight away. However, if we have not been able to resolve your complaint within one week, we will write to tell you:

- Why we have not yet resolved your complaint
- Who is dealing with your complaint
- When we will contact you again

In most cases, complaints are dealt with within two weeks. We will contact you regularly until your complaint has been resolved.

### Complex complaints

If your complaint is particularly complicated, it may take longer to resolve. If, together, we cannot reach an agreement by the end of eight weeks, we will send you a letter giving our reasons for the delay and an indication of when we expect to provide a resolution.

### What to do if we can't reach agreement together?

If you are not satisfied with our suggested resolution, you can contact the Complaints department of the RBS Country Executive Office/Chief Administrative Office. Please write your letter to:

The Royal Bank of Scotland N.V.  
Complaints department of the RBS Country Executive Office/Chief Administrative Office  
Gustav Mahlerlaan 10 (HQ 4132)  
1082 PP Amsterdam

The Complaints department of the RBS Country Executive Office/Chief Administrative Office re-assesses the complaint and reviews the initial assessment made by the relationship manager.

**Still not happy?**

Our aim is to resolve all complaints internally. However, if we can't reach agreement with you, you have the right to refer your complaint to a court or, in case of a retail client, the Klachteninstituut Financiële Dienstverlening.

If you are **not** a retail client, you can refer your complaint to a court of justice.

If you are a retail client, you can refer your complaint to:

Klachteninstituut Financiële Dienstverlening (KiFiD)  
Postbus 93257  
2509 AG 's-Gravenhage  
[www.kifid.nl](http://www.kifid.nl)