

The Royal Bank of Scotland plc

Grievance Redressal Policy

RBS is in the process of simplification of banking operations in India. Products and Services are being curtailed in a phased manner. To know more on the specific dates for curtailment of services, [click here](#)

Introduction

The objective of this policy is to have a transparent grievance redressal policy to promote a culture of fair treatment towards our customers and comply with regulatory requirements.

At The Royal Bank of Scotland we believe that customer complaint is an opportunity for us to recover relationships with our customers and learn from our mistakes. We have a responsibility towards our customers to ensure a fair outcome in our interactions with them. We see complaints as opportunities to find out what we need to improve, as well as to rescue customer's trust and confidence and recover that valuable relationship

It is our constant endeavor to provide our customers with the consistent levels and quality of service.

In the event of our services not meeting expectations; customers may contact us using our published grievance redressal mechanism.

1. Principles of Grievance Redressal

The bank's policy on grievance redressal follows the under noted principles:

- Treating all customers fairly
- Treating every customer with empathy and respect in all cases
- Dealing with complaints in a prompt, consistent and fair manner
- Resolving complaints at the earliest opportunity and within any applicable regulatory timelines
- Investigating complaints thoroughly to ascertain all the relevant facts
- Handling complaints well and ensuring a fair outcome
- Making customers aware of the avenues to escalate their complaints/grievances within the organisation and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaint

This policy will be made available on the bank's website and at our branch(es) on request. Our employees are aware of the complaint handling process and the grievance redressal mechanism of the bank.

2. Complaint Handling

We treat any expression of dissatisfaction as a complaint. A customer can register a complaint if is not satisfied with the services provided by the bank. In this context the term "customer" applies to existing customer, potential customer, former customer or any source expressing dissatisfaction to the Bank. Adequate information has been made available about our Grievance Redressal framework at all our touch points viz. website, branch for ease of reference. We accept Complaints made through multiple channels – branch, contact centre, website and e-mail.

We have made multiple levels of escalation available for grievance redressal. A customer may move to the next level in case of non-receipt of response or is dissatisfied with the resolution provided by the previous level. A detailed escalation matrix is available on our website www.rbs.in and at our branch(es).

3. Governance on customer complaints

We will ensure the following in our handling of customer complaints/grievances so as to to treat customers fairly:-

3.1. Customer Service Committee

This committee reviews and comments on activities to bring about ongoing improvements in the quality of customer service provided by the Bank. This committee examines any issue having a bearing on the quality of customer service rendered. One key purpose of this committee is to also to ensure timely and effective compliance of the RBI instructions on customer service.

3.2. Standing Committee on Customer Service

Standing Committee on Customer Service is a dedicated focal point to monitor and improve Customer Service in the bank. This committee has sufficient power to evaluate the functioning in various departments. This committee focuses on building and strengthening customer service orientation in the bank. The Standing Committee cuts across various departments to serve as a micro level executive committee driving the implementation process and providing relevant feedback while the Customer Service Committee of the Board oversees and reviews/modifies the initiatives. The Standing Committee acts as the bridge between the various departments of the bank and the Customer Service Committees of the Bank.

3.3. Branch Customer Service Committee Meeting on Customer Service

Each branch will conduct a meeting at a local level. The details of such meetings will be displayed in the customer lobby for customers to attend.

This committee will act as a forum to enable customers to meet and interact with the branch managers for the purpose of sharing feedback, suggestions and any other difficulty faced by customers. This helps to evolve ways and means of improving customer service. Branch customers who are senior citizens will also be invited to attend this forum and would be encouraged to share their views on branch service.

3.4. Nodal officer and other designated officials to handle complaints and grievances

The bank has appointed a Principle Nodal Officer under the Banking Ombudsman Scheme 2006 whose contact details are available on the grievance redressal section of our website www.rbs.in.

We will also display the details of Principle Code Compliance Officer, our senior management team and the Banking Ombudsman Scheme on the grievance redressal section of our website www.rbs.in. The information on our Grievance Redressal framework will also be displayed through our Comprehensive Guide and through posters at all our branch(es).

4. Awareness of the Grievance Redressal framework

We will ensure the following

- Availability of perforated complaint register at branch(es)
- Availability of complaint form on our website www.rbs.in
- Grievance Redressal framework with Name, address and contact number of Nodal Officer will be made available through a poster at our branch(es)
- The name of the Branch Official responsible for handing a grievance or an escalation will be displayed in the customer lobby
- We will also display the contact details of Banking Ombudsman in the customer lobby
- We will create customer awareness on the grievance redressal framework

5. Resolution of Grievances

We will acknowledge receipt of your complaint in 3 working days. Suitable timelines for resolution have been set for

every complaint type. Customers will be kept informed of the progress of their complaint if it can not be resolved immediately or within the specified timeframe.

Branch Head is responsible for the resolution of complaints/grievances. He/she would be responsible for timely and appropriate closure of all the complaints received by the branch for its customers. Complaints will be fully investigated and if the branch manager is unable to resolve the grievance at her/his level, he/she will refer the case to the Nodal Officer or to the central officer for guidance.

Remedial action will be taken to return customers to the position they would have been had the issue or error not taken place. The remedial action taken in this regard will be in line with the bank's compensation policy which will also be made available on our website. If the complaint is particularly complex, it may take longer to investigate or to reach a final decision; we will keep the customer updated and will update when we are able to provide a response. Our final communication to the customer will state what went wrong and what we did for redressal.

If a customer is not satisfied with the solution provided by the bank, he/she may approach Banking Ombudsman for an independent review.

6. Customer Feedback on Complaint Handling

Feedback will be taken from customers on their satisfaction on the quality of complaint resolution. This will be shared with the relevant teams.

7. Sensitizing operating staff on handling complaints

Our branch staff has been trained on handling complaints and treating customers fairly.