

This leaflet explains what to do if you have a complaint about our services. It also outlines the timescales you should expect for resolving complaints and who to contact if you do not accept our response.

At Adam & Company, we believe that providing the highest standards of service to our clients is of great importance.

However, we recognise that occasionally we do get things wrong. In these instances, we encourage our clients to let us know so that we have the opportunity to put matters right.

We aim to get your complaint resolved as quickly as possible by staff with the right experience, knowledge and authority.

We want to:

- make it easy for you to raise your complaint
- listen to your complaint
- consider your suggestions for how we can put matters right
- make sure you are satisfied with how your complaint was handled
- be efficient and fair in all our dealings with you

What do you need to do?

Your private banker can help if your complaint relates to any of our products or services. You can contact them:

- in person
- in writing
- by telephone
- by email
- by Adam Online secure message

If your complaint relates to your private banker, you can call Adam 24 on 0131 278 3777 and they will put you in touch with an appropriate senior manager.

How long will it take?

We will endeavour to resolve your complaint on the same day.

- If we cannot do this within five working days, we will update you and confirm when you can expect a full response
- Once all aspects of your complaint have been considered (we may need further details from you), we will send you a 'final response'
- The Financial Conduct Authority (FCA) allow eight weeks (or 35 days for payment complaints) for the Bank to resolve however our aim is to do so before this

If you are still unhappy

If our resolution is not acceptable to you, the Financial Ombudsman Service offers a free independent service for most financial complaints. There are some limitations on what they can look into, and further information about this can be obtained from them directly.

You can write to them at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR.

Alternatively you can phone 0800 023 4567. Further helpful information can be obtained by visiting the Financial Ombudsman website on www.financial-ombudsman.org.uk.

Business Banking Resolution Service

If your complaint is not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS). You must refer your complaint to the BBRS within six months of the date of this letter.

The Business Banking Resolution Service (BBRS) is an independent organisation set up voluntarily by participating banks to resolve disputes between eligible larger SME business customers and their bank. The service is free to use and is available to business customers with unresolved disputes with participating banks.

If you are interested in finding out more information or using the service, please visit the BBRS website <https://thebbrs.org> or email contactus@thebbrs.org or call 0345 646 8825. Alternatively, you can write to the BBRS, 70 Fleet St, London EC4Y 1EU.

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Calls may be recorded.

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ADAM95075 (10/21)



Responding to your concerns