



NatWest

How we will make things **better**

How to let us know about any problems



TOMORROW BEGINS TODAY



Easy Read booklet



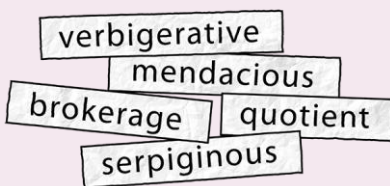
This is an Easy Read version of some information. It has words and pictures to help you understand.



You might want help to read this booklet. You can ask someone to help you.

words

Some words are **black and bold**. This means we think they are difficult words.



Black and bold words are thicker and darker. We explain what they mean in a box like this.



Many words are **bright blue**. These are links to websites or email addresses. You can click on these links on a computer.

Who we are and what this booklet is about



NatWest

We are **Natwest**.



We always try to give you the best service we can, but sometimes we get things wrong.



We want to know when we do something wrong so we can make things better.

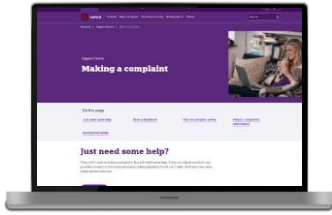


This booklet tells you

- how to tell us we got something wrong
- what to tell us
- what we will do to help.



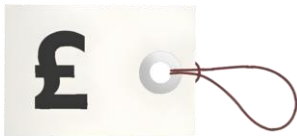
Go to our website



- click the link below
natwest.com/howtocomplain



- or click this link if you are a **start up** or a **business customer**
natwest.com/business



A **start up** is a new business that sells a certain product.

A **business customer** has a bank account with us for their business.



Chat to Cora

When you are on our website, click **Chat to Cora** and type the word **Complaint**.

How to tell us we got something wrong



Call us



Call this number if you are in the UK

03457 888 444



Call this number if you are outside of the UK

+44 3457 888 444



You can download and use the **Relay UK app** on your phone to call us if you have any problems with your speech or hearing.



If you want to use Relay UK and you are in the UK, call this number

18001 03457 888 444



If you want to use Relay UK and you are outside of the UK, call this number

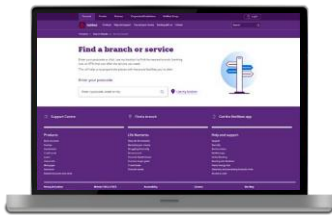
+44 151 494 1260



Go into your local branch



Go into your local **Natwest** and talk to someone who works for us.



Click the link below to find your local **Natwest**
natwest.com/branch



Send us a letter



Send us a letter to explain our mistake or how we can help you.



Send your letter to this address if you are a **credit card customer**

NatWest Card Services

PO Box 5747

Southend-on-Sea

SS1 9AJ



A **credit card customer** has a credit card with us.



Send your letter to this address if you are anyone else

Customer Relations Manager

1st Floor, 2 Saint Phillips Place

Birmingham

B3 2RB

Credit card customers



Call this number if you are in the UK

0370 333 9091



Call this number if you are outside of the UK

+44 370 333 9091



If you want to use Relay UK and you are in the UK, call this number

18001 0370 333 9091



If you want to use Relay UK and you are outside of the UK, call this number

+44 151 494 1260

Premier customers



A **premier customer** gets extra services from us. You need to follow certain requirements to be a premier customer.



Call this number if you are in the UK

0333 202 3330



Call this number if you are outside of the UK

+44 161 933 7239



If you want to use Relay UK and you are in the UK, call this number

18001 0333 202 3330



If you want to use Relay UK and you are outside of the UK, call this number

+44 151 494 1260

Start ups or business customers who make less than 2 million pounds



Call this number if you are
in the UK

03457 114 477



Call this number if you are
outside of the UK

+44 3457 114 477



If you want to use Relay UK and
you are in the UK, call this number

18001 03457 114 477



If you want to use Relay UK
and you are outside of the UK,
call this number

+44 151 494 1260

What you need to tell us



To tell us about our mistake you need to make a **complaint**.

A **complaint** is when you tell us you are unhappy and why.



In your complaint you need to tell us

✓ Your name and address



✓ Your account number, sort code and credit card number



✓ What happened



✓ Any names of people who helped you or made the mistake



✓ How you have been affected



✓ A number we can call and a time that we can call you.

What we will do to help



After you make your complaint, we will tell you within 5 days that we have it.

319@#!!

We will give you a **reference number**.



319@#!!

A **reference number** is a number you need to keep safe. We will use your reference number when we talk to you about your complaint.



We will always do our best to fix your complaint straight away. It may take us up to 8 weeks.



We will tell you about any decisions we make or how we will fix our mistake.



If your complaint is about a payment, we will try to fix our mistake as quickly as possible. It could take up to **15 working days**.

Working days are Monday to Friday.



We might call, text or email you to tell you what we will do next.



You can go into your local branch and ask for an **update** on your complaint.

An **update** is when you are told new information.

Who else you can talk to



You might want to talk to someone else if

- we do not make a decision about your complaint within 8 weeks
- you are unhappy with our decision.



You can talk to the **Financial Ombudsman Service**.



The **Financial Ombudsman Service** look at complaints when you are not happy with the way we have sorted them.



They do not work for us. They make their own decision about what to do with your complaint.



If your complaint is about a payment, you can talk to the **Financial Ombudsman Service** if



- we do not tell you within 15 days that we have your complaint



- we do not make a decision about your complaint within 35 days.



If you get a **final response letter** from us, you have 6 months to talk to the **Financial Ombudsman Service**.



A **final response letter** is the last letter we send you about your complaint. It tells you our last decision.

The Financial Ombudsman



Send an email to this address
Complaint.info@financial-ombudsman.org.uk



Call this number if you are
in the UK

0800 023 4567



You can also call this number

0207 964 1000



If you want to use Relay UK and
you are in the UK, call this number

18001 0800 023 4567



You can also call this number

18001 0207 964 1000



Click the link below to go to their website

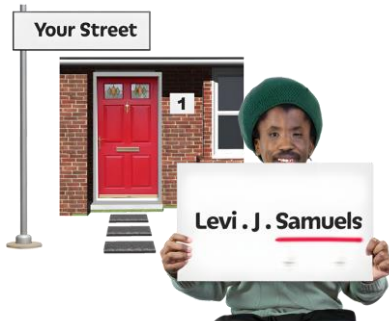
financial-ombudsman.org.uk



Send a letter to this address

**The Financial Ombudsman Service
Exchange Tower, London
E14 9SR**

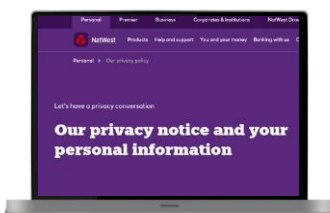
How we look after your information



We keep information about you so we can help you with your complaint.



We will keep this information for 6 years after we have helped you with your complaint.



Click the link below to find out how we look after your information

Natwest.com/privacy