

GRG Helpdesk – Appeals FAQs

1. What is an Appeal?

If you are unhappy with the outcome of your Complaint (or any part of it), you may ask the Independent Third Party, Sir William Blackburne, to reconsider your Complaint (or any part of it). This is referred to as your Appeal.

The Independent Third Party (ITP) or a delegate appointed by him will reach his own conclusion on your Appeal, and any decision made by him will be binding on RBS.

2. How do I submit an Appeal?

You can submit an Appeal by completing an Appeal Form.

You should have received an Appeal Form with your Outcome Letter. Unfortunately you cannot access blank Appeal Forms online (they are pre-populated with details of your Complaint), so if you'd like another Appeal Form, please call the GRG Helpdesk on 0800 0294 370 or email GRGCustomerHelpdesk@rbs.co.uk.

The ITP would prefer you to submit your Appeal Form by email, if possible, although you may also submit it by mail.

If you'd like to email the Appeal Form, please send it as a scanned attachment to appeals@itp.org.uk.

If you'd like to send the Appeal Form by mail, you can post it to:

Independent Third Party Review
PO Box 74346
London
EC3P 3DU

You will receive an acknowledgment of receipt once the ITP team receives your Appeal Form.

3. Where can I get an Appeal Form?

You should have received an Appeal Form with your Outcome Letter. Unfortunately you cannot access any blank Appeal Forms online (they are pre-populated with details of your Complaint), so if you'd like another Appeal Form, please call the GRG Helpdesk on 0800 0294 370 or email GRGCustomerHelpdesk@rbs.co.uk.

4. Who is the ITP?

The Independent Third Party is Sir William Blackburne, a retired high court judge. Sir William has been appointed by RBS to oversee the bank's new GRG Complaints Process, and to consider any Appeals. The ITP is funded by RBS and reports into the Financial Conduct Authority (FCA) and the Board of RBS. Sir William's role is to provide external independent scrutiny to the Complaints Process, and help ensure that fair outcomes are reached for Customers.

Sir William has selected an appropriately qualified team to support him in his role without any involvement of RBS, and they too will act entirely independently of RBS.

5. Am I eligible to Appeal / Are there any restrictions around what I can Appeal?

There are a few restrictions around when and what you can appeal. These are summarised below.

- (i) **56-day deadline:** An Appeal must be received by the ITP team by email (preferable) or mail (please allow sufficient time for delivery) within 56 days of the date specified on your Outcome Letter – this is the date that is set out on the right hand side of the first page of that letter. Informing the ITP or GRG Helpdesk that you will appeal does not constitute having made an Appeal, and does not affect the 56 day deadline.
- (ii) **In-scope Complaint:** If any part of your Complaint relates to an issue which is outside the scope of the Complaints Process, you will not be able to appeal the outcome of that part of your Complaint
 - Any outcomes which you cannot appeal will be made clear to you in your Outcome Letter
- (iii) **Goodwill payment:** You cannot appeal any goodwill payment offered in your Outcome Letter; this is a purely discretionary payment offered to you by RBS
- (iv) **Changes to banking facilities:** You cannot appeal any offer to change your current banking facilities; this is a purely discretionary offer given to you by RBS
- (v) **Consequential Loss:** The ITP has now agreed to consider Appeals in respect of RBS's outcome of Consequential Loss claims from eligible customers. FAQs on the ITP Appeal process for Consequential Loss claims will be published in due course
- (vi) **Multiple Appeals:** You may only appeal once
- (vii) **Ongoing litigation and/or Financial Ombudsman Service Complaints:** You cannot be engaged in ongoing litigation against RBS on matters related to your Complaint, or have your Complaint currently being considered by the Financial Ombudsman Service ("FOS") during the Appeals Process
 - If you have commenced such litigation or filed a Complaint with the Financial Ombudsman Service since you received your Outcome Letter, you can only appeal if you agree to suspend those proceedings
 - In addition, the ITP will not consider your Appeal if the FOS has already made a determination on your underlying Complaint
- (viii) **Original Complainant:** Appeals must be brought by (or on behalf of) the same party who brought the original Complaint

6. What will happen after I submit my Appeal?

You will receive an acknowledgment of receipt once the ITP team receives your Appeal Form.

The ITP team will then review your Appeal, along with relevant underlying documents and files.

Once your Appeal has been assessed, you will receive an Appeal Outcome Letter from the ITP letting you know the outcome of your Appeal. This will also include a short summary of reasons for the ITP's decision. The ITP team will also notify RBS, who will then issue you a second and final Outcome Letter incorporating the outcome of your

Appeal, as well as reconfirming any decisions or offers that you did not appeal (such as any offer of a goodwill payment or any offer to change banking facilities).

If the ITP cannot consider your Appeal for any reason, you will be contacted and informed of any next steps open to you.

7. How long will it take to receive an outcome?

Your Appeal will be assessed as soon as is practically possible. The Appeals Process is a very important one, and delivering fair outcomes to customers is the upmost priority of the ITP. The thorough investigation of each Appeal will involve the collection and review of a large volume of documents. This process will take time, and because we do not know the number of Appeals that we will receive, it is difficult at this stage to indicate how long it will take the ITP to reach an outcome.

8. I am unhappy with part of my outcome, but I want to retain the Direct Loss offer set out in another part of my outcome. Can I do that?

Yes, you can choose to appeal part of your Complaint outcome rather than all of it. You should indicate in the Appeal Form that you are appealing part of your Complaint outcome, and should indicate which parts you wish to appeal.

Any Direct Loss offers that you are not appealing will carry forward to your final Outcome Letter, and will remain available for acceptance regardless of the outcome of your Appeal.

9. What will happen to my offers when I appeal?

If you appeal a Direct Loss offer, that Direct Loss offer will lapse once you submit your Appeal Form, and will be replaced by the amount that the ITP decides is appropriate. However, please note that on Appeal the ITP will reassess the amount of Direct Loss that should be paid. Consequently, it is possible for the ITP to change the Direct Loss offer. This could be more or less than the amount originally offered to you. It is possible for the ITP to dismiss the offer altogether.

Any offers that you do not appeal will carry forward to your final Outcome Letter, regardless of the outcome of your Appeal. These include:

- Any Direct Loss offers that you do not appeal
- Any offers of goodwill payment and/or change to your banking facilities as these cannot be appealed (they are purely discretionary offers from RBS)

10. Do I need to provide reasons for my Appeal? What if I am just unhappy with the result?

It is not compulsory to provide reasons for your Appeal, but we strongly encourage you to do so as this will assist the ITP in assessing your Appeal.

If, however, you feel that the reasons for your Appeal are the same as the reasons you gave for your original Complaint, you may simply refer back to that Complaint.

11. What is a new allegation?

A new allegation is an allegation that you raise in your Appeal Form which was not included in your original Complaint. Because RBS will not have had the opportunity to consider the new allegation in the first instance, the new complaint will need to be referred to the bank for assessment.

12. What is new evidence?

New evidence is any important information which you provide with your Appeal Form, to which RBS did not have access when it considered your Complaint.

13. What happens if my Complaint is referred to RBS because of a new allegation or new evidence?

The ITP team will notify you if they consider it necessary to refer your Complaint to RBS because of any new allegation or new evidence that you provided in your Appeal Form.

RBS will reconsider your Complaint by assessing the new allegation and/or new evidence, and determine whether it changes the outcome of your Complaint.

If your Complaint outcome is changed as a result of the new allegation or new evidence, RBS will send you an updated Outcome Letter and your original Appeal will not be assessed by the ITP. If you are unhappy with the updated Complaint outcome, you will have the right to submit another Appeal within 56 days of the date of the updated Outcome Letter.

If your Complaint outcome is not changed as a result of the new evidence, or if RBS decides that the new allegation should be dealt with separately by its Business as Usual Complaints team (i.e. outside the GRG Complaints Process), the bank will notify you and the ITP team. Unless the case is sent to RBS's Business as Usual Complaints team, the ITP team will continue to progress your Appeal.

14. May I talk to the ITP directly about my Appeal?

No, unfortunately the ITP and his team cannot accept telephone enquiries as they do not have the capacity to operate a telephone helpdesk.

If you would like to email or write to the ITP, please use the following contact details:

- **Email:** appeals@itp.org.uk
- **Mail:** Independent Third Party Review
PO Box 74346
London EC3P 3DU

15. My Appeal was upheld/not upheld – what happens next?

RBS will send you a final Outcome Letter, which will incorporate the outcome of your Appeal in full and any other offers that were carried forward from your first Outcome Letter, such as any goodwill payment or change to banking facilities.

You will then have 28 days from the date of the final Outcome Letter to accept or reject the outcome contained in that letter. The letter will contain detailed instructions on how to do this.