The Payments Council is working closely with banks and building societies, credit card companies, credit reference agencies and other financial institutions in the UK to ensure that customers know how to get help if they have been affected by the recent technical issues at NatWest, RBS and Ulster Bank. This has led to a voluntary agreement covering the vast majority of UK financial providers, which should help ensure customers’ claims are dealt with as quickly as possible.

If you are a customer affected by the technical issues at RBS or NatWest and need help:

- In the first instance, speak to your own bank, building society or credit card provider. They will help resolve things as quickly as possible.
- If your situation is complicated, it may need to be assessed on a case by case basis, but banks, building societies and credit card providers have pledged to do this as quickly as possible.
- You should keep a note of any contact you have made with your bank, building society, credit card provider or other financial institution and keep any documentary evidence showing how you have been affected, in case it is required, such as pay slips or statements.
- If you don’t get the help you expect you should ask to follow your bank, building society or credit card provider’s formal complaints procedure. Failing this, you can escalate your complaint to the impartial Financial Ombudsman Service.

If you are a customer affected by the technical issues at Ulster Bank in Northern Ireland and need help:

- The same advice as above applies. As normal service resumes for Ulster Bank customers, Northern Irish financial institutions are currently putting in place processes to resolve fees, interest and other issues on customer accounts arising from the RBS technical issue. For the latest update on the status of the technical issues visit www.ulsterbank.com

Frequently asked questions

Q1. I am not a customer of RBS, NatWest or Ulster Bank but have been affected by the recent technical issues. Who should I contact and what do I need to do?

Please contact your own bank, building society or credit card provider, who will deal with your question or complaint as quickly as possible and advise you of any further action required by you.

Q2. How quickly will my claim be processed?

To help those customers and businesses affected by these technical issues, all banks, building societies and credit card companies have pledged to respond to claims as quickly as possible. Each bank, building society and credit card company will process claims in accordance with their own normal complaints policies and procedures. Institutions will be able to provide you with information on how they handle complaints.
Q3. What can I submit a claim for?
You can submit a claim for financial losses which you have incurred as a result of these technical issues. In the majority of cases this is likely to relate to late payment fees, debit interest and/or account charges. In the vast majority of cases, we'd expect claims from customers and businesses to be quite straightforward but inevitably there will be some cases that may be more complicated in nature.

Q4. Will I be required to provide evidence to support my claim?
You may be asked to provide supporting information showing how you have been affected. For example, if you received your monthly salary payment late as your employer banks with RBS, NatWest or Ulster Bank and therefore you have been late in paying a bill and have incurred a charge, you may be asked to provide evidence of how much that charge was and when your salary was due to have been paid.

Q5. Will these technical issues have any impact on my credit rating?
We are working closely with banks, building societies, credit card companies and the credit reference agencies to ensure that your credit reference data is unaffected as a result of these technical issues. If you believe you have been adversely affected you should contact your bank or building society. If you are concerned that your credit rating may have been adversely affected by the incident, you can claim via your bank or building society for the cost of a single credit check from one of the credit reference agencies (Experian, Equifax or Call Credit), providing you do so by 31 October 2012.

Q6. I am concerned that these technical issues could result in a late payment in relation to my credit card bill, what should I do?
Please contact your credit card provider, who will deal with your query as quickly as possible.

Q7. How long after the incident/cost was incurred can I make a claim?
We’d encourage you to report details to your own bank, building society or credit card company as soon as you have details and evidence of the claim. As normal service resumes for Ulster Bank customers, Northern Irish financial institutions are currently putting in place processes to resolve fees, interest and other issues on customer accounts arising from the RBS technical issue. For the latest update on the status of the technical issues visit www.ulsterbank.com.

Q8. If I am not happy with how my claim is handled where do I take my complaint to?
If you are unhappy with how your claim has been dealt with, you can escalate your complaint to the impartial Financial Ombudsman Service. The Ombudsman can be contacted on 0800 023 4567 or complaint.info@financial-ombudsman.org.uk. Further information can be found at http://financial-ombudsman.org.uk/.

Q9. Is there anything else I should know?
Fraudsters may try to profit from this incident by sending out phishing emails purporting to be from a bona fide organisation such as your bank or even the police with the aim of duping you into disclosing personal financial information such as passwords and login details which they can use to fraudulently access your account. Neither your bank nor the police will ever ask you to provide your PIN, passwords or login details in full, by email or by phone.

Further information for customers of all banks and building societies can be found on the RBS website: www.rbs.com.

The Payments Council has worked with the British Bankers Association, the Building Societies Association, the Association of Foreign Banks, The UK Cards Association and the Council of Mortgage Lenders in developing this advice.

The vast majority of financial institutions are part of this agreement but in the very rare circumstances that your claim cannot be handled by your financial institution or they are not part of this agreement, then you can approach RBS directly regarding your claim. Contact details can be found on the RBS website, www.rbs.com.

For further information, please contact: questions@paymentscouncil.org.uk
www.paymentscouncil.org.uk / www.payyourway.org.uk