

# DLFS Transfer of Business to RBS

## Frequently Asked Questions for Customers

**Q: Why has Direct Line Financial Services Limited transferred its business?**

**A:** Across the whole of The Royal Bank of Scotland Group there are many separate companies, many of which are regulated by the Financial Services Authority. Having all of these separate, regulated companies creates a lot of unnecessary administration and expense. So, by transferring the Direct Line mortgage, savings and personal loans business to The Royal Bank of Scotland plc we have cut down on the number of different regulated companies in the Group. This is one way we can cut red tape and concentrate on our services to customers.

**Q: Does this mean I'm not a Direct Line customer any more?**

**A:** No. You're still a Direct Line customer it's just that for mortgages, savings and personal loans Direct Line is now a "trading name" of The Royal Bank of Scotland plc and **not** Direct Line Financial Services Limited.

**Q: How will it affect me?**

**A:** It won't! Apart from the change of name, there are no changes to any of the terms and conditions because of the transfer and your account(s) and payments are unaffected.

**Q: What do I need to do?**

**A:** Nothing. We don't require our customers to do anything at all other than rest assured that there will be no change to the efficient and friendly service you've come to expect from Direct Line.

**Q: What if I want to know more?**

**A:** Just call our dedicated hotline for **loans call 0845 300 5988, mortgages 0845 300 5295** and **savings 0845 300 1230** and we'll be glad to help. However, please note that this number is only for Account Transfer enquiries. For all other enquiries please use the usual customer number.