

NatWest Welcome Account

Our commitment to you

A simple overview of
our commitment to the
Banking Code and our
complaints procedure

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If you want help, information or advice on any of our services, or if you have a comment or complaint to make, just call our Polish Centre of Excellence on **0845 246 7979** (Minicom **0800 404 6161** in English only) or ask at any NatWest branch. Calls may be recorded. Lines open between 9am and 5pm, Monday to Friday excluding public holidays.

Introduction

The Banking Code is a voluntary Code and aims to set minimum standards in the financial industry to help make sure that personal customers get the best possible banking service.

At NatWest we fully support the Code. We do all that it asks and often more.

In this leaflet we explain clearly the policies and procedures which we follow, the main areas covered by the Code and our commitment to it.

We hope you will find this helpful. We aim to provide you with the highest standard of service in order to build a partnership of confidence and trust.



Brian Hartzer
Chief Executive Officer
UK Retail

If you would like a full copy of The Banking Code, phone us on **0845 246 7979** or visit www.bba.org.uk

Our responsibility to you

Your NatWest Welcome Accounts offer many different ways of handling your money. This includes payment using your NatWest Welcome Debit Card, by telephone banking, online banking, Direct Debits and Standing Orders.

What fees do we charge?

We know our customers can sometimes be worried or confused by fees. In the following pages, we explain when you do and when you don't pay. Please see our leaflet *A Guide to NatWest Welcome Accounts fees and interest* for details of the fees we charge and an explanation of the pricing structure we use for our current accounts.

When you don't pay

As long as you stay in credit, we don't charge you anything when you do any of the following:

- pay using your NatWest Welcome Debit Card, in the UK*, by Direct Debit or Standing Order;
- use your NatWest Welcome Debit Card or NatWest Welcome Money Transfer Card in most UK cash machines. While we at NatWest have done everything we can to make sure you will not be charged, at some cash machines in the UK, the cash machine owner may still charge a fee. However, you will be advised on the screen about any charges before you withdraw cash. You can then stop the transaction if you do not wish to be charged;
- receive regular account statements (not copies) and paying-in books;
- use our 24-hour telephone and online banking services.

We do not make separate charges for normal use of our counter services, but there may be additional fees where we have to make special arrangements.

Our staff will be pleased to advise you.

When you pay

Occasionally, you may find that you need to make a withdrawal or other payment that cannot be met from the money in your account.

We explain our charges in our leaflet *A Guide to NatWest Welcome Accounts fees and interest*.

*You will find details of fees for using your card abroad in our leaflet *A Guide to NatWest Welcome Accounts fees and interest*.

You will have to pay separate charges when we provide you with certain services whether you are overdrawn or in credit. These services include the following:

- NatWest Welcome Account monthly fee;
- sending money to, or receiving money from, abroad;
- looking after important documents or precious items;
- travel services, including using your NatWest Welcome Money Transfer Card and NatWest Welcome Debit Card abroad;
- credit cards.

You can get full details of these and other charges by calling the Polish Centre of Excellence on **0845 246 7979** or by visiting our website **natwest.com/welcome**

Interest

We will **always** tell you the current interest rate when you open an account. Any branch or the Polish Centre of Excellence will **always** be able to tell you the latest rates which apply to your account or to any other account that might be more suitable for you.

Interest rates change from time to time. We may change the rate of interest that applies to your account, by putting advertisements in three of the following newspapers, *The Times*, *The Financial Times*, *The Independent*, *The Guardian*, *The Daily Telegraph*, *The Daily Mail*, *The Daily Express*. If we notify you by press advertisements, we will also advertise the change on our website www.natwest.com and, where the alteration applies to branch based accounts, by branch notices. We may also change interest rates by notifying you personally not less than 60 days before the change takes effect. You can visit our website at **natwest.com/welcome** to find out our latest interest rates.

When we pay you

When you have money in your account, you may be eligible to earn interest on it.

If you are eligible for interest, we will work out the interest due on the cleared amount actually in your account at the close of business every day.

The normal timescales for clearing a cheque are reckoned in business days from the day the money is added to your balance. This day is known as 'transaction day' or 'T'.

If a Sterling cheque issued by a UK bank is paid into your account by 3.30pm on a business day over the counter at one of our branches, then as a general rule, T will be the same day.

For example, if T is a Monday, then, by the following Wednesday (T+2), we will start paying interest on the amount of the cheque. See page 9 for details of when you can withdraw the money and when you can be sure that the money is yours (i.e. that the cheque will not be returned unpaid).

Please note that:

- In cases where the cheque is not paid in over the counter at one of our branches (e.g. because it is paid in at a different bank or sent to us by post), it will take longer for the money to be added to your balance (or taken off your overdraft). Please ask at your branch for details. Once the money has been added to your balance (or taken off your overdraft), the position will be the same as stated above.
- Longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank.
- There are some cases in which, for legal reasons, or as a result of circumstances beyond our control, the payment of a cheque into your account may be prevented or may take longer than the timescales mentioned above.

Interest on the NatWest Welcome Current Account is calculated on a daily basis and paid into your account once a month, usually the day after we issue your statement.

Please contact the Polish Centre of Excellence if you would like further information on any of the above or if your current account does not pay interest, and you would like to change it to one that does.

We pay interest on your NatWest Welcome Money Transfer Account quarterly in January, April, July and October.

How we keep you informed

Our leaflet *A Guide to NatWest Welcome Accounts fees and interest* gives details of the fees we charge when you have an unarranged overdraft or when we are unable to make a payment which you have instructed us to make. The leaflet also gives details of the fees we charge for our more common specialist services. If you are a new customer, we will give you this leaflet when you open the account.

Whenever you ask about any of our specialist services, we will tell you about any fee involved. We will take all fees relating to specialist services when we provide those services. If you are not sure about fees or interest rates, please telephone Polish Centre of Excellence on **0845 246 7979** or visit **natwest.com/welcome**

We will give you at least 60 days' notice of the introduction of any new fees and any increases to existing fees. For more information, please refer to our leaflet *A Guide to NatWest Welcome Accounts fees and interest*.

Statements

Your statements give you a detailed record of every transaction on your account. Always check your statement carefully and let us know if you think that anything is wrong.

Please keep us informed

Please make sure you let us know as soon as possible when you change your:

- name;
- address;
- phone number; or
- e-mail address.

Dormant Accounts

If you do not use your account for some time, we may make your account dormant to protect against fraud. Your money with us will always remain your property, no matter how many years pass. You can access any money in your account by contacting us directly or via the British Bankers' Association dormant account schemes at **www.bba.org.uk**

When you pay money in, how soon can you take it out?

Cheques

If a Sterling cheque issued by a UK bank is paid into your account and your account is in credit, you will normally be able to withdraw the money no later than four business days after the 'transaction day' or 'T'. As explained on pages 6 and 7, T is the day on which the money is added to your balance.

For example, if the money is added to your balance on a Monday (T), the day on which you will be able to withdraw it (T+4) will be the following Friday (though you will normally be able to withdraw the money earlier than this at our discretion). However, you cannot be sure that the money is yours until the end of the sixth business day after it was added to your balance (T+6). For details, see below under the heading "When a cheque is returned unpaid".

As before, longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank.

Please contact the Polish Centre of Excellence if you would like further information on any of the above.

Faster confirmation of payment

We can specially present a cheque to the issuing bank or building society to obtain early confirmation (usually the next business day) that it will be paid. You may not receive the funds any earlier than normal, but you will have confirmation that the cheque will not be returned unpaid. If you use this service, we will charge a fee. For details, please read our leaflet *A Guide to NatWest Welcome Accounts fees and interest*.

When a cheque is returned unpaid

Sometimes a cheque which has been added to your balance is later returned unpaid.

If a Sterling cheque issued by a UK bank is returned unpaid after it has been paid into your account, we can deduct the amount of the cheque from your balance at any time before the end of the sixth business day after the 'transaction day' or 'T'. As explained on pages 6 and 7, T is the day on which the money is added to your balance. In other words, you will not be sure that the money is yours until the end of T+6.

For example, if the money is added to your balance on a Monday (T), the point at which you can be sure the money is yours (the end of T+6) will be the end of the Tuesday of the following week (or the Wednesday of that week if the Monday is a bank holiday). If, before then, the cheque is returned unpaid, we will deduct the amount of the cheque from your balance – even if we have already allowed you to withdraw the money. If this means that an unarranged overdraft arises on your account, you will have to pay fees as explained in our leaflet *A Guide to NatWest Welcome Accounts fees and interest*.

However, if the cheque is not returned unpaid until after the end of T+6, we will not deduct the money from your account unless: (a) you give your consent or (b) you were knowingly involved in a fraud concerning the cheque.

As before, longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank.

Out-of-date cheques

Banks reserve the right not to pay a cheque which is over six months old. A cheque older than six months is no longer valid and you will not be able to pay it in. You should refer back to the person who issued the cheque and ask for a replacement if you still need it. If you have issued a cheque to a third party and it has not been cashed within six months, you should speak to us to get it stopped if you don't want it paid.

Direct Debit

Direct Debit is a convenient way to pay regular bills. Once set up, the amount is automatically collected from your account, saving you time and hassle. Some companies even offer discounts for paying this way.

You will now even be able to accept Euro Direct Debits on your current account. (For example, this new service means you can pay your Spanish holiday home electricity bill payment in Sterling direct from your UK account.) Further information about the new European Direct Debits will be available via your branch.

It's easy to:

- set up a Direct Debit by filling in the form supplied by the company you wish to pay;
- cancel a Direct Debit by telling us in writing, or if registered, by using our online and telephone banking services. Please note that we are only able to cancel a Direct Debit if you tell us before we are committed to make the payment. When cancelling a Direct Debit, you should also tell the recipient.

For Direct Debits in Sterling, our UK Direct Debit Guarantee protects you against unauthorised Direct Debits being taken from your account in error, whether by a company or organisation, or by ourselves. For example, if:

- too much is taken;
- it is taken too early;
- it is taken after you have cancelled;
- you have not been given enough notice of a change to a Direct Debit amount or date.

If you think an amount has been wrongly taken from your account under a Direct Debit, tell us straight away and if it is an error, we will give you a full refund.

Automated Payments

The introduction of the Faster Payments Service in May 2008 means that Standing Orders and Online and Telephone Banking payments between accounts at banks which are in the system will normally be received almost immediately (but may sometimes take up to two hours), providing the payment amount is within the Faster Payments set limits. Payments which are between banks not in the scheme or outside the set limits will continue to take two business days after the payment day to reach the account.

Standing Orders and payments made between NatWest accounts are also immediate.

When you set up an Online or Telephone Banking payment you will be advised if the payment will go under the Faster Payments Service or via the current three day cycle. For higher value payments you will still need to use CHAPs, for which the normal charge will apply. We may carry out extra identity checks when you are making larger payments or withdrawing large amounts of cash from your account.

Where monies are paid into your account under the Faster Payments Scheme on a weekend or bank holiday, it will be added to your account balance for interest purposes on the next business day. Please see the section headed 'Interest' on page 6 for more details.

Recurring Payments

If your account comes with a card with a Visa Debit logo you can use it to set up regular payments for bills and services, for example magazine subscriptions or memberships using the repeat payment functionality.

Transferring money between accounts

If you hold more than one account with us, we can arrange for the immediate transfer of funds from one account to the other. Simply visit your local branch or if you are registered, use our online and telephone banking services. You can also set up an automatic transfer arrangement to suit your circumstances.

Salaries, Pensions and Benefits

Regular income can be paid directly into your current account. Just give your employer, pension provider or benefits agency your current account details and they will take care of the rest.

Cash

Cash paid in over the counter at any NatWest branch in the UK will be available to withdraw there and then.

Keeping you up to date

It is important that you're aware of your balance and how available funds are affected by overnight and real time transactions.

The amount of funds you can withdraw at weekends, especially during bank holidays, will take account of Standing Orders, Direct Debits, NatWest Welcome Money Transfer Card and NatWest Welcome Debit Card transactions, forward dated payments and salary payments due on the next business day.

When you issue instructions for a withdrawal or payment to be made from your account, we decide whether your instructions would result in an unarranged overdraft by looking at the available funds in your account, i.e. the cleared balance in your account.

Please remember that some instructions for payments to be made from your account (including payments by Direct Debit and some Standing Orders) are processed during the night before the payment is due to be made.

To be sure that the payment can be made, you should ensure that you have sufficient available funds in your account by close of business on the working weekday before the payment is due to be made.

For example, if a Direct Debit is due to be paid on a Monday, you should make sure that you have sufficient available funds in your account by close of business on the Friday before.

Please remember

If at any time we receive instructions to withdraw funds from your account and there are insufficient funds available on your account to cover the withdrawal, we may refuse to pay some or all of the items.

Examples of our receiving instructions to withdraw funds include cases where:

- Standing Orders and Direct Debits are due to be paid;
- you withdraw money from a cash machine;
- you request us to make payments via our online and telephone banking services;
- any other transaction on your account which falls due for payment.

Extended opening hours

An increasing number of our branches have extended opening hours and can accept payments after 3.30pm for processing that day. Please check locally for details.

Quick deposit service

Many of our branches also offer a quick deposit service, enabling you to pay in cash or cheques in a matter of minutes.

Making sure you are happy with your account

If you are not happy with your choice of account, you may cancel it within 14 days. That 14 day period runs from the later of the date on which your account is opened and the date on which you first receive a copy of *NatWest Welcome Current Account and NatWest Welcome Money Transfer Account Terms and Conditions* and *A Guide to NatWest Welcome Accounts fees and interest* and a copy of any other documents which contain contractual terms relating to your account.

If you wish to cancel your account, you need to confirm your decision in writing addressed to Polish Centre of Excellence, 6th Floor, 1 Hardman Boulevard, Manchester M3 2AQ. If you do so, we will give you all your money back with any interest it has earned, and we will ignore any notice period and any extra charges.

Changes to account terms and charges

Occasionally, we may change the terms and conditions and charges relating to your account. If we do so, we will tell you as described in *NatWest Welcome Current Account and NatWest Welcome Money Transfer Account Terms and Conditions*.

If we make a change to the terms and conditions which is not to your advantage or if we introduce or increase a charge, we will always tell you personally at least 60 days beforehand and we'll ignore any notice period for 60 days from the date we first notify you – enabling you to change or close your account without charge or loss of interest.

We like to help you compare interest rates on all our savings accounts more easily. If you have a savings account with a balance of at least £500, we will send you a summary, at least once a year, of the current rates for your account and those which have applied during the last 12 months for your savings accounts, as well as details of any changes in the Bank of England base rate. We will also tell you about the accounts we no longer offer and how you can find out about our current rates of interest.

If you have £250 or more in a variable rate savings account and the interest rate has fallen significantly compared to the Bank of England base rate, we will contact you within a reasonable period of time to:

- tell you that the change in rates has happened;
- tell you about our other accounts and help you to switch to one of these, if you wish to;
- tell you that you can withdraw the money in your account in full;
- give you a reasonable time to switch to another account or withdraw the money without any notice period or any charges.
- if you apply for your NatWest Welcome Account via our joint account opening process with PKO Bank Polski, we will also share your information with PKO Bank Polski.

Are your personal details safe with us?

Confidentiality

At NatWest, we understand how important it is for you to know that we will keep your account details confidential. We will not pass on information about you to other companies or people outside The Royal Bank of Scotland Group of companies (the "Group"), of which we are a member, unless we have your permission to do so, or we are required or permitted to do so. For example:

- to follow legislation aimed at preventing money laundering;

- when we have to do so to follow an order of a court or other authority (such as the Serious Fraud Office);
- when we need to pass on information about you in order to prevent fraud or get back any money you owe us. Where you owe us money, we will try to give you at least 28 days' notice, to allow you time to put matters right;
- when we provide information to other companies who provide a service to us or you.

We may exchange information about you and your dealings with any Group company with other companies in the Group. We may do this to:

- assess credit and insurance risks;
- prevent and detect fraud.
- develop customer relationships, services and systems.

We will not exchange information about you with other companies in the Group for marketing purposes without your permission.

We have certain duties under the Data Protection Act and always use the information we hold about you in a responsible way. You can ask for a copy of your personal records, but we will charge a fee for this service. Please ask for details.

National Westminster Bank Plc is owned by The Royal Bank of Scotland Group plc. You can get a list of the principal companies in The Royal Bank of Scotland Group plc from NatWest Customer Relations, FREEPOST NAT12685, BOREHAMWOOD WD6 1BR.

Information and offers

When you applied for your account, you were given various choices about whether you wanted to hear from us in different ways about products and services which we believe would interest you. If you want to make changes to those choices, please write to NatWest Customer Relations, FREEPOST NAT12685, BOREHAMWOOD WD6 1BR quoting all your account numbers and sort codes.

Banker's references (also known as status enquiries)

If you take on new financial commitments, other companies or individuals may ask us whether we think you can meet these commitments. We will only reply with your written permission. The reply we give is an opinion based on our knowledge of you and your financial affairs. It is not a guarantee for which the Bank can be held responsible. You will have to pay a charge when we provide you with this service.

Are you protected against fraud?

We go to great trouble to guard against fraud. Among the measures we take are the following:

New accounts

- We ask new account holders for suitable identification as proof of their identity and address.
- Like most banks and building societies, we may consult credit reference and fraud prevention agencies before we open an account or approve an application for a loan or credit card.

Day to day banking

At times, we may make extra identity checks when payments are made from your account and we may also need an extra period of notice if you are withdrawing a large amount of cash from your account. Our fraud detection systems help us to identify any unusual transactions on your account, so we may contact you if anything looks out of the ordinary. However, we would never contact you via email or telephone asking for your telephone or online banking security details.

We have introduced Chip and Pin terminals into our branches, which will help to confirm your identity. You may be asked to use your card to authenticate some transactions. It is important that you keep us informed of any changes to your contact details. If you are unsure about any of our requirements, just ask at any NatWest branch.

Taking care and protecting your account

You can help us to prevent fraud by following these simple guidelines:

Cards, PINs and security information

- Ensure you take extra care to shield your number when entering your PIN at ATMs and shop keypads.
- If you have a NatWest Welcome Debit Card or NatWest Welcome Money Transfer Card, you may also have a Personal Identification Number (PIN), which you will need to use cash machines and to pay for goods and services.

- Always learn the PIN or other security information we may send you and immediately destroy the slip giving you the information.
- Do not keep a note of your PIN number where anyone else might recognise it. If you think that someone else knows your PIN, or other security information, you must tell your branch immediately and they will arrange for you to receive a new card and PIN.
- For extra security, you can change your PIN to a number of your choice. You can do this at any time using a NatWest cash machine, which will tell you how to do this. Please choose your new PIN carefully so that other people cannot guess what it is.
- Always keep your card receipts safely and dispose of them carefully.
- Never allow anyone to use your card, PIN or other security information. If you do, we could hold you responsible for money taken from your account. The only exception to this is in the case of a Beneficiary on the NatWest Welcome Money Transfer Account. You may give your NatWest Welcome Money Transfer Card and PIN to a Beneficiary subject to the relevant Conditions in our leaflet *NatWest Welcome Current Account and NatWest Welcome Money Transfer Account Terms and Conditions*. Please read these Terms and Conditions carefully for full details.
- When disposing of any card, please ensure the card is cut in half along the entire length of the magnetic strip. We recommend that the two sections are then cut into small pieces. Please ensure that the chip within the card is also cut in half.
- Be careful when using ATMs. Always be aware of individuals who may try to distract you when using the machine. Always ensure that no-one can see you entering your PIN and make sure that you put your money away before leaving the machine.

Online Banking

NatWest online banking service is a simple, safe and convenient way to access and manage your accounts online. To ensure that you stay safe online we recommend these simple steps to protect you and your computer.

1. Never divulge your full online PIN and Password. Remember that we only ask for random characters, not the full online PIN or Password.

2. Never respond to any e-mail that asks for confidential or personal security information. We will never send you such an e-mail.
3. Ensure that there is an up to date and functioning Anti-Virus and Firewall software on any computer you use for internet banking.
4. When shopping online, only make a payment via secure websites.
5. If possible, avoid disclosing sensitive information when using computers in public places/internet cafes. If this is not possible, take extra precautions.

To find out more about Anti-Virus and Firewall software, or to keep up to date with developments, please visit our website at: www.natwest.com/security.

Electronic transfer

You can transfer funds out of your account to other people by electronic funds transfer. If you do, you need to ensure that you give us all of the correct details of the person you are paying the money to – such as the sort code and the account number. If you give us the wrong details, the money might end up going to someone else and you may not be able to recover it.

Looking after your financial details

Criminals can use personal information about you fraudulently. You should take great care when disposing of documents which contain your personal or financial details. These items may include bank statements, benefits books, utility bills or card receipts. We recommend that any unwanted personal or financial documents showing information about your financial affairs are effectively destroyed by means of shredding.

Never provide your account or security details to any caller you do not recognise or have not expected. Do not give your password or PIN to anyone. Always know who you are dealing with, if you have any doubt request the caller's landline telephone number and call them back.

You must tell us immediately if you discover that your card has been lost or stolen, or that someone else knows your PIN, password or other security information.

Reporting a lost card

We have a 24-hour Card Loss Centre for you to report lost or stolen cards. The number is **0870 6000 0459** or **0161 931 9668**. Minicom users please call **0800 404 6161**.

If your card is misused before you tell us that it has been lost or stolen, you will normally have to pay up to £50 towards any overdraft which is created on your account. If you have acted dishonestly or carelessly, you may be responsible for all amounts spent or withdrawn.

Please bear in mind that this is only a short summary of your liability for loss. For full details, please look at our leaflet *NatWest Welcome Current Account and NatWest Welcome Money Transfer Account Terms and Conditions*.

labelling payments

If you would like us to cancel a payment or a series of payments you have authorised, you should do the following:

Standing Orders

- We need the name of the recipient, amount and frequency.
- You must tell us to cancel the Standing Order before we are committed to making the payment.

Direct Debits

- We recommend you tell the recipient of the Direct Debit also.
- We need the name of the recipient, amount and frequency.
- You must tell us before we are committed to making the payment.

We can accept your instruction to stop a cheque or cancel a payment:

- in writing to Polish Centre of Excellence, 6th Floor, 1 Hardman Boulevard, Manchester M3 3AQ;
- by using your computer, if you are an online banking customer;
- by calling us on 0845 246 7979.

Unarranged borrowing – fees

There are no arranged overdraft or any other credit facilities on the NatWest Welcome Account so it is important to remember that if you do not have enough money in your account you will not be able to make a withdrawal. Also, if you do not have enough money in your account we will not be able to make Standing Order and Direct Debit payments and you may be charged a fee of £5 for each item that we cannot pay, which may take you overdrawn.

We will tell you about the interest and charges you will have to pay if you have an unarranged overdraft, and about any charges for unpaid items, in the following ways:

- before we take the payment from your account, we will tell you how much we will take, when and what it is for;
- the total amount we take will then be shown again on your next statement.

For full details, please refer to our leaflets, *NatWest Welcome Current Account and NatWest Welcome Money Transfer Account Terms and Conditions* and *A Guide to NatWest Welcome Accounts fees and interest*. We recommend that you read those leaflets carefully.

Financial problems?

If you have financial problems, come and talk to us, and we will try to help you solve them. Depending on your circumstances, we could set regular or fixed repayments for debts, or we could reduce or suspend your repayments for a certain period.

If you have a more serious debt problem, we will work with you and put you in touch with organisations that offer help and advice to sort out your repayments and overcome your difficulties.

If you feel you need independent financial advice, we will be happy to direct you to someone, or to work with your chosen adviser. As long as there is money in your account, we will usually be happy to allow you to use a NatWest Welcome Debit Card to withdraw the money from cash machines.

The sooner you come to us, the more likely it is that we will be able to help.

Worried about small print?

We try to keep our communications with customers as clear and straightforward as possible, using plain English whenever we can. But credit agreements, insurance policies and other formal documents sometimes have to use technical language.

If anything is not clear, our staff can usually explain any technical terms and will recommend you seek independent legal advice if appropriate.

Can we close your account?

Occasionally, we stop providing certain types of account because we have developed others that provide a better service. If we have to close your account for this reason, we will let you know at least 60 days beforehand.

If we have to close your account for other operational reasons, we will write to inform you of the appropriate details.

Branch Closures

If we plan to close, move or significantly reduce the opening hours of your branch, we will tell you at least twelve weeks beforehand. We will also tell you how we will continue to provide banking services to you, including your nearest branch and free ATM services.

Moving your account

If you choose to move your account to another bank or building society, we will co-operate with them and give them information about the regular payments from your account within three business days, so that the transfer is made as efficiently as possible. We will close your account without undue delay when you ask us to do so.

If you wish to transfer your current account to us we will tell you:

- how the process for transferring your account will work and where responsibility will lie for each step in the process;
- what information your old financial institution will pass to us;
- what features you will be offered with the new account so that you can compare your new account features with your old account;

- how long the transfer is likely to take.

We will provide you with what you need to operate the account within 10 business days of approving your application.

Customers with disabilities

Please ask at any branch for a copy of our leaflet *Access – Our services for customers with disabilities*.

If you need to complain

We do everything we can to make sure our customers get the best possible service. However, sometimes, we don't get things right.

When that happens, we always encourage you to tell us about your complaints, so that we can put matters right.

We want to:

- make it easy for you to tell us about your complaint;
- give your complaint the attention it deserves;
- resolve your complaint without delay;
- make sure you are satisfied with how your complaint was resolved.

This leaflet explains what to do if you have any complaint about NatWest service. It also tells you how quickly we will deal with your complaint and who to contact if you are not completely satisfied with our response.

How and where to complain

If you're not satisfied with any aspect of our service or products, you can tell us about your concerns in the following ways.

In person – visit any of our branches and speak to one of our staff. Most of our branches are open from 9.00am-4.30pm Monday-Friday (9.30am-4.30pm on Wednesday). Some smaller branches have limited opening hours, and some of our branches are also open on Saturday.

In writing – address your letter to Polish Centre of Excellence, 6th Floor, 1 Hardman Boulevard, Manchester M3 3AQ.

By telephone – contact the Polish Centre of Excellence on 0845 246 7979.

How long will it take?

We aim to solve your concern straight away.

If we have not been able to resolve your complaint within one week, we will write to tell you:

- why we have not yet resolved your complaint;
- who is dealing with your complaint;
- when we will contact you again.
- We will usually sort out most complaints within **two weeks**.

We will contact you regularly until your complaint has been resolved.

If your complaint is particularly complex, it may take longer to resolve. If, together, we cannot reach an agreement by the end of **eight weeks**, we will:

- send you a letter giving our reasons for the delay and an indication of when we expect to provide a resolution; or
- refer your complaint to our Customer Relations Unit – they will issue the Bank's final response letter, which will explain our final position.

You will also receive a leaflet explaining your referral rights to the Financial Ombudsman Service, which is discussed below.

If at any time you are unhappy with the way we are dealing with your complaint

Our aim is to resolve your complaint as quickly as possible and to your complete satisfaction. If you're not satisfied with our action or explanation, the member of staff dealing with your complaint will be happy to discuss your concerns further.

However, if you remain unhappy, you can ask for your complaint to be reviewed at a higher level within the Bank. Our Customer Relations Unit will review your complaint and will aim to give you a full response within two weeks. If their investigation is likely to take longer, they will keep you fully informed of their progress.

You can write to the Customer Relations Manager at the address shown below. Please quote your account number, branch sort code, details of your complaint and what you would like us to do to resolve matters.

**Customer Relations Manager
NatWest
FREEPOST NAT 12685
London WD6 1BR**

Or telephone 0800 015 4212. (Customers with hearing and speech impairments can contact us by Minicom number 0800 917 0527.) If you are calling from overseas, please dial + 44 20 7649 9315.

If together we can't reach agreement

The Bank is a member of the Financial Ombudsman Service and if we can't reach agreement with you, our Customer Relations Unit will send you a "final response" letter. This letter will clearly set out the Bank's position in relation to your complaint.

The Financial Ombudsman Service

Our aim is to resolve all complaints internally. However if you are not satisfied with our suggested resolution, or if eight weeks have passed since you first brought your complaint to our attention, you can refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response issued by us. You can write to them at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Alternatively you can phone 0845 0801800. Further helpful information can be obtained from visiting the Financial Ombudsman website on www.financial-ombudsman.org.uk

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. However, there are some limitations on what the Financial Ombudsman Service can look into, and further information about this can be obtained from them directly.

Credit facilities: over 18s only.

Maximum call charge from a BT landline is 8p plus up to 6p per minute. Calls from other networks may vary. Calls may be recorded.

NatWest is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Maximum compensation limits apply depending on the type of claim. For deposits that are held in a bank or building society in the UK, the scheme will cover up to the greater of £50,000 or €50,000 per person. Deposits in all currencies are treated the same. Most depositors, including individuals and small firms, are covered. Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk

Registered Office: 135 Bishopsgate, London EC2M 3UR.

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