

I want more
from my bank

Advantage Gold Account

You can get more with Advantage Gold

When you want to get a bit more out of life, Advantage Gold is the bank account that could help make it happen.

If you're buying a house, your Advantage Gold account could get you a special mortgage deal and save you an additional 10% off your first year's home insurance premium, in addition to any discounts given to non Advantage Gold customers.

When you're going on holiday, your Advantage Gold account could get you special discounted deals, Worldwide & UK travel insurance at no extra cost, complimentary home delivery on commission-free travel money (including sterling travellers cheques). The subscription for Advantage Gold is £12.95 a month.

There's also a whole range of useful services that come as part of the package, including Mobile Phone Insurance, Identity Theft Protection and award winning Car Breakdown Cover.*

So if you're looking for more savings, again and again, you could get them with Advantage Gold.



Advantage Gold has been awarded a Five Star Rating from Defaqto, which means that it is among the best accounts in the market. Defaqto's rating reflects the exceptional levels of cover on offer. Defaqto is an independent financial product research company (February 2009).

*Winner of Your Money best breakdown cover 2005, 2006, 2007, 2008, 2009.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

You want to save on the

To enquire
about Advantage
Gold mortgage deals,
simply ask your
local branch for
more details



cost of borrowing and banking

With Advantage Gold, you can look forward to a little extra help with essentials like your arranged overdraft, mortgage or personal loan.

- **Tailored rates on Personal Loans**

You can borrow from us for almost any purpose – to buy a new car, make some home improvements or even to repay other loans or credit cards (excludes online loans).

- **Tailored overdraft rates**

Credit Zone Overdraft is a pre-arranged overdraft facility designed to help you when you need a little extra to tide you over – e.g. at the end of the month.

- **Special mortgage deals**

Whether you're moving home or just looking for a better mortgage, you'll enjoy great NatWest mortgage offers. As an Advantage Gold customer you are entitled to a discount on mortgage product fees.

- **Tailored Credit Card deals**

Tailored interest rate after the expiry of the introductory period when you take out a new Credit Card.

- **24/7 Emergency Cash**

Complimentary use of our Emergency Cash service should your debit card be lost or stolen.

Get cover in areas of your life

Advantage Gold could give you the cover you want for your home and your purchases.

- **£15,000 Accidental Death Benefit – save up to £18**

Advantage Gold brings you the reassurance of knowing your family will have something to fall back on if the worst should happen to you. As an Advantage Gold Member, you'll automatically receive Accidental Death cover up to £15,000.

Customers over the age of 70 are covered with a 50% benefit reduction.

- **Extended Warranty – save up to £59**

Purchase up to six selected household appliances a year with your NatWest credit or debit card and you'll receive a year's extra breakdown warranty at no extra cost on top of the manufacturer's normal 12 or 24-month guarantee, if you register within 90 days of purchase.

You then have the option to top up your NatWest Extended Warranty for a further two or three years at attractive prices.

- **Purchase Protection**

Many of your card purchases are automatically covered against accidental damage, loss or theft. This protection is valid for 100 days with your NatWest credit card purchases. You are covered for up to £3,500 for each claim (maximum £15,000 each year).

If you use your debit card, the protection is valid for 45 days and you are covered for up to £1,000 for each claim to a maximum of £10,000 each year.

Please refer to the Policy Summary for exclusions and limitations.

- **Green Flag Car Breakdown Cover – save up to £69**

Whether you break down at home or on the roadside, your car is automatically covered for roadside assistance with Green Flag. This service includes Call-out, Roadside Assistance anywhere in the UK and Home-Call Service. As an Advantage Gold member, you can choose to upgrade your cover at a discounted rate.

- **Mobile Phone Insurance – save up to £144**

With Advantage Gold your phone is insured against loss, theft, breakdown, accidental damage and unauthorised calls up to £1,500.

All you need to do is call us and register your details. For joint accounts we will cover both your handsets. Cover includes PDAs.

- **Identity Theft Protection – save up to £64**

Advantage Gold ID Theft Protection provides you with up to £5,000 worth of cover against expenses incurred by you in defending and restoring your credit status after fraudulent activity.

It also provides an online card monitoring service that monitors the web for your pre-registered details and any potential Identity Theft activity.

Complimentary credit reports also allow you to view your credit history and our Emergency Helpline and Fraud Resolution Service are available should the worst happen.

- **Additional 10% discount off 1st year's Home Insurance premium – save up to £45**

Additional 10% off your first year's premium, in addition to any discounts given to non Advantage Gold customers.

- **10% off your Car Insurance – save up to £54**

As an Advantage Gold Member, you could also save 10% on NatWest Car Insurance on your premium in your **first year**. Plus a further discount if you hold or take up NatWest Home Insurance.

You want to save on

- **5 Star Annual Travel Insurance Policy – Save up to £160**

This was rated Five-Star by independent financial research agency Defaqto in February 2009. Your travel policy provides automatic cover worldwide for you and your family at no extra cost. If you are aged 70 or over, you must contact us on 0870 609 1213* to pay a premium of £50 per account, and complete a short medical questionnaire over the phone. Minicom users please call 0845 900 5961*.

- **Commission-free Travel Money – with preferential rates and complimentary delivery – save up to £20**

Place your order through the Advantage Travel Service and you'll benefit from 0% commission, preferential exchange rates and complimentary delivery to your home or to the branch of your choice.

In addition, with over 1,600 branches nationwide, as an Advantage Gold customer you don't have to go far for your travel money. Selected branches offer a service, where you can get instant access to pre-packed bundles of euros and US dollars.

- **Gold Hotels – discounts of up to 60% worldwide – save up to £62**

Your Advantage Gold membership gives you access to over 21,000 Gold Hotels worldwide, with a full range from 1 star to 5 star accommodation. You can search and book online on the dedicated Gold Hotels website, with pictures and maps and other helpful travel information such as city guides, travel tips and weather information.

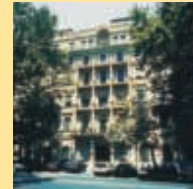
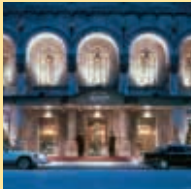
NatWest UK & Worldwide
Multi-trip Travel Insurance

worth up to

£160

includes winter sports

*Lines open Monday to Friday, 8am to 8pm, Saturday and Sunday, 9am to 5pm. Daytime calls cost up to 8p plus up to 6p per minute from BT lines Monday to Friday. Calls from other networks may vary. Calls may be recorded.



the cost of travel



• Advantage Gold Travel Services with Thomas Cook

The service will offer exclusive savings on a range of travel services, including:

- A guaranteed 10% discount on holidays with Thomas Cook, Virgin Holidays, Sunset, Thomas Cook Signature, Club 18-30, Neilson, Airtours, Cresta, Bridge, Panorama, Manos Swiss Travel Service, Elegant Resorts, as well as cruise holidays with 25 cruise lines including P&O Cruises, Royal Caribbean and Silversea.
- 7% discount on holidays with over 150 other tour operators including Club Med, Kuoni and Inghams to name just a few.
- No credit card or booking fees.
- 10% discount on car hire and airport transfers.
- 10% discount on airport parking and lounge passes.
- 10% discount on tickets to attractions abroad including Walt Disney World®.
- 10% discount on 5kg baggage allowance upgrades and in-flight meals with Thomas Cook Airlines.

You want to save on



entertainment all year round

- **Save at over 200 attractions with Privilege Card – save up to £15**

The Advantage Gold Privilege Card entitles you to 20% off the entry price for up to six people to a wide range of top attractions – from Edinburgh Dungeon to London Zoo. Members simply present their Privilege Card at the attraction box office.

Savings example

Saving based on two adults receiving a 20% discount when visiting two attractions a year where the standard ticket price is £19.95 (e.g. London Dungeon) (May 09)



*Price rounded down.



• What happens when we accept your application

If we agree your application we will open your account and send you the following (separately) within 10 days:

- A debit card.
- Your Personal Identification Number (PIN) (where applicable).
- An account welcome pack – including your Advantage Gold handbook and your insurance policy documents.

All brochures are also available in Braille, large print and on audiotape. Please ask at any NatWest branch for a copy of Access – Our Services for customers with disabilities.

Savings Examples

Gold Hotels – Savings based on a twin/double room for 2 nights at the 4* hotel, Ramada Docklands staying between the 22 July 2009 to 24 July 2009 at £115.66. The same hotel with expedia.co.uk at £178. (May 09).

Travel & Leisure – Saving based on a two week, Thomas Cook holiday for 2 adults to Fuerteventura, departing on 3 April 2010 staying in Hotel Costa Calmaon on an all inclusive basis. The basic holiday price, including in-flight meals, extra baggage allowance and airport transfers is £1,506 (May 09)

Travel Insurance – Saving based on annual multi trip worldwide family NatWest Travel Insurance (May 09). All customers over 70 must contact the Advantage Gold Travel Insurance screening service. On this line, we will ask for additional information in relation to pre-existing medical conditions and an annual premium of £50 will be charged per account. More details are available in your Insurance Policy Summaries. Underwritten by UK Insurance Limited.

Travel Money – Saving based on preferential exchange rates, 0% commission and complimentary home delivery for: 2 short breaks with £300 currency (worth £10+3); and one holiday with £800 of currency and £300 of commission free travellers' cheques (worth £7).

Home Insurance – Home Insurance example based on our blanket sums insured of up to £1M for Buildings, and up to £50,000 for Contents. Also including Personal Possessions cover up to £2,500 and family legal protection cover. Saving based on a 49 year old with buildings and contents insurance for a 3 bedroom semi-detached house built 1946 – 1970 in BN21 3JA (May 09).

Car Insurance – Saving based on 10% off first year's premium for fully comprehensive cover on a Toyota RAV 4 (VVT-iGX) for a 30 year old male driver with a licence for over 3 years, 5 years No Claims Discount, £250 voluntary excess and mileage of 8,000 living in BN12 3JA (May 09).

Car Breakdown Cover – Saving based on Green Flag cover for a 34 year old male, living in Leeds, driving a 2002 Renault with Level 2 Cover (May 09).

Extended Warranty Insurance – Saving based on a LCD television costing £400 - £499 with a 12 months warranty in addition to manufacturer's 12 or 24 months cover (May 09).

Mobile Phone Insurance – Saving based on Carphone Warehouse 5 Lite Band cover at £2.77 per week (May 09).

Identity Theft Protection – Saving based on Sentinel Identity Theft Protection (May 09).

Accidental Death Benefit – Saving based on accidental death cover up to £15,000. Save £18 based on Norwich Union's £1.99 per month, providing £20,000 worth of cover (May 09).

Privilege Card – Saving based on 2 Adults receiving a 20% discount when visiting 2 attractions a year where the standard ticket price is £19.95 (e.g. London Dungeon) (May 09).

Important Information

Terms and Conditions apply – please see Personal and Private Banking – Terms and Conditions and Personal and Private Banking – A Guide to Fees and Interest.

Credit facilities: over 18s only.

The subscription for Advantage Gold is £12.95 a month. Advantage Gold is a packaged service of which the core element is a current account without which the remainder of Advantage Gold benefits are unavailable.

Full details of all benefits and how to access them will be available in your Advantage Gold handbook. For further details on our insurance products, please refer to your insurance policy summaries.

Travel Money

Home delivery option must be to a registered address of the payment card user. Orders placed before 12 noon will be delivered next working day (by 1pm to home address or will be available for collection from 1pm if branch delivery). Orders placed after 12 noon will be available on the same bases next working day +1.

Emergency Cash

Existing NatWest customers only who use this service at NatWest, RBS, Ulster Bank branded UK cash machines. Only Direct Banking (internet and phone) customers can access up to £300.

Conditions apply to Travel Insurance, Privilege Card, Extended Warranty, Purchase Protection, Mobile Phone Insurance, Identity Theft Insurance, Accidental Death Benefit and Car Breakdown cover. Please see the Account Guide for full details.

If you are not satisfied with any of NatWest's products or services we have a complaint handling procedure that you can use to resolve such matters. A leaflet giving details of the procedure can be obtained from any of our branches or by telephoning the Bank. The Bank is a member of the Financial Ombudsman Service.

If you are still not satisfied after following the Bank's procedures, you can ask the Ombudsman to review the complaint. You can find out more about The Financial Ombudsman Service in a leaflet available from any branch or by telephoning the Bank. Alternatively, you can write to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

*Lines open Monday to Friday, 8am to 8pm, Saturday and Sunday, 9am to 5pm. Calls from other networks may vary. Calls may be recorded.

Information in this leaflet is correct as of May 2009.

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