



 NatWest

Welcome to your new
NatWest Student Account

What you'll find at NatWest

Within this brochure, you'll find everything you need to know to get the most out of your Student Account.

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Paying money

into your NatWest Account

You can pay cheques or cash into your account in a number of ways:

- Rapid Deposit machines.
- At over 700 NatWest cash machines.
- By post (cheques only).
- Over the counter at any branch.

Every time you make a deposit, you'll need to complete a paying-in slip. They are straightforward to complete and act as a record for you and us.

If you haven't got a paying-in book yet and would like one, or have any questions at all, please just ask at your branch. They'll be pleased to help.

Taking money out

When you receive your Personal Identification Number (PIN), you can start to use your Cashcard or Servicecard at cash machines. If you wish, you can change your PIN at any NatWest or Royal Bank of Scotland cash machine.

If you forget your PIN, simply inform your local branch and we will arrange to re-advise you of it – normally within three working days. If you think someone else may know your PIN, you should change it immediately at any NatWest or Royal Bank of Scotland cash machine.

How do I withdraw money?

Once you've paid in your money, getting at it is simple. You can access your cash in three easy ways:

- Free of charge at any of NatWest's 3,300 cash machines (many of which are at convenient locations such as supermarkets and railway stations) and those of The Royal Bank of Scotland.
- Via the 'cashback' service at thousands of retail outlets across the UK.
- Via almost all other UK cash machines. (Please note that some cash machine owners may charge a fee. However, you will be notified on screen of any charges before you withdraw any cash.)

This means that you can use your NatWest Servicecard and Cashcard in over 50,000 cash machines nationwide, whenever it suits you – 24 hours a day, 365 days a year.



You can withdraw cash up to your daily limit provided there is enough money in the account or up to your agreed overdraft limit. If you've paid in money by cheque, you will have to wait for it to clear before you can access those funds. This normally takes four working days from the day you paid the cheque in at the branch. In some cases, because cheques may still come back

unpaid after this time, it may take up to five working days for a cheque to clear and postal delays can extend this period further. When you pay a cheque in at a cash machine, you should add an extra day for it to clear. If you pay cash in at any NatWest branch in the UK on a normal working day (generally before 3.30pm), it will usually be credited on the same day.

The Bank, at its discretion, may sometimes allow you access to uncleared funds. This may mean that your account might appear to be in credit, but the balance may include uncleared funds. If your branch allows you to draw against these funds, then you may have to pay overdraft interest and fees.

More features of the NatWest

Servicecard and Cashcard

The NatWest Servicecard allows you to pay for goods and services wherever you see the Maestro logo. In addition, you can use the Servicecard to guarantee cheques up to the amount shown on the card. The NatWest Cashcard allows you to pay for goods and services wherever you see the Solo logo.



With the card's Maestro and Cirrus facilities, you can also use your NatWest Cashcard and Servicecard internationally. The Maestro facility allows you to pay for goods and services at over five million outlets in 90 countries worldwide. The Cirrus and Maestro facility gives you the ability to withdraw cash from over 900,000 cash machines worldwide. You can use Maestro and Cirrus wherever you see the logos*.



Top-up your mobile



As a NatWest Student Account customer, you can top-up your pre-pay mobile phone at any of our 3,300 cash machines or those of The Royal Bank of Scotland. The service is simple, fast and free and covers all the UK's major mobile networks. The amount you 'top-up' will be deducted from your card withdrawal limit.

*Charges may be payable for using these services abroad.

Managing your bills

Your NatWest Account can help you keep on top of bills.

Firstly, you can pay your bills at over 700 NatWest cash machines. All you need to do is enclose your cheques or cash with the bank giro credit from the bottom of a bill in an envelope. The cash machine will give you a printed record of the payment.

Once registered you can use our Online and Telephone Banking services to pay bills or send money to family and friends.

For further information and how to apply, please see page 9.

You can also use Direct Debits to pay household bills. The company you are paying may even offer a discount on your bill if you pay this way.

Direct Debit Guarantee

If a mistake is made and a payment you have not authorised is taken from your account please let us know and we will make a full refund to you immediately.

If you want to pay an individual or organisation a regular set amount, you can do this with a standing order.

They're also handy if you want to contribute regularly to a savings account.

Direct Debits and standing orders work by automatically taking money from your account on an agreed date and at regular intervals. All payments will be recorded on your statements. To set one up, you'll need to complete a form. You can get a Direct Debit Mandate from the organisation you are paying, or ask at a NatWest branch for a standing order mandate. Once you have set up a Direct Debit or standing order, it will run automatically so you don't have to worry.

It's important that you have sufficient cleared funds* to cover your standing order and Direct Debit arrangements, otherwise the item may not be paid and you may be charged unarranged borrowing fees. Details of these fees can be found in our brochure 'A guide to Personal Current Account Fees' (available from any NatWest branch).

*Cleared funds is the money available to you. For instance, if you've paid in money by cheque, you will have to wait for it to clear before the money is available to you.

Checking your balance

When it comes to money, it's important to keep track of how much you have got. At NatWest we help you do this in a number of different ways:

- NatWest cash machines
 - At any time, you may request a balance or mini-statement from a NatWest cash machine. It's a good idea to keep any printed records together.
- Telephone Banking
 - Alternatively, you can check your account balance using Actionline, our day and night telephone banking service.
- NatWest online banking
 - Check your latest balance and recent transactions via the Internet, day and night.

If you require further details or have any queries, please call our Customer Service Line on **08457 888 444**. Lines are open 8am to 6pm Monday to Friday and 8am to 4pm Saturdays, except public holidays. Minicom users please call **0845 900 5961**.

Or visit our website at **natwest.com**

- Mobile Phone Banking
 - Receive balances and mini statements straight to your mobile phone.

Accessibility

Online and telephone banking services

Online and telephone banking are the easy ways to manage your NatWest accounts. If you register for NatWest online banking, you will also be able to access your account information over the phone using Actionline, our 24-hour telephone banking service. This gives you the added convenience of being able to do your banking wherever and whenever it suits you and both services use the same security processes.

Once registered you can use **either** service to:

- Obtain up to date balance and statement information.
- Make instant transfers between most of your NatWest accounts.
- Pay bills and send money to family and friends.
- Manage standing orders and Direct Debits.

Additionally, online you can:

- View up to 6 years' worth of account statements and up to 4 months' credit card statements.

And you also have the full support of our friendly 24-hour customer helpdesk. When using Actionline, you have the choice of using our automated service or speaking directly to the Customer Service team.

To register for Internet and telephone banking, simply go to **natwest.com/online** and complete the online application form.

Alternatively, if you don't have access to the Internet, you can still apply for Actionline by phoning **0800 88 11 77**. Minicom users please call **0845 900 5961**.

Go Paperless.
Sign up for Online Banking,
choose to receive your
statements online and say
goodbye to paper statements.

 Sign up today at
natwest.com/online



Managing your money

We want you to get the most out of university life without having to worry constantly about money and how to make ends meet.

Many NatWest branches on or near campus have a dedicated Student Adviser. They know about the financial stresses of being a student, and are on hand to give you practical, person-to-person advice, should you need help with your finances.

Money

management tips

- Withdraw enough cash for a week – and then make it last. Only use cheques or cards when you've considered and planned a purchase first.
- Keep a regular check on your account – visit a cash machine regularly to check your balance or apply for NatWest online banking, so you always know what you have to spend.
- Claim all available discounts – an NUS card entitles you to discounts at many cinemas, exhibitions, concerts and shops.
- Consider joint purchases of household items such as kettles, toasters etc.
- Food shop with friends – buying in bulk can save money and means you can make the most of two-for-the-price-of-one deals in high street stores.
- Be prepared to decide what's essential and what's not.
- Don't buy new course books – buy secondhand ones from students in the year above.
- Get a part-time job – as long as it doesn't interfere with studying.

Services for students

Being a student usually means being on a tight budget. So we've built a range of special services into your Student Account that we don't always offer to all of our customers. These services are detailed over the next few pages. Do make the most of them – they can make life a lot easier while you're studying.

Need an interest-free overdraft?

With a student's limited income, it's inevitable you might need a little help from time to time. With a NatWest Student Account you can apply for an overdraft at any point in the year – whenever you need extra funds to see you through a difficult financial patch. Not only is your overdraft easy to arrange – just pop into your branch and apply – it's also interest-free. That means you don't need to pay us back a penny more than you borrow whilst you're on Student terms.

How much can I borrow?

Our Student Advisers will help you decide on an appropriate level of overdraft for your particular needs. You can ask to increase the limit in line with the year of your study, as shown in the table opposite.

Year 1	up to £1,250
Year 2	up to £1,400
Year 3	up to £1,600
Year 4	up to £1,800
Year 5	up to £2,000

To keep your money manageable, we normally offer the following limits across the three terms of your first year:

1st term	£500
2nd term	£1,000
3rd term	£1,250

Whatever the overdraft limit that is decided and agreed upon, all of the amount will be interest-free provided you stay within your agreed overdraft limit and continue to use your NatWest Student Account as your main back account.

Never borrow more than you need!

It's important to keep borrowing to a minimum. Only ask for an overdraft to cover the extra funds you really need.

Remember to use your Student Account as your main account to fully access all your benefits.

Choose the NatWest Student Credit Card pay no annual fee and a typical **18.9% APR (Variable)**

Student Credit Card

The card to help you manage your money.

Our Student Credit Card is the perfect partner to your Student current account to help keep your budget under control. A credit card can help you manage your money by giving you the option to pay in a way which suits your budget at the time.

There's a whole host of benefits:

Control your spending – with an initial £500 maximum credit limit.

Discounts – save on brands like Lonely Planet, Firebox.com

...and much more

Financial benefits

Interest-free period every month

If you pay your balance (and your previous month's balance) in full and on time each month you'll get up to 56 days' interest free credit on purchases.

Typical 18.9% APR (variable).

No annual fee

We don't send you a bill just for choosing a Student Credit Card.

Take control of your card

Manage your credit card online

Check your balance or make a payment from your computer.

Worry-free payments

A Direct Debit means you'll always pay your bill on time. Settle the balance in full or choose any other amount.

However, we don't recommend just making the minimum payment and you must have sufficient funds to pay your direct debit successfully.

Cash advance

Your Student Credit Card gives you access to £250 each day, from cash machines around the world. The amount you can withdraw depends on your credit limit, and there's a 3% handling fee – a minimum of £3.

To apply for a Student Credit Card* simply visit natwest.com/creditcards, or complete the application form and hand it in at any branch.

*The NatWest Student Credit Card is not a guaranteed feature of the Student Account.

Student savings

Travel

NatWest Travel Service

Book holidays and work trips with a wide choice of discounts, including air tickets and hotels.

UK breaks

10% off at Superbreak, with access to over 1,600 hotels across the country. From the big city to the great outdoors, there's everything from comfortable right up to supreme luxury.

25% off Lonely Planet guides

Spend over £10 to get valuable savings from the big name in student travel.

£5 Firebox voucher

Save on the latest gadgets and gifts. Firebox is stacked out with the latest, greatest products.

Free DVD rentals by post

Subscribe to any MyMovieStream package and the second month is free.

NatWest Wine Club

Look out for cardholder-only offers.



You may also be eligible for a

Professional Trainee Loan

If you are studying for a professional qualification to become one of the following and have reached at least the second year of study, you can apply for a Professional Trainee Loan:

- Barrister[†]
- Osteopath
- Chiropodist
- Pharmacist
- Chiropractor
- Physiotherapist
- Dentist
- Solicitor[†]
- Doctor
- Veterinary surgeon
- Optometrist

To find out more, contact your Student Adviser, or visit [natwest.com/loans](https://www.natwest.com/loans)

[†]If you are training to be a barrister or solicitor, you can get the loan from your first year of professional study.

Looking after you at home

Essentials Contents Insurance

Protection wherever you stay

The policy is easy to set up – we can set it up on your university address if you don't know your residential address yet. Cover is available for halls of residence as well as shared accommodation.

Cover

With NatWest Essentials Contents Insurance, you can specify which items most valuable to you should be covered under your policy. Items such as laptops, iPods, bicycles and mobile phones are covered inside and outside the home.

The excess is £25, regardless of the value of your claim.

Cover for walk in theft is available on all items, what's more vandalism cover is included in your policy as standard - even college library books are covered against damage and theft.

We really do make it easier to get the cover you need at a price you can afford.

Interest-free payments

Interest-free instalments are available if you wish to pay monthly (this applies when the annual premium is over £70 including insurance premium tax).

Little extras

Essentials contents insurance also offers you little extras, such as a 24 hour claim line, up to £500 credit card misuse cover, and up to £50 for cash in the home (excludes theft, unless through forcible entry).

With benefits like these, Essentials Contents Insurance from NatWest offers you cover you need at a price you can afford.

Call: 0800 051 3160
Visit: Your local branch
Web: natwest.com/essentials

Looking after you while you are away

Like most students you'll probably want to spend at least some of your holidays travelling abroad. Your NatWest Student Account could help reduce the cost – and make it easier to organise your travel finances too.

Actionline telephone banking customers can also order foreign currency over the phone 24 hours a day.

Commission-free travellers' cheques and currency

Changing money can be expensive, but with your NatWest Student Account you can buy American Express® Travellers' Cheques in Sterling and 11 other currencies, along with currency notes, at any branch without having to pay the usual commission.

Most major foreign currencies and American Express® Travellers' Cheques in Sterling, US Dollars and euros are available on demand at over 300 NatWest Bureau de Change branches. Alternatively, place your order at any branch before 2pm and it will be ready for collection after 1pm the next business day.

Important information

Please read the following important information about your Student Account.

Credit facilities

Over 18s only.

Mobile phone top-up

Mobile phone top-up facility is available at all NatWest and Royal Bank of Scotland cash machines. Top-up amounts are subject to your debit card daily cash withdrawal limit and the availability of sufficient funds. Network operator top-up limits may also apply.

If for any reason, the top-up amount is not credited to your phone, please contact the customer services department of your mobile network operator.



Online and Telephone banking information

System updates may mean that online banking and Actionline banking are unavailable for short periods of time in the early hours of the morning. Calls may be recorded. Daytime calls cost up to 8p plus 6ppm from BT lines Mon-Fri. Mobile and other providers' charges may vary.

Loans

Security may be required. Rates depend on circumstances and loan amount.

Credit Cards

Minimum payments to the NatWest Student Credit Card are required to be made by monthly Direct Debit.

Up to 56 days' interest-free credit on purchases is available if you pay the balance in full and on time.

What happens when I graduate?

Don't worry, when you graduate, your Student Account will automatically be changed to a Graduate Account. Which means you will still continue to receive great benefits.

A full list of the Student and Graduate Banking Service Branches can be found on the NatWest Internet site at natwest.com/graduates

Some information in this booklet may not apply to the Isle of Man, the Channel Islands or Gibraltar.

National Westminster Bank Plc and UK Insurance Limited are both members of The Royal Bank of Scotland Group.

If you are not satisfied with any of NatWest's products or services, we have a complaints procedure that you can use. You can get a leaflet giving details of the procedure from any of our branches or by phoning us.

National Westminster Bank Plc is a member of The Financial Ombudsman Service. If you are still not satisfied after following our complaints procedure, you can ask the Ombudsman to review the complaint.

More information about The Financial Ombudsman Service is given in a leaflet, which you can get from any branch or by phoning us. Or you can write to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Phone 0845 080 1800.



Lost your NatWest card... or cheque book?

If you lose any NatWest card – or have it stolen – please report it quickly before anyone else can use it. Call the NatWest Card Loss Centre on **0870 600 0459*** without delay so that we can stop it being used by anyone else and ensure that you receive a replacement as soon as possible. Minicom users please dial 18001 0870 600 0459.

If you lose your cheque book, please tell your branch immediately.

Lost your NatWest 5 Year 16-25 Railcard?

If your NatWest 5 Year 16-25 Railcard is lost or stolen, please refer to **[natwest.com/student](https://www.natwest.com/student)** for instructions on how to obtain a replacement.

*Daytime calls cost up to 8p plus 6ppm from BT lines Mon-Fri. Mobile and other providers' charges may vary.

another way

Authorised and regulated by the
Financial Services Authority.

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