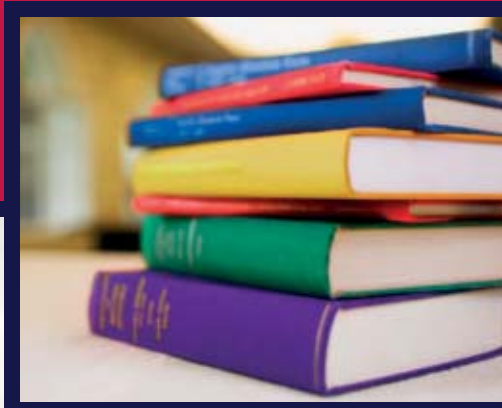


Welcome to your new Student account



Welcome to NatWest. We hope you'll be really happy with your new Student account. It comes with lots of features and benefits to help you save money and get that little bit more out of student life. From an interest-free overdraft to 24-hour telephone and online banking, it gives you a choice of ways to manage your money. Your account also gives you the chance to apply for additional services like a Student Credit Card. Take a look and see what it can do for you.



BEST ONLINE
STUDENT BANKING
PROVIDER

NATWEST

Everything you need to know about your new account

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24-hour banking – online or over the phone

You can do just about all your everyday banking whenever and wherever you like, by using either online banking or Actionline, our 24-hour telephone banking service.

What can you do?

- Get up-to-date balances 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
- View up to six years' worth of account statements and up to four months' credit card statements online.

How to register

Simply go to **natwest.com/online** and complete the online application form. If you register for NatWest online banking, you will also be able to access your account information over the phone using Actionline.

If you don't have access to the internet, you can still apply for Actionline by phone.

Sign up for online banking today

Visit us online natwest.com/online

Or call 0800 881 177 (Customers with hearing and speech impairments can contact us by Minicom 0800 404 6161)

Lines are open 8am–8pm Monday to Friday, 9am–4pm Saturday. Calls may be recorded.

Keeping up-to-date with 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 online banking

Check your latest balance and recent transactions via the Internet, day or night.

Telephone banking

Alternatively, you can check your account balance by calling Actionline, our 24-hour telephone banking service.

Mobile banking

You can use mobile banking on almost all mobile phones. Just check that your phone can support Java, can connect to the internet using WAP or 3G and has at least 64 kilobytes of free memory.

Standard network message rates apply when using the service and extra network charges can apply when you use the service abroad. It's important to check this with your network provider.

For more information go to natwest.com/mobile

New mobile iPhone app

With our new and improved iPhone app you can do your banking on the move.

The app lets you see all your NatWest account balances and mini statements, as well as transfer money between your NatWest accounts. There's a handy cash machine and branch locator too. You need to be a Digital Banking customer to use the app. To find out more, visit natwest.com/iphone Standard data download charges may apply. Contact your network operator for details.

Cash machines

You can get a balance or mini-statement from NatWest cash machines at any time.

Need an overdraft? It's interest free

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, 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.

Whatever overdraft limit you get the whole amount will be interest free, provided you stay within your agreed overdraft limit and continue to use your NatWest Student account as your main bank account. This means you must use your Student Account as your main current account by depositing at least £750 every 6 months and making at least 3 debit transactions every month. If you stop using your account as your main current account then the interest rate you pay on your arranged overdraft will revert to the standard rate which applies to the Select Account. For details of our rates of interest see our leaflet 'Personal & Private Current Account Fees & Interest Rates'.

How much can I borrow?

If you need an overdraft, our Student Advisers will help you decide on an appropriate level for your particular needs and you can ask to increase the limit in line with your year of study.

All Student account customers starting their first year of university will have the following thresholds applied:

Year 1	Year 2	Year 3	Year 4	Year 5
up to £1,000	up to £1,250	up to £1,500	up to £1,750	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	2nd term	3rd term
£500	£750	£1,000

All Student account customers entering their third, fourth or fifth year of university will have the following thresholds applied:

Year 3	Year 4	Year 5
£1,600	£1,800	£2,000

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.

Overdraft repayable on demand.

To apply for an interest-free overdraft

Visit your nearest NatWest branch

Paying money in

Cash or cheques

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

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

You'll need to include a paying-in slip with your deposit.

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 or visit online banking.

Electronic transfers

You can also have money transferred to your account electronically. This can be done as a single one-off payment or as regular payments by Direct Debit or standing order.

Taking money out

You can start using your debit card at cash machines as soon as you receive your Personal Identification Number (PIN). You can change your PIN at any NatWest or RBS cash machine.

If you forget your PIN, simply inform your local branch and we'll resend your PIN, normally within three working days. If you think someone else may know your PIN, you should change it immediately.

How do I withdraw money?

Once you've paid your money in, getting it out is simple. You can access your cash in the following ways:

- You can use your debit card at over 50,000 cash machines nationwide whenever it suits you, 24-hours a day, 365 days a year
 - Free of charge at any NatWest or RBS cash machine
 - At thousands of other cash machines. Please note that some cash machine owners may charge a fee. You will be notified on screen of any charges before you withdraw any cash
- Or by using the 'cashback' service at thousands of retail outlets across the UK.

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 money in 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.

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 to your account 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.

Your NatWest account can help you keep on top of bills

Cash machines

You can pay 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 the bill in an envelope. The cash machine will give you a printed record of your payment.

Online and telephone banking

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 details of how to register, please see page 4.

Direct Debits and standing orders

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.

Direct Debit is a very useful way to pay bills. The company you are paying may even offer a discount on your bill if you pay this way.

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.

How to set one up

It's really easy – you'll just need to complete a form or do it online. You can get a Direct Debit Mandate from the organisation you are paying, or ask at a NatWest branch for a standing order mandate. You can set up a standing order online, over the phone or in branch. You just need to provide the bank account number and sort code of the person or organisation you want to pay.

It's important that you have sufficient cleared funds to cover your standing order and Direct Debit arrangements, otherwise the payment may not be made and you may be charged unarranged borrowing fees. Details of these fees can be found in our leaflet 'Personal & Private Current Account Fees & Interest Rates' (available from any NatWest branch).

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 give you a full refund immediately.

Cleared funds mean 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 yours to spend.

Need any help? That's what we're here for

We have a range of special services designed to help you make the most of your time at university. You'll find details of these over the next few pages.

NatWest Student Credit Card

Representative 18.9% APR (Variable)

Our Student Credit Card is the perfect partner to your Student current account. 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. You'll get an initial £500 maximum credit limit, there's no annual fee and you also get up to 56 days interest-free credit if you pay your balance (and your previous month's balance) in full and on time each month.

The convenience of managing your card online

Check your balance or make a payment using online banking.

No need to worry about missing a payment

A Direct Debit means you'll always pay your bill on time. You can settle the balance in full or choose any other amount, but we don't recommend just making the minimum payment as you'll still have to pay interest on any outstanding balance. You must have sufficient funds to pay your Direct Debit successfully.

Cash advance when you need it

Your Student Credit Card also 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. There is no interest-free period on cash advances. Interest is charged from the day the advance is made.

To apply for a Student Credit Card*

Visit us online natwest.com/creditcards

*Subject to eligibility.

Looking after you at home with Essentials contents insurance

Protection wherever you stay

The policy is easy to set up and is available for halls of residence as well as shared accommodation. We can set it up on your university address if you don't know where you'll be living yet.

What's covered?

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

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.

Little extras

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

For more insurance information

Call 0845 301 5719 (Customers with hearing and speech impairments can contact us by Minicom 0800 051 3030)

Lines are open 9am–5pm Monday to Friday. Calls may be recorded.

Visit your local branch

Or visit us online natwest.com/essentials

Useful information and contact details

What happens when I graduate?

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 online at natwest.com/graduates

Lost your NatWest card?

If you lose any NatWest card, or have it stolen, it is important to report it straightaway before anyone else can use it. Call the NatWest Card Loss Centre on 0870 600 0459 (Minicom 18001 0870 600 0459) without delay so that we can stop it and ensure that you receive a replacement as soon as possible.

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

Contact details

Website	natwest.com/students
Telephone banking Minicom 0845 900 596	call 0845 788 8444
Lost and stolen cards Minicom 0870 154 1192	call 0870 600 0459
Credit cards Minicom 0800 028 5304	call 0800 096 0220
Contents insurance Minicom 0800 051 3030	call 0845 301 5719

Important information

Please read the following important information about your Student account.

Credit facilities

Available to over 18s only.

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.

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 applies if you pay the balance in full and on time and have paid the previous month's balance in full and on time.

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.

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