

Personal and Private Banking A Guide to Fees and Interest

We're committed to helping you get the most out of your account – which includes making you aware of the charges and rates of interest that apply to your account.

It is important that you read and retain this leaflet which forms an integral part of the documents and brochures in the following list that apply to your account:

- the account opening form or the conversion form for your account;
- *Personal and Private Banking – Terms and Conditions;*
- *Current Accounts – Another way;*
- *Banking – Another way;*
- *Our commitment to you;*
- Advantage Private, Advantage Gold and Advantage Blue *Service Guides.*

All charges and rates shown are correct as at 1 June 2009 and may change. The interest rates shown in this leaflet have been rounded to two decimal places.

To find out more about our current interest rates and charges, you can:

- phone our helpline – 0800 200 400
- use our Minicom service – 0800 917 6161
- look on our website – www.natwest.com
- ask any of our branch staff

More help or advice

- If you would like more help and advice, please contact either your branch or your Relationship Manager
- If you are unhappy about any aspect of the service you receive from NatWest, please do let us know

You can contact Customer Relations on **0800 015 4212** (Minicom users please call **0800 917 0527**)

Lines are open between 9am and 5.30pm, Monday to Friday and between 9am and 3pm on Saturday, excluding Bank Holidays.

This leaflet tells you about:

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1. Plain Speaking – glossary

Below, we explain some common terms used in this leaflet, in plain English.

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts which illustrates what the gross credit interest rate (excluding any bonus interest payable) would be if paid and compounded on an annual basis. It helps you to compare the effective rates of credit interest on different accounts.

Effective Annual Rate of Interest (EAR)

This is the real annual cost of an overdraft, stated as an annual rate, which takes into account how often interest is charged to the account. All other charges, such as arrangement fees, must be shown separately from the EAR.

Gross Rate

This means the interest rate you are paid before the deduction of income tax.

Net Rate

This means the interest rate you are paid after the deduction of income tax. See section 11 for more information on the deduction of income tax from interest paid to you.

Nominal Rate

The rate charged excluding compounding of interest and other charges associated with a borrowing, e.g. arrangement and security fees.

p.a.

per annum (per year).

This leaflet is available in Braille, large print and on audio tape. Ask in branch or call 0800 015 4212 and select option 1 (Minicom 0800 917 0527) to request that the leaflet/brochure be sent to you in an alternative format.

2. The price for your banking services

The charges and rates of interest set out in this leaflet include:

- the monthly subscription fees we charge for Advantage Gold, Advantage Private and Advantage Blue (section 4);
- the interest rates we pay you when your account is in credit (section 5);
- the interest rates we charge you when your account is overdrawn (section 6); and
- our overdraft and unpaid item charges (section 7).

These charges and rates of interest work together as the main elements of the pricing structure we use for our current accounts. The way we charge puts you in control of what you pay.

As long as you stay in credit, you can enjoy the services listed in section 3 of this leaflet without any separate charge being made. This is possible because our pricing structure enables us to charge for the provision of the account through the fees, charges and interest set out in sections 4, 6 and 7, and through setting the interest rates shown in section 5 at a level which allows us to benefit from the use we make of any credit balance in the account.

3. Services you can receive without separate charge

As long as you stay in credit, you can receive the following services without any separate charge being made:

- payments by debit card in the UK, cheque, Direct Debit or Standing Order;

- transactions using your debit card or ATM card in any NatWest, Royal Bank of Scotland cash machines, or almost all other UK cash machines. There are some cash machines in the UK where the owner of the machine may charge a fee. You will be advised on the screen about any charges before you withdraw cash. You can then stop the transaction if you do not want to be charged;
- account statements (but a charge is made for copies);
- cheque books, paying-in books and statement holders;
- telephone and online banking – apart from the cost of the phone call and any charges your Internet Service Provider may charge you for accessing the service;
- use of our counter services. There may be additional fees if we have to make special arrangements or provide specialist services.

4. Advantage Banking

The following monthly subscription fees are payable by Advantage Gold, Advantage Private and Advantage Blue customers. Membership includes access to all the benefits listed in the appropriate brochures and user guides. These also contain details of other fees and services.

Advantage Gold

£12.95 per month will be payable from your Advantage Gold Account.

Advantage Private

£19.95 per month will be payable from your Advantage Private Account (£17.85 for Black Card customers).

For Advantage Private accounts opened on or before 20 July 2006, the subscription fee will be taken via your Charge Card. The annual subscription of £239 (£214

for Black Card customers) is payable for each year or part of a year and is charged when the Advantage Private account is opened and on each anniversary thereafter. If you opened your account between 1 July 2004 and 20 July 2006 and opted to pay by monthly instalments, then your subscription of £19.95 per month will be taken from your Charge Card. If you are a Black Card customer who opened an account between 20 September 2004 and 20 July 2006 and opted to pay by monthly instalments, then your subscription of £17.85 per month will be taken from your Charge Card.

Advantage Blue

£6.95 per month will be payable from your Current Plus, Step or Current Account.

If you choose the Advantage Blue International – student option, £6.95 per month will be payable from your Step Account.

Application of subscription fees

The subscription fee for each monthly charging period will be debited from your account 21 days after the end of that charging period (or on the next business day if this is a Saturday, Sunday or Bank Holiday). The fee will appear on your statement as 'CHG'. The charging period normally ends on the date that we issue your statement to you.

5. Interest we pay you

The annual rates of interest paid on credit balances are as follows:

1. Advantage Private

Amount held in account	Gross Rate %	Net Rate %	AER %
£1 – £9,999	0.25	0.20	0.25
£10,000 – £24,999	0.40	0.32	0.40
£25,000+	0.50	0.40	0.50

2. Advantage Gold, Private Bank Account, Current Plus, Student Account, Graduate Account, CardPlus*, Cash Account, Adapt Account and Step Account

Type of account	Gross Rate %	Net Rate %	AER %
Advantage Gold	0.25	0.20	0.25
Private Bank Account	0.10	0.08	0.10
Current Plus	0.10	0.08	0.10
Student Account	0.10	0.08	0.10
Graduate Account	0.10	0.08	0.10
CardPlus*	1.49	1.19	1.50
Cash Account	0.10	0.08	0.10
Step Account	0.10	0.08	0.10
Adapt	1.49	1.19	1.50

Please note that interest is not paid on our Current Account or current accounts opened in conjunction with a Gold card (Gold Plus).

*CardPlus is not available to new customers.

Calculation and application of Interest

Interest is calculated on a daily basis and paid into your account once a month, usually the day after we issue your statement. The exception to this is our Cash Account, where interest is paid within the first eight days of each month.

Changes to Interest Rates

From time to time we may alter the interest rates set out in this leaflet.

When we do this we may notify you by press advertisements within three of the following daily national newspapers:

The Times

The Financial Times

The IMendent

The Guardian

The Daily Telegraph

Daily Mail

Daily Express

If we notify you by press advertisements, we will also advertise the changes on our website www.natwest.com and, where the alteration applies to branch based accounts, by branch notices.

We may also alter interest rates by notifying you personally not less than 30 days before the change takes effect.

6. Interest due on overdrawn balances

Arranged Overdrafts

1. Advantage Private, Advantage Gold, Current Account, Current Plus and Private Bank Account

If you have arranged an overdraft facility with us in advance and you use this facility within the thresholds shown below, you will not pay any interest. If the amount you overdraw under an arranged overdraft facility exceeds these thresholds, you will pay interest at the rates shown in the tables below on the overdrawn balance – please note that this includes the part of the balance which is within any interest free threshold that applies to your account. However, we will not charge interest on any part of the overdrawn balance which represents fees, charges or costs of the kind described below under the heading *Sums which do not bear interest*.

If you have arranged an overdraft facility with us in advance under which you pay interest at a rate other than the rates shown in the tables below, the interest free thresholds shown below will not apply to your account.

Type of account	Interest free threshold
Advantage Private	£250
Current Account, Current Plus, Private Bank Account, Advantage Gold	£100

Type of account	Nominal monthly rate %	Nominal annual rate %	EAR % variable
Advantage Private			
All amounts	1.06	12.73	13.50
13.50% EAR Typical (variable)			

Type of account	Nominal monthly rate %	Nominal annual rate %	EAR % variable
Advantage Gold Credit Zone Overdrafts			
All Amounts	1.42	17.09	18.49
18.49% EAR Typical (variable)			

Type of account	Nominal monthly rate %	Nominal annual rate %	EAR % variable
Current Account, Current Plus and Private Bank Account Credit Zone Overdrafts			
All Amounts	1.48	17.73	19.24
19.24% EAR Typical (variable)			

Gold Plus (Current Accounts opened in conjunction with a Gold Card)	The rate on these accounts is set at a margin of 6.75% above our base rate. The rate you pay will change automatically as our base rate changes in line with interest rates generally. This margin can be changed by us on giving you notice in accordance with our leaflet <i>Personal and Private Banking – Terms and Conditions</i> . Please note that the Gold Plus service and Gold Plus overdrafts are not available to new customers.
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2. Student Account

Your overdraft is available at a preferential rate while you hold a Student Account. If at any time you cease to be a Student customer for any reason, then the interest rate you pay on your overdraft will revert to the standard rate which applies to Current Plus customers.

Student Account arranged overdrafts are interest free. If you request an arranged overdraft with a limit which exceeds the thresholds set out below, you will need to provide additional information to support your application.

Interest free thresholds	Nominal monthly rate %	Nominal annual rate %	EAR %
Year 1 (£1,250)	0.00	0.00	0.00
Year 2 (£1,400)	0.00	0.00	0.00
Year 3 (£1,600)	0.00	0.00	0.00
Year 4 (£1,800)	0.00	0.00	0.00
Year 5 (£2,000)	0.00	0.00	0.00
0.0% EAR Typical			

3. Graduate Account

Your overdraft is available at a preferential rate while you hold a Graduate Account. If at any time you cease to be a Graduate customer for any reason, then the interest rate you pay on your overdraft will revert to the standard rate which applies to Current Plus customers.

The package is available for up to 3 years and the preferential terms expire at the end of June in the third year after your graduation. We will treat the end of our June charging period as the end of June for this purpose. In all cases, proof of graduation is required to open an account.

Graduate Account arranged overdrafts are interest free if the overdraft limit does not exceed the thresholds set out below. If an overdraft is arranged with a limit which exceeds those thresholds, you will pay interest on the amount of the overdrawn balance that exceeds the relevant threshold at a rate of 1.38% per month, which is equivalent to **17.81% EAR Typical (variable)**. However, we will not charge interest on any part of the overdrawn balance which represents fees, charges or costs of the kind described below under the heading *Sums which do not bear interest*.

Interest free thresholds	Nominal monthly rate %	Nominal annual rate %	EAR %
Year 1 (£2,000)	0.00	0.00	0.00
Year 2 (£1,000)	0.00	0.00	0.00
Year 3 (£500)	0.00	0.00	0.00
0.0% EAR Typical			

If you have taken out a Graduate Overdraft Repayment Plan, you may still apply for an overdraft facility, but we will charge you interest at a rate of 16.50% per annum, which is equivalent to **17.81% EAR Typical (variable)**.

Unarranged Overdrafts

Advantage Private, Advantage Gold, Current Account, Current Plus, Private Bank Account, Student Account, Graduate Account and Gold Plus

Any amount overdrawn without an arranged overdraft or in excess of an arranged overdraft limit will be charged at the rates shown in the following table. However, we will not charge interest on any part of the overdrawn balance which represents fees, charges or costs of the kind described below under the heading *Sums which do not bear interest*.

Type of account	Nominal monthly rate %	Nominal annual rate %	EAR % Typical (variable)
Advantage Private	1.88	22.50	24.97
Advantage Gold	2.19	26.28	29.69
Current Account	2.19	26.28	29.69
Current Plus	2.19	26.28	29.69
Private Bank Account	2.19	26.28	29.69
Student Account	1.38	16.50	17.81
Graduate Account	1.38	16.50	17.81
Gold Plus	1.88	22.50	24.97

Interest at the appropriate rate is charged in addition to the Maintenance Charge. The Paid Referral Fee and/or Guaranteed Card Payment Fee may also be payable if the unarranged overdraft arises from an informal request by you for an overdraft. See section 7 below.

Calculation and application of interest

Interest on arranged and unarranged overdrafts is calculated on a daily basis and charged monthly. The interest we charge in each charging period will be debited from your account 21 days after the end of that charging period (or on the next business day if this is a Saturday, Sunday or Bank Holiday). The charging period normally ends on the date that we issue your statement to you.

If we are going to debit interest from your account, we will give you not less than 14 days' notice of how much we are going to debit and when.

Sums which do not bear interest

We do not charge interest on any part of an overdraft (whether arranged or unarranged) which represents:

- a Default Notice Fee or other sum (apart from interest) you must pay us in connection with a breach of your obligations under your agreement with us; or
- a Maintenance Charge, Paid Referral Fee, Guaranteed Card Payment Fee or Unpaid Item Fee (see section 7 for details of these charges).

Changes to Interest Rates

From time to time we may alter the interest rates set out in this leaflet.

When we do this we may notify you by press advertisements within three of the following daily national newspapers:

The Times

The Financial Times

The IMendent

The Guardian

The Daily Telegraph

Daily Mail

Daily Express

If we notify you by press advertisements, we will also advertise the changes on our website

www.natwest.com and, where the alteration applies to branch based accounts, by branch notices.

We may also alter interest rates by notifying you personally not less than 30 days before the change takes effect.

7. Arranged Overdrafts, Unarranged Overdrafts, Unpaid Items and Enforcement Charges

Advantage Private, Advantage Gold, Current Account, Current Plus, Private Bank Account, Student Account*, Graduate Account*, Step Account**

The charges shown in this section do not normally apply to the other accounts we offer to Personal and Private Banking customers. However, we sometimes allow other accounts (including savings accounts) to be operated in a way which enables the customer to give instructions for a withdrawal or other payment which cannot be met from the funds in the account. If this happens, the charges listed below under the

heading “Unarranged overdrafts and unpaid items – charges” will apply.

* Note that the Maintenance Charge, Guaranteed Card Payment Fee and Paid Referral Fee do not apply to Student and Graduate Accounts.

** Note that the Maintenance Charge, Guaranteed Card Payment Fee, Paid Referral Fee and Default Notice Fee do not apply to Step Accounts.

Arranged overdrafts – arrangement and renewal fees

	Fee payable
Current Account, Current Plus, Private Bank Account and Advantage Gold	
Credit Zone Overdrafts up to and including £7,500, where interest is charged at the standard Credit Zone Overdraft rate	No fee
Credit Zone Overdrafts over £7,500 or Credit Zone Overdrafts where an interest rate other than the standard Credit Zone Overdraft rate is payable	2% of the new limit, (minimum £30)
Advantage Private	
Overdrafts of less than £15,000	No fee
Overdrafts of £15,000 and over These are our normal overdraft fees. They may vary, depending on your specific needs.	1% of the new limit
Student Account and Graduate Account	
Overdrafts up to the arranged limit	No fee
Temporary or increased facilities for all customers	If you wish to increase an existing facility at any time contact either your Relationship Manager or your branch. Any fees payable will be advised to you at that time.

Unarranged overdrafts and unpaid items – charges

If we are going to debit any of the fees and charges set out in the table below from your account, we will give you not less than 14 days' notice of how much we are going to debit and when.

Fee type	When charged on current accounts*	Fee amount
Maintenance Charge		
If your account becomes overdrawn without prior arrangement or any arranged overdraft limit is exceeded, you will be liable for a monthly Maintenance Charge. The Maintenance Charge will be applied if you have an unarranged overdraft at anytime during a monthly charging period.	21 days after the end of the charging period (or on the next business day if this is a Saturday, Sunday or Bank Holiday). The charging period normally ends on the date that we issue your statement to you.	£28
Paid Referral Fee		
A Paid Referral Fee will be payable if: <ul style="list-style-type: none"> • you informally request an overdraft by issuing instructions for a withdrawal or other payment on your account; and • the payment cannot be met from the funds in your account or any unused arranged overdraft facility; and • an unarranged overdraft is created or increased because we decide we are willing to accept your request. 	21 days after the end of the charging period in which the transaction was paid or taken from your account (or on the next business day if this is a Saturday, Sunday or Bank Holiday). The charging period normally ends on the date that we issue your statement to you.	£30 for each day on which a Paid Referral occurs (subject to a maximum of £90 in any monthly charging period)

Fee type	When charged on current accounts*	Fee amount
Guaranteed Card Payment Fee		
<p>A Guaranteed Card Payment Fee will be payable if:</p> <ul style="list-style-type: none"> • you informally request an overdraft by issuing instructions for a withdrawal or other payment on your account; and • the payment cannot be met from the funds in your account or any unused arranged overdraft facility; and • we decide we are not willing to accept your request but nonetheless accept it because we find that you have guaranteed payment by the use of a cheque guarantee card or debit card. 	<p>21 days after the end of the charging period in which the transaction was paid or taken from your account (or on the next business day if this is a Saturday, Sunday or Bank Holiday). The charging period normally ends on the date that we issue your statement to you.</p>	<p>£35 for each transaction (subject to a maximum of £105 per day)</p>
Unpaid Item Fee		
<p>An Unpaid Item Fee will be payable if:</p> <ul style="list-style-type: none"> • you informally request an overdraft by issuing instructions for a withdrawal or other payment; and • the payment cannot be met from the funds in your account or any unused arranged overdraft facility; and • we decide in our discretion not to make the payment. 	<p>21 days after the end of the charging period in which we decide not to make the payment (or on the next business day if this is a Saturday, Sunday or Bank Holiday). The charging period normally ends on the date that we issue your statement to you.</p>	<p>£38 for each item (subject to a maximum of £114 per day)</p>
<p>Making an informal request for an overdraft means you will have to pay a Paid Referral Fee, a Guaranteed Card Payment Fee or an Unpaid Item Fee. If an unarranged overdraft arises, you will also have to pay the Maintenance Charge and interest on the amount overdrawn (except so far as it represents fees, charges or costs of the kind described in Section 6 under the heading <i>Sums which do not bear interest</i>). For examples showing how our charges work, please see the section headed <i>Unarranged Overdrafts and Unpaid Items</i> in our leaflet <i>Our commitment to you</i>.</p>		

* Savings account customers who have to pay any of the fees detailed in the table above should refer to the table below under the heading '*Charging and application times for fees incurred on savings accounts*' for details of charging periods and the dates when fees will be deducted.

Charging and application times for fees incurred on savings accounts

If in any charging period you incur a Maintenance Charge, Paid Referral Fee, Guaranteed Card Payment Fee, Unpaid Item Fee we will deduct the fee or charge from your account on the days set out in the table below. You can use this table by identifying the charging period in which the fee or charge was incurred in the first column and then seeing from the second column when a fee or charge incurred in that charging period will be deducted from your account.

We determine the charging period in which a fee or charge is incurred as follows:

- For a Maintenance Charge, the charging period in which you had the unarranged overdraft.
- For a Paid Referral Fee, the charging period in which the transaction was paid or taken from your account.
- For a Guaranteed Card Payment Fee, the charging period in which the transaction was paid or taken from your account.
- For an Unpaid Item Fee, the charging period in which we decide not to make the payment.

Charging Periods	Date fee is deducted from your account
4 Apr 09–1 May 09	29 May 2009
2 May 09–29 May 09	30 June 2009
30 May 09–3 Jul 09	31 July 2009
4 Jul 09–31 Jul 09	31 August 2009
1 Aug 09–28 Aug 09	30 September 2009
29 Aug 09–2 Oct 09	30 October 2009
3 Oct 09–30 Oct 09	30 November 2009
31 Oct 09–4 Dec 09	31 December 2009

Enforcement Charges

Enforcement		
Fee Type	When Charged	Fee Amount
A Default Notice Fee will be payable if we need to serve a default notice on you (for example, if you fail to repay your overdraft on demand or we wish to enforce any security we hold). This is in addition to any other charges that may apply.	Within four days of the Default Notice being served.	£30 per notice

Changes to Charges

From time to time we may alter the charges set out in this leaflet. If we increase a charge, we will notify you personally not less than 30 days before the change comes into effect.

If we reduce a charge, we may make the change immediately. We will notify you personally, via our website and, if the change applies to branch based accounts, by branch notices. We will also notify you by press advertisement in at least three national newspapers if we are unable to notify you personally within 60 days of the change being made.

Repayment of your overdraft

We can demand repayment of your overdraft by giving you written notice at any time. If we do so, you must immediately repay the full amount of your overdraft.

Monthly Management Fee Option

If you regularly pay unarranged overdraft or unpaid item charges, we may agree with you that our Monthly Management Fee Option will apply to your account.

Under this option:

- you pay a monthly management fee of £10;
- any Maintenance Charge, Unpaid Item Fee, Paid Referral Fee or Guaranteed Card Payment Fee which you have to pay will be reduced to £17;
- the Paid Referral Fee will be subject to a maximum of £51 in any charging period and the Unpaid Item Fee will be subject to a maximum of £51 per day.

Please note that this option is not available for certain accounts, including Student, Graduate, Adapt and Step Accounts and cannot be combined with introductory or special offers on other accounts. For further details, please contact your branch.

8. Foreign transaction charges

When we debit a transaction in a foreign currency, either at cash machines or at point of sale, the amount is converted into sterling (using our prevailing exchange rate) and a transaction fee of 2.75% is added. This is known as the Exchange Rate Transaction Fee. Where you withdraw foreign currency from a cash machine or make a point of sale transaction in a foreign currency, you will also have to pay the following charges:

- cash machine (ATM) withdrawals – 2% of the sterling transaction amount (minimum £2, maximum £5).
- point of sale transactions – flat fee of £1.25 per transaction.
- where you use a NatWest Visa Debit card to withdraw foreign currency over the counter at a branch outside the UK – the charge shown in Section 9 below (i.e. 2% of the sterling transaction amount with a minimum of £2 and a maximum of £5).

9. Additional services

Stopping payment instructions	
Stopping a cheque (unless it has been lost or stolen)	£10
Payments	
Obtaining a banker's draft	£12
Obtaining a special cheque clearance	£15
CHAPS payments	£23 – between banks £21 – between our branches
Obtaining copies of statements	£5 per request
Arrangement fee for Advantage Private FlexiLoans	Any fees payable will be advised to you at the time
FlexiLoan arrangement fee	2% of amount borrowed (minimum fee £100)
Emergency Cash Service	Any fees payable will be advised at the time

Cash Withdrawals

The following charges apply where you use a NatWest Visa Debit card to withdraw cash over the counter in branches that display the Visa logo.

Cash withdrawals in any NatWest branch in the UK	No charge
Cash withdrawals in any other Royal Bank of Scotland Group branch in the UK	1.5% of the amount withdrawn (minimum £2, maximum £4.50)
Cash withdrawals in any non Royal Bank of Scotland Group branch in the UK	1.5% of the amount withdrawn (minimum £2, maximum £4.50)
Cash withdrawals in any bank outside the UK	2% of sterling transaction amount (minimum £2, maximum £5). An additional exchange rate transaction fee applies, see Section 8.

Safe Custody

Annual Holding Charges (payable annually in arrears)	
Sealed envelopes	£24.47
Small boxes/parcels	£44.04
Large boxes/parcels	£63.62
Initial and subsequent re-deposit(s)	£9.79

Annual Holding Charges are applied in arrears so any withdrawal made prior to the anniversary of the deposit will incur a pro-rated amount of the annual charge. In addition, a £9.79 fee will be charged for initial deposits and any re-deposits following item inspection or temporary release. The charges set out above are inclusive of VAT.

If the service you are looking for is not shown in the table above, please ask at any branch or call the number on your statement summary sheet.

10. Interest on credit balances – taxation

In most instances, interest on credit balances is paid after deduction of 20% income tax. If you are a non-taxpayer or overseas resident you can have interest paid without deduction of income tax provided you complete HM Revenue and Customs form R85 available at any of our branches. This also applies on a 50/50 basis where one party to a two party account is a non-taxpayer.

- Where the tax deducted exceeds an investor's tax liability (if any), a claim may be made to HM Revenue and Customs for repayment of tax.
- Individuals who pay only basic rate tax will have no more tax to pay on the interest from which tax has been deducted.
- Individuals who are liable at the higher rate of income tax of 40% will have to pay additional tax on the interest to cover the difference between the tax deducted and the higher rate tax due.

Ask at your local branch for further information.

More help or advice

- If you would like more help and advice, please contact either your branch or your Relationship Manager
- If you are unhappy about any aspect of the service you receive from NatWest, please do let us know
- You can contact Customer Relations on **0800 015 4212**
(Minicom users please call **0800 917 0527**)

Lines are open between 9am and 5.30pm, Monday to Friday and between 9am and 3pm on Saturday, excluding Bank holidays.

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. Compensation limits apply depending on the type of claim:

Deposits – The greater of maximum £50,000 or €50,000 per person. 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.

National Westminster Bank Plc is a member of
The Royal Bank of Scotland Group of companies.
Credit facilities: over 18s only. Calls may be recorded.
Authorised and regulated by the Financial Services Authority.

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