



## Your Handbook



Welcome to your Advantage Gold handbook. This section gives you a brief outline of everything your new account has to offer you, together with a list of useful phone numbers. You'll also find the following enclosed in your handbook.



### Your Privilege Card

You'll find this on the inside cover of your handbook. Please keep it safe.



### Your Account Guide

Explains all your account features, including:

- Security
- Borrowing
- Travel
- Leisure



### Policy documents

Here you'll find your important policy documents for the following features:

- Advantage Gold Travel Insurance
- Accidental Death Benefit
- Purchase Protection
- Extended Warranty
- Identity Theft Protection
- Mobile Phone Insurance
- Car Breakdown Cover



### Important information

Please ensure you read the following documents, which you'll find in the back pocket of this handbook:




- Personal and Private Banking – Terms and Conditions
- Personal and Private Banking – A Guide to Fees and Interest
- Our commitment to you
- The Banking Code

# Get the most from your Advantage Gold Account

## Exclusive features and discounts

Your Advantage Gold handbook explains all the features of your account in detail.

Here's a brief summary of the potential savings you can take advantage of right now:

Account features	Potential savings	Automatically Registered
Annual 5* Defaqto rated UK and Worldwide Travel Insurance	<b>£160</b>	
Mobile Phone Insurance	<b>£119</b>	
Identity Theft Protection	<b>£64</b>	
£15,000 Accidental Death Benefit	<b>£18</b>	
10% off Car Insurance	<b>£54</b>	
Discounted 4 Star Defaqto Rated Home Insurance	<b>£45</b>	
Extended Warranty	<b>£69</b>	
Preferential rates and complimentary delivery on commission free travel money	<b>£23</b>	
Advantage Gold Travel Service with Thomas Cook	<b>£175</b>	
Gold Hotels	<b>£55</b>	
20% off attractions with Privilege Card	<b>£18</b>	
Car Breakdown Cover	<b>£69</b>	

Also tailored rates on Personal Loans and Overdrafts, plus tailored Mortgages and Credit Cards (excludes online loans).

Total Value	<b>£869</b>
Annual Fee	<b>£155.40</b>
<b>Save up to</b>	<b>£713</b>

Please see 'Features and Savings Examples' on the reverse for full details of these savings. To qualify for the full £713 you need to use all the benefits.

# Register for these benefits today



## Mobile Phone Insurance

This covers one registered mobile phone, iPhone, BlackBerry or other PDA per account holder up to a maximum original retail cost of £1,000 per phone against loss, theft, accidental damage, electrical and mechanical breakdown and unauthorised calls. Please refer to the Insurance Policy document for further information.



## Identity Theft Protection

Our Identity Theft Protection gives you protection against ID fraud, including access up to £5,000 worth of cover against expenses incurred in defending and restoring your credit status after fraudulent activity.



## Extended Warranty

Cover up to 6 household appliances, bought with your NatWest personal credit or debit card, for an extra year's breakdown warranty on top of the manufacturer's 1 or 2 year guarantee. You must register within 90 days of purchase. You then have the option to top up your NatWest Extended Warranty with further years at attractive prices.

Most common household items with a purchase price between £75 and £2,000 can be registered, including laptops, LCD and Plasma televisions.

Cover excludes iPods, iTouch and iPhones which cannot be registered under Extended Warranty however these can be registered under your Mobile Phone Insurance.

Call 0870 60 80 890 to register.

**Certain benefits are only applicable to customers who are UK residents. Please review your terms & conditions for more information or refer to your membership services site for more information.**



visit [natwest.com/adgold](http://natwest.com/adgold)  
or call 0845 300 3695 to register

# Different ways to stay in control of your money

As an Advantage Gold member, there are a number of ways to do your day-to-day banking, to make life easier for you.

## 1. Telephone Banking

It's so convenient to make your everyday transactions over the phone, any time of day or night, 7 days a week. You can also pay bills, make payments to any UK bank account and manage your standing orders and Direct Debits, secure in the knowledge of PIN and password protection.



For further information or to apply call 08457 77 77 66

## 2. In branch

Access your account by popping into any one of our 1,600 branches. If you'd like to discuss your financial situation at any point, you can arrange a Personal Review with one of our Customer Advisers.



Speak to us in branch

## 3. OnLine Banking

This secure PIN and password protected service enables you to check your up-to-the-minute balances, view transactions on your NatWest accounts and credit cards, pay bills and transfer money between NatWest accounts, 24 hours a day, 7 days a week from your PC.



Apply at [natwest.com/online](https://natwest.com/online)

# Useful numbers

Line	Telephone	Minicom	Open Hours
Advantage Gold Membership Services	0845 300 3695	(18001) 0870 523 9670	8am–8pm Weekdays 9am–5pm Saturdays Closed Sundays
Advantage Gold Banking Queries	0845 600 2803	0800 917 0526	8am–8pm Weekdays 9am–6pm Saturdays
Mortgages	0800 587 6596	0800 917 0789	8am–8pm Weekdays 10am–4pm Weekends
Personal Loans	0800 24 34 06	0800 404 6161	8am–8pm Weekdays 9am–6pm Saturdays
Home Insurance	0800 051 0348	0800 051 3030	8am–9pm Weekdays 9am–5pm Saturdays 10am–5pm Sundays
Car Insurance	0800 051 5055	0800 051 3030	8am–9pm Weekdays 9am–5pm Saturdays 10am–5pm Sundays
To register and claim for Mobile Phone Insurance	0845 026 4740		8am–8pm Weekdays 9am–6pm Weekends
Car Breakdown Cover	0800 068 5910		24 hours a day, 7 days a week
To Upgrade your Car Breakdown Cover	0845 246 4297		8am–8pm Weekdays 9am–5pm Saturdays 10am–5pm Sundays
To register for Identity Theft Protection	0845 300 3695	0870 600 0856	8am–8pm Weekdays 9am–5pm Saturdays
Travel Insurance	0870 609 1213	(18001) 0870 609 1213	8am–6pm Weekdays 8am–4pm Saturdays
Extended Warranty	0870 60 80 890	0870 240 3832	24 hours a day, 7 days a week
Emergency Cash	0870 600 0459		24 hours a day, 7 days a week
To apply for a credit card (quoting CO6459)	0800 444 252	0800 028 5304	24 hours a day, 7 days a week
Travel money	0845 300 3695	(18001) 0870 523 9670	8am–8pm Weekdays 9am–5pm Saturdays Closed Sundays

# Features and Savings Examples

## Annual Five-Star Travel Insurance

Annual worldwide family travel insurance with winter sports cover worth up to £160 (Apr 2010). Rated Five-Star by independent research agency Defaqto in February 2010. 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. NatWest Advantage Gold Travel Insurance is underwritten by UK Insurance Limited (UKI) who are authorised and regulated by the Financial Services Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. UKI is a Royal Bank of Scotland Group Company.

## Mobile Phone Insurance

Saving of £119 based on Phones 4u premier plan at £9.99 per month (Apr 10). This cover has been arranged for National Westminster Bank by Homecare Insurance Limited, Holgate Park, York YO26 4GA (FRN 202880). Homecare Insurance Limited is a member of the CPP Group of companies (FRN 311489). These companies are authorised and regulated by the Financial Services Authority and are members of the Financial Services Compensation Scheme.

## Identity Theft Protection

Saving based on Sentinel Identity Theft Protection worth £64 (Apr 2010). The policy is underwritten by AIG UK Limited. It is administered on behalf of NatWest Bank Plc by Affinion International Limited registered address: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ. Registered in England and Wales. Company Number: 1008797. Affinion International Limited is authorised and regulated by the Financial Services Authority.

## Accidental Death Benefit

Saving based on accidental death cover up to £15,000. Save £18 based on Aviva's £1.99 per month, providing £20,000 worth of cover (Apr 2010).

## 10% off Car Insurance

Saving based on 10% off first year's premium for 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 BN21 3JA. Subject to minimum premium criteria. (Apr 2010). NatWest Car Insurance is underwritten by UK Insurance Limited (UKI) who are authorised and regulated by the Financial Services Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. UKI is a Royal Bank of Scotland Group Company.

## Discounted 4 Star Defaqto Rated Home Insurance

Saving based on a 49 year old with buildings and contents insurance for a 3 bedroom semi-detached house built 1946-1979 in BN21 3JA (Apr 2010). Home Insurance discount excludes offers where we Guarantee to Beat your existing or renewal premium from another provider. NatWest Home Insurance is underwritten by UK Insurance Limited (UKI) who are authorised and regulated by the Financial Services Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. UKI is a Royal Bank of Scotland Group Company.

## Extended Warranty

Saving based on an LCD television costing £450 and 12 months cover in addition to the manufacturer's 12 or 24 month warranty (Apr 2010). NatWest Extended Warranty Insurance is underwritten by Domestic & General Insurance PLC (Company Number 485850), whose head office address is Swan Court, Mansel Road, Wimbledon SW19 4AA.

## Car Breakdown Cover

Saving based on Green Flag cover for a 36 year old male, living in Leeds, driving a 2003 Renault with level 2 cover (April 10). Advantage Gold Car Breakdown Cover is underwritten by UK Insurance Limited (registered office The Wharf, Neville Street, Leeds LS1 4AZ, registered in England no. 1179980) UK Insurance Limited is authorised and regulated by the Financial Services Authority.

## Privilege Card

Saving based on 2 adults receiving a 20% discount when visiting 2 attractions a year where the standard ticket price is £22.50 (e.g. London Dungeon) (Apr 2010).

## The Advantage Gold Travel Service with Thomas Cook

Saving based on a family holiday to Tenerife for 2 adults and 2 children. Departing from London Gatwick on 31 Aug and staying 7 nights at the Parque de la Paz Aparthotel on a Self Catering basis. Price before discount, including in-flight meals and extra luggage allowance is £1,754. 10% discount is £175.40. Price after discount is: £1,578.60 (Apr 2010).

## Gold Hotels

Savings based on a twin/double room for 3 nights at the 4\* Hotel Concorde Montparnasse, Paris, staying between the 06 July 2010 to 09 July 2010 at £309. The same hotel with expedia.co.uk at £364. (Apr 2010).

## Complimentary Home Delivery and Preferential Exchange Rates on Travel Money

Saving based on preferential exchange rates, 0% commission and complimentary home delivery for: 2 short breaks with £300 currency (worth £10+5); and one holiday with £800 of currency and £300 of commission free travellers' cheques (worth £8) (Apr 2010).

National Westminster Bank Plc 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.

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 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](http://www.fscs.org.uk).