

# An introduction to NatWest Private Banking



*Private*  
 **NatWest** PRIVATE BANKING

Private

Private

## ● Advantage Private Banking Benefits

- Our very best rates on current accounts and overdrafts
- Exclusive Advantage Private Reserve savings account
- Tailored loan rates and mortgages deals
- Discounts on a range of services including investments, insurance, tax and share dealing
- Complimentary use of our emergency cash and mobile phone banking service
- NatWest Black Credit Card, speak to your dedicated Relationship Manager

## ● Advantage Private Protection Benefits

- Mobile Phone Insurance – for you and a further three members of your household
- Gadget or Handbag Cover – protection for portable electronic goods or the contents of your handbag
- Car breakdown cover, including home call
- Discount on 4\* Defaqto rated Home Insurance (rated 5\* by Defaqto in June 08)
- Discount on Car Insurance
- Card Protection and Purchase Protection
- Accidental death and extended warranty benefits
- Identity Theft Protection – defend and restore your credit status after fraudulent activity
- Home Emergency Service – cover in case your boiler breaks down or your pipes burst. Authorised and guaranteed repairs arranged for you
- DataPatrol – enables you to protect your personal information online

## ● Advantage Private Travel & Leisure Benefits

- Exclusive Travel Service – experienced staff to tailor your holiday needs
- 5\* Defaqto rated Family Worldwide Travel Insurance – automatic cover for you, your partner and any dependent children
- 10% discount on a range of holidays
- Access to 16 UK airport lounges, plus valet parking upgrades when booking through the travel service
- Complimentary home delivery on commission-free travel money (including sterling travellers cheques)

To find out more, simply ask in branch,  
call 0800 592 936 or visit [natwest.com/privatebanking](http://natwest.com/privatebanking)  
Minicom 0845 900 5961

Max call charge from a BT landline is 6p plus up to 6p per minute. Calls from other networks may vary. Calls may be recorded.

NatWest Private Banking gives you a dedicated relationship manager, who'll be at the centre of your service. Available to assist you with all of your personal banking needs, your relationship manager and their assistant will be on hand to answer any questions you may have and offer advice tailored to you.

At the centre of our service, your own personal relationship manager



## Products and Services

- Exclusive current accounts with no minimum balance requirements, such as Advantage Private, with benefits tailored to your needs
- A full range of savings products, from our highest rate instant access branch-based savings account through to money market and guaranteed deposits
- Exclusive deals on investments and insurance products
- Access to world-leading fund managers through the NatWest Investment Management Service
- Flexible borrowing options to provide the funds you need quickly and easily
- A range of mortgage products including variable, fixed, offset and buy-to-let – supported by our new Private Banking mortgage service – designed to make the application process as straightforward as possible (product fees may apply)
- Exclusive credit cards, including the Private Banking Credit Card and the NatWest Black Credit Card
- A tailored payments process for international and sterling transactions

Credit facilities: Over 18s only.

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

Our best service for you, 24 hours a day,  
7 days a week, 365 days a year

NatWest Private Banking recognises that for many  
people time is at a premium, so our new service offers  
real flexibility.



Whenever you need to speak to us, there are a number of ways to get in touch. Our relationship managers are on hand to meet you face-to-face or speak to you on the telephone during normal working hours. Of course you can continue to use all of our branches, our **OnLine Banking** service and our ATM network.

Additionally we are now able to offer our new telephone banking service; **Private Banking 24/7**. Exclusive to Private Banking customers, **Private Banking 24/7** allows you to speak to an experienced team of Private Banking Advisers and manage your finances round the clock.

### Private Banking 24/7

- Quick and easy access to your finances any time of day or night
- Speak to a team of experienced, dedicated Private Banking Advisers outside normal working hours, or when your relationship manager is unavailable
- Carry out routine account transactions, obtain statement information, make bill and 3rd party payments, manage Standing Orders and Direct Debits as well as arranging CHAPS and foreign payments
- Talk to us about the new products and services NatWest Private Banking can provide over the telephone
- Arrange an appointment with your relationship manager

So whether you want help, advice or to make everyday transactions, you can – 24 hours a day, 7 days a week.

# Our best range of products and services

From the straightforward to the highly complex, NatWest Private Banking has been designed to provide you with the very best we have to offer.



You can choose to have a relationship manager who's based near where you live or work. Alternatively, if you prefer, **Private Banking Direct** gives you a named relationship manager who you can deal with over the phone.

With the help of regular financial reviews, your relationship manager can offer a truly individual service. They can also provide you with access to teams of specialists, including:

- **Investments and Pensions experts** – providing investment, insurance and pensions advice to help you plan for the future
- **Inheritance and Tax Planning experts** – to help you draw up a will that ensures your wealth is directed to the right people in a tax-efficient way. We can also complete your tax returns or claims
- **Mortgages** – dedicated support and advice whether you're buying a house, remortgaging, buying-to-let or even buying in Spain
- **Releasing equity from your property** – if you're over 60 and want to supplement your income or release money for a special reason, our team of qualified consultants can help
- **International personal banking** – providing support for customers who live or invest overseas, or overseas nationals living in the UK
- **Share Dealing Service** – trade online, set price limits and view your portfolio 24 hours a day

As a NatWest Private Banking customer you're free to use as many of these services as you require.

# Our best value: the Advantage Private Account

As a NatWest Private Banking customer, you are also eligible for our most select current account, Advantage Private. In addition to tailored rates and discounts on banking products and services, Advantage Private offers an exclusive package of travel, protection and lifestyle savings worth up to £1,748 – all for just £19.95 a month.



# A new superior service at no extra cost

NatWest Private Banking is a new, personal approach to managing your finances. It brings you our best services, our best products and our best value.

With the support of your own dedicated relationship manager, the service takes care of all your banking needs from the straightforward to the complex. It's been designed to save you time and help you achieve your financial goals.

And because you deserve this level of service, we offer it to you at no extra cost.

Welcome to Private Banking... another way

#### **Advantage Private/Private Bank Account**

Available to those persons with a minimum sole annual income of £75,000 or joint income of £100,000 or savings of £50,000, or by invitation. To qualify and retain the Advantage Private account, your salary (or equivalent) must be mandated to your Advantage Private account. For further information on the benefits please see **Advantage Private Insurance Policy Summaries** and **Personal and Private Banking – Terms and Conditions**.

Call 0800 592 936 Visit [natwest.com/privatebanking](http://natwest.com/privatebanking)

# another way

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