

Our commitment to you



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# Welcome to your new account

This guide will help you get up and running as quickly as possible. It takes you through day-to-day transactions and gives you advice on how to manage your new account. It also refers to our commitments under The Banking Code – a voluntary Code which aims to set minimum standards in the financial industry. This ensures that you get the best possible banking service. At NatWest we fully support the Code. We do all that it asks and often more.

In this leaflet, we explain clearly the policies and procedures which we follow, the main areas covered by the Code and our commitment to it. A summary of the Code can be found in the leaflet entitled *The Banking Code and You* which you will have received in your Welcome pack.

If you're moving your account from another bank or building society, our switching team will arrange the transfer and in two to four weeks the process will be complete.

We'll contact you over the coming weeks to check everything is running smoothly. If you have a question in the meantime, just ask in-branch or by phone. We'll be happy to help.

If you would like a full copy of **The Banking Code**, please ask at any branch or visit [www.bba.org.uk](http://www.bba.org.uk).

# Different ways to bank

**With your account, you decide – how, where and when to do your banking. Stick to your favourite methods, or use all three, the choice is yours.**

## In-branch

Do your banking over the counter or use our cash machines. Many of our branches also offer a quick deposit facility, enabling you to pay in cash or cheques in a matter of minutes. An increasing number of our branches also have extended opening hours and are open on a Saturday. Please check with your branch for details.

## Telephone

Enjoy access to your account day and night, all year round with our telephone banking service. Obtain balance and transfer information, make instant transfers between your NatWest accounts, pay bills and set up or amend Standing Orders\*. To register, call 0800 881177. Once registered, call 08457 88 444. Minicom users please call 0845 917 0527.

## Internet

With our online banking service you can use your computer to manage your account day and night (unless essential maintenance or upgrades are being carried out). Register at [www.natwest.com](http://www.natwest.com)

## Keeping you up to date

We like to keep you informed of our products and services – existing, new or improved. But if, for any reason, you would prefer not to receive this information, just tell us and we'll remove your details from our mailing list. Please note, if you have a packaged account, even though you may have opted out of marketing, we shall keep you informed of preferential offers and additional benefits that are directly associated with the account.

Remember we're here to help with all your banking queries, to give you the best advice possible, and to reduce opportunities for fraud, so if your contact details change – for example, because you move house – please contact your branch who'll update your records. Please note for some accounts, the account is only operable via online or telephone banking. You will be advised of this prior to opening the account.

**\*Please note** Standing Orders, Direct Debits, overdraft and cheque facilities are not available on all accounts. Please check your terms and conditions for further details.

# There are a number of ways you can pay money in, depending on what kind of account you've opened

## Paying money in

### Cash and cheques

We recommend you pay in cash and cheques separately, as cash paid in over the counter will be available to withdraw there and then. When cash is paid into your account together with any cheque(s), the cash will be credited to your account for interest purposes on the day that the cheques are added to your balance and available for withdrawal the next business day.

The normal timescales for clearing a cheque are reckoned in business days from the day the money is added to your balance (or taken off your overdraft). This day is known as 'transaction day' or 'T'.

If a Sterling cheque issued by a UK bank is paid into your account by 3.30pm on a business day over the counter at one of our branches, then as a general rule, 'T' will be the same day.

For example, if T is a Monday, then:

- By Wednesday (T+2), we will start paying interest on the amount of the cheque (or stop charging overdraft interest if your account is overdrawn).
- By Friday (T+4), you will be able to withdraw the money if your account is in credit.

You will normally be able to withdraw funds earlier than this at our discretion. We will not tell you when we exercise our discretion in this way. You can, however, check your available balance via online banking, at the cash machine or by asking in branch.

### Please note that:

In cases where the cheque is not paid in over the counter at one of our branches (e.g. because it is paid in at a different bank or sent to us by post), it will take longer for the money to be added to your balance (or taken off your overdraft). Please ask at your branch for details. Once the money has been added to your balance (or taken off your overdraft), the position will be the same as stated above. Longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank.

Cheques made out to one party can be paid into a single named or joint account, but a cheque made out to joint parties cannot be paid into a sole account.

There are some cases in which, for legal reasons, or as a result of circumstances beyond our control, the payment of a cheque into your account may be prevented or may take longer than the timescales mentioned above. This may affect the day on which the money is added to your balance; the day on which we will start paying interest on the cheque (or stop charging overdraft interest if your account is overdrawn); and/or the day on which you will be able to withdraw the money if your account is in credit. Consequently, you should not rely on the above timings and check in branch, online or at a cash machine to ensure funds have cleared to your account.

### When a cheque is returned unpaid

Sometimes a cheque which has been added to the balance on your account is later returned unpaid.

If a Sterling cheque issued by a UK bank is returned unpaid after it has been paid into your account, we can deduct the amount of the cheque from your balance (or add it onto your overdraft) at any time before the end of the sixth business day after the 'transaction day' or 'T'. As explained above, T is the day on which the money is added to your balance (or taken off your overdraft). In other words, you will not be sure that the money is yours until the end of T+6.

For example, if the money is added to your balance on a Monday (T), the point at which you can be sure the money is yours (the end of T+6) will be the end of the Tuesday of the following week (or the end of the Wednesday of that week if the Monday is a bank holiday). If, before then, the cheque is returned unpaid we will deduct the amount of the cheque from your balance – even if we have already allowed you to withdraw the money. If this means that an unarranged overdraft arises on your account, you will have to pay interest and fees as explained in the fees leaflet **Personal and Private Banking – A Guide to Fees and Interest**.

However, if the cheque is not returned unpaid until after the end of T+6, we will not deduct money from your account (or add it onto your overdraft) unless: (a) you give your consent; or (b) you were knowingly involved in a fraud concerning the cheque.

As before, longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank.

## Out of date cheques

Banks reserve the right not to pay a cheque which is over six months old. A cheque older than six months is no longer valid and you may not be able to pay it in. You should refer back to the person who issued the cheque and ask for a replacement if you still need it. If you have issued a cheque to a third party and it has not been cashed within six months, you should speak to us to get it stopped if you don't want it paid.

## Faster confirmation of payment

We can specially present a cheque to the bank or building society it was drawn on to obtain early confirmation (usually the next business day) that it will be paid. You may not receive the funds any earlier than normal, but you will have confirmation that the cheque will not be returned unpaid. If you use this service, we will charge a fee. For details, please read the fees leaflet **Personal and Private Banking – A Guide to Fees and Interest**.

## Salaries, pensions and benefits

Regular income can be paid directly into your current account. Just give your employer, pension provider or benefits agency your current account details i.e. sort code and account number, and they will take care of the rest.

Please contact your branch or Relationship Manager if you would like further information on any of the above.

# Taking money out of your account is straightforward – you can do it by withdrawing cash, by using your debit card or by cheque

## Taking money out

### Debit cards

The services available with your card depend upon the logo(s) it displays.

If your account comes with a card with a **Visa Debit**, **Maestro** or **Solo\*** logo, you can use it to:

- pay for goods and services at UK retail outlets where the retailer displays the logo shown on the front of your card;
- use the cashback service where available when making purchases in the UK; and
- withdraw money from almost every cash machine in the UK and over 1 million cash machines worldwide.

If your account comes with a card with a **Visa Debit** logo, you can also use it to:

- withdraw money over the counter from banks at home and abroad.\*\*

## Making purchases and withdrawing cash abroad

With your Visa Debit, Maestro or Solo\* card, you have a safe, easy and convenient way of withdrawing cash and paying for goods and services when you're abroad. In fact, you can use your card at shops, hotels, restaurants and other outlets all over the world, from New Zealand to New York, like you do here at home – just look out for the logo shown on your card.

\* A Maestro logo is shown on the back of all Solo cards. This enables you to use your Solo card abroad and at cash machines in the UK wherever you see the Maestro logo. You will only be able to use your Solo card at point of sale in the UK where the Solo logo is displayed.

\*\* There may be a charge for using this service, as detailed in our leaflet *Personal and Private Banking – a Guide to Fees and Interest*.

## Cash Machine

You can use your card to withdraw money and:

- request a balance or mini-statement;
- change your PIN;
- top up your pre-pay mobile phone.

## What to do if you forget your PIN

If you enter your PIN incorrectly three times in a row at a cash machine, you will need to ask your branch to send you a re-advice of PIN in order to remind you and make the card available for use again in cash machines.

If you enter your PIN incorrectly three times in a row at a retailer's Chip and PIN keypad, it will be 'locked' automatically. If you subsequently remember your PIN you can 'unlock' it at any NatWest or Royal Bank of Scotland cash machine in the UK by selecting Account Services and then Unlock PIN. The cash machine will then confirm that your card is ready to use again. If you cannot remember your PIN, you'll need to contact your local branch and ask for your PIN to be re-issued. Once your PIN has been re-issued, you can 'unlock' it as above.

## Chip and PIN

Where required, an alternative to Chip and PIN is available. Please ask in branch for more details.

## Taking care of your card

If your card is worn or damaged it is unlikely to work properly, so keep it away from magnetic sources such as security devices, hi-fi speakers, microwaves and X-ray equipment. Even handbags with magnetic clasps can cause damage. If your card has become damaged, please let your branch know and they will order a replacement for you.

## Paying by cheque\*

If your account comes with a cheque book, you can use cheques to:

- send money to people;
- pay bills by post;
- pay for goods and services.

If your card with a Visa Debit or Maestro logo also displays a cheque guarantee hologram, you can guarantee a cheque payment up to the amount shown on the back of your card.

\* Please note Standing Orders, Direct Debits, overdraft and cheque facilities are not available on all accounts. Please check your terms and conditions for further details.

## Stopping a cheque

Should you ever need to stop a cheque, contact us immediately, either at your branch or, if registered, by calling our telephone banking service, with details of:

- your account number;
- the cheque number;
- the amount of the cheque;
- who you made it payable to; and
- the date on the cheque.

Unless the cheque has been lost or stolen, we will make a charge when you use this service. For details, please read the fees leaflet **Personal and Private Banking – A Guide to Fees and Interest**. If the cheque has already been cashed – or if you have guaranteed it using a debit card – we will be unable to stop it.

# In addition to paying by cash, cheque and debit card, there are a number of other ways you can make payments

## Direct Debit\*

Direct Debit is a convenient way to pay regular bills. Once set up, the amount is automatically collected from your account, saving you time and hassle. Some companies even offer discounts for paying this way.

### It's easy to:

- set up a Direct Debit by filling in the form supplied by the company you wish to pay;
- cancel a Direct Debit by telling us in writing, or if registered, by using our online and telephone banking services – usually we require at least three business days' notice to cancel a Direct Debit, but please note that we are only able to cancel a Direct Debit if you tell us before we are committed to make the payment. When cancelling a Direct Debit, you should also tell the recipient.

Our Direct Debit Guarantee protects you against unauthorised Direct Debits being taken from your account in error, whether by a company or organisation, or by ourselves. For example, if:

- too much is taken;
- it is taken too early;
- it is taken after you have cancelled;
- you have not been given enough notice of a change to a Direct Debit amount or date.

If you think an amount has been wrongly taken from your account under a Direct Debit, tell us straight away and if it is an error, we will give you a full refund.

## Standing Orders\*

With a Standing Order you can instruct us to pay a regular amount out of your account to a person or organisation. It's easy to:

- set up a Standing Order by filling in a form at a branch or, if you are registered, by using our online and telephone banking services;

\* Please note Standing Orders, Direct Debits, overdraft and cheque facilities are not available on all accounts. Please check your terms and conditions for further details.

- cancel or change a Standing Order by telling us in writing or, if registered, by using our online and telephone banking services – usually we require three business days’ notice to cancel a Standing Order, and seven business days’ notice to change a Standing Order, but please note that we are only able to cancel a Standing Order if you tell us before we are committed to make the payment.

## Recurring Payments

If your account comes with a card with a Visa Debit logo you can use it to set up regular payments for bills and services, for example magazine subscriptions or memberships using the repeat payment functionality.

## Electronic transfer

You can transfer funds out of your account to other people by electronic funds transfer. If you do, you need to ensure that you give us all of the correct details of the person you are paying the money to – such as the sort code and the account number. If you give us the wrong details, the money might end up going to someone else and you may not be able to recover it.

## Clearance of Standing Orders and Online and Telephone Banking payments

The introduction of the Faster Payments Service in May 2008 means that Standing Orders and Online and Telephone Banking payments between accounts at banks which are in the system will normally be received almost immediately (but may sometimes take up to two hours), providing the payment amount is within the Faster Payments limits. Payments between banks which are not in the scheme or outside the set limits will continue to take two business days after the payment day to reach the account. You can also set up and make Faster Payments in-branch as long as you have a debit card. Standing Orders and payments made between accounts in NatWest are also immediate.

When you set up an Online or Telephone Banking payment you will be advised if the payment will go under the Faster Payments Service or via the current three day cycle. Payments set up in branch can only be processed through the Faster Payments Scheme. For higher value payments you will still need to use CHAPs, for which the normal charge will apply. We may carry out extra identity checks when you are making larger payments or withdrawing large amounts of cash from your account.

Where monies are paid into your account under the Faster Payments Scheme on a weekend or bank holiday, it will be added to your account balance for interest purposes on the next business day. Please see the section headed ‘Interest’ on page 14 for more details.

# Managing your money

**We believe that giving you helpful, upfront advice is part and parcel of giving you great service. That's why we've put together these simple but effective tips on managing your money.**

## Keeping in control

You can avoid fees and charges by making sure that you have enough money available or a sufficient arranged overdraft facility\* to cover withdrawals and other payments from your account. If you think a withdrawal or other payment may create an unarranged overdraft or exceed your arranged overdraft limit contact us immediately before (or after) making the withdrawal or other payment and we will take all your circumstances into consideration in finding the best solution to suit your needs. On most of our accounts, we do not make a separate charge for everyday transactions when your account is in credit. There are, however, some cases in which you may be charged. These include cases in which you have an unarranged overdraft or we are unable to make a payment which you have instructed us to make. Our leaflet **Personal and Private Banking – A Guide to Fees and Interest** gives details of the fees we charge in these circumstances. The leaflets also give details of the fees we charge for our more common specialist services. If you are a new customer, we will give you this leaflet when you open the account.

We will tell you about the interest and charges you will have to pay if you have an unarranged overdraft, and about any charges for unpaid items, in the following ways:

- before we take the payment from your account, we will tell you how much we will take, when and what it is for;
- the total amount we take will then be shown again on your next statement.

## What fees do we charge?

We know our customers can sometimes be worried or confused by fees. Please see **Personal and Private Banking – A Guide to Fees and Interest** for details of the fees we charge and an explanation of the pricing structure we use for our current accounts.

## Reading your statement/e-statement

You will receive a regular statement or e-statement, itemising all payments in and withdrawals from your account. Always check your statement and contact us immediately if you see anything unusual. If you are already registered for online banking you can opt to receive e-statements by logging in and clicking on "statements" and then selecting "start or stop receiving bank statements by post". If you choose to switch off paper statements you will be sent an e-mail to advise you that your statement and any advanced notice we have to give you because we are going to deduct any fees, charges or debit interest from your account are ready to view. If you are not already registered for online banking, just go to [www.natwest.com/onlinebanking](http://www.natwest.com/onlinebanking) and follow the on-screen instructions.

## Checking your current account balance

Use your debit card to request a balance or mini-statement at any of our cash machines – or, if you are registered, use our online and telephone banking services.

# Managing your money, some points to note

## Keeping you up-to-date

It is important that you're aware of your balance and how available funds are affected by overnight and real time transactions. The amount of funds you can withdraw at weekends and on bank holidays will take account of Standing Orders, Direct Debits, debit card transactions, forward dated payments and salary payments due on the next business day.

Please remember that some instructions for payments to be made from your account (including payments by cheque, Direct Debit and some Standing Orders) are processed during the night before the payment is due. To be sure that a payment can be made, you should ensure that you have sufficient available funds in your account by close of business on the business day before the payment is due to be made. For example, if a Direct Debit is due to be paid on a Monday, you should make sure that you have sufficient available funds in your account by close of business on the Friday before. Please note that even on a weekday evening the amount available for withdrawal will be affected by payments due on the following day.

## Arranged Overdrafts

If money gets tight, and you need access to extra funds, contact us immediately and we may be able to offer you an arranged overdraft on a current account:

- it's easy to set up – just speak to a member of staff;
- there are no fees when you have an arranged overdraft up to a certain limit – all you pay is the interest on the overdrawn balance;
- you can access the money as soon as the overdraft is set up;
- we will only demand repayment of an overdraft if we have a valid reason for doing so and we give you at least 30 days' personal notice. In certain cases, our notice may take effect immediately (e.g. where we reasonably believe that you may have difficulty meeting your commitments).
- if we increase your arranged overdraft, or place a new arranged overdraft limit on your account, we'll notify you personally.

It's important to note that we will only approve an application which we believe you can afford, as you should only take on financial commitments you can

easily afford. Our fees leaflets contain detailed information on interest rates, charges and arrangement fees that may be applicable to you.

## Unarranged Overdrafts and Unpaid Items

Occasionally, you may find that you need to make a withdrawal or other payment that cannot be met from the money in your account or (if you have an arranged overdraft) will take you over your overdraft limit. If you find yourself in this position, we recommend that you ask us to provide you with an arranged overdraft or an increase to your existing arranged overdraft which will cover the payment. If we agree to your request, you can be sure that your payment will be made, and you will avoid unarranged overdraft and unpaid item charges.

When you issue instructions for a withdrawal or payment to be made from your account, we decide whether your instructions would result in an unarranged overdraft by looking at the available funds in your account, i.e. the cleared balance in your account, plus any unused arranged overdraft facility.

We give examples below of the fees, charges and interest which apply in cases where we are instructed to make a payment which, if made, would give rise to or increase an unarranged overdraft. For full details, please refer to our leaflet, **Personal and Private Banking – Terms and Conditions** and the fees leaflet **Personal and Private Banking – A Guide to Fees and Interest**. We recommend that you read those leaflets carefully.

Here are some examples of how our fees, charges and interest in relation to unarranged overdrafts and unpaid items work. We recommend that you look at these examples carefully. But do bear in mind that they are only examples.

### Example 1:

You write a cheque in circumstances where, if we pay the cheque, an unarranged overdraft will be created. We decide to pay the cheque and an unarranged overdraft is created. You then pay off this unarranged overdraft in the following monthly charging period. We apply the following fees, charges and interest:

- We charge you a Paid Referral Fee following our decision to pay the cheque.
- We charge you a Maintenance Charge for the monthly charging period in which the unarranged overdraft is created.
- We charge you a further Maintenance Charge for the following monthly charging period (this is because your unarranged overdraft remains owing for part of that period).
- While your unarranged overdraft remains owing, we charge interest on it at the higher rate which applies to unarranged overdrafts.\*

**Example 2:**

You write a cheque in circumstances where, if we pay the cheque, an unarranged overdraft will be created. We decide to pay the cheque and an unarranged overdraft is created. On each of the following four days in that calendar month a Standing Order falls due, each of which, if paid, will further extend your unarranged overdraft. We decide to pay each of the first three Standing Order payments, further extending your unarranged overdraft. We decide not to pay the fourth Standing Order payment. You then repay your unarranged overdraft within the monthly charging period in which it was created. We apply the following fees, charges and interest:

- We charge you a Paid Referral Fee following our decision to pay the cheque.
- We charge you two further Paid Referral Fees following our decision to pay each of the first two Standing Order payments.
- We do not charge you a Paid Referral Fee in relation to the third Standing Order payment (this is because we do not charge more than three of these fees in any charging period).
- We charge you an Unpaid Item Fee in relation to the fourth Standing Order payment, which we decided not to pay.
- We charge you a Maintenance Charge for the monthly charging period in which the unarranged overdraft is created.
- While your unarranged overdraft remains owing, we charge interest on it at the higher rate which applies to unarranged overdrafts.\*

**Example 3:**

You write a cheque which, if paid, will result in an unarranged overdraft. You use your debit card to guarantee this cheque. Because your cheque is guaranteed, we are obliged to pay it. We pay the cheque in accordance with our obligations and an unarranged overdraft is created. You repay the unarranged overdraft within four days, but in the meantime one monthly charging period ends and another monthly charging period begins. We apply the following fees, charges and interest:

- When the cheque is presented to us for payment, we first decide whether we are willing to make the payment without at this stage considering whether we are obliged to make it. If we decide that we are willing to make the payment, we charge you a Paid Referral Fee.
- If we decide that we are not willing to make the payment, we then check to see whether you used your debit card to guarantee the cheque. When we do so, we find that you did use your card and that we are therefore obliged to make the payment. In these circumstances, we charge a Guaranteed Card Payment Fee instead of a Paid Referral Fee.
- We charge you a Maintenance Charge for the monthly charging period in which the unarranged overdraft is created.
- We charge you a further Maintenance Charge for the following monthly charging period (this is because your unarranged overdraft remains owing for part of that period).
- While your unarranged overdraft remains owing, we charge interest on it at the higher rate which applies to unarranged overdrafts.\*

**Example 4:**

We decide not to pay a Direct Debit which, if paid, would have created an unarranged overdraft. As a result, an Unpaid Item Fee is debited to your account in the following monthly charging period. At the time when this fee is debited, there is not enough

money in your account (including any unused arranged overdraft facility) to pay it. As a result, an unarranged overdraft is created. You then repay your unarranged overdraft within the same charging period. We apply the following fees, charges and interest:

- We charge the Unpaid Item Fee in the charging period following our decision not to pay the Direct Debit.
- We do not charge the Paid Referral Fee (this is because we do not charge this fee where an unarranged overdraft arises through the debiting of other fees to your account).
- We charge you a Maintenance Charge for the monthly charging period in which the unarranged overdraft is created.
- We do not charge interest on the unarranged overdraft (this is because the whole of the overdrawn balance represents an Unpaid Item Fee, on which we do not charge interest).\*

**Example 5:**

You use your debit card to make a purchase. We are asked to authorise the purchase at the same time as the retailer processes the transaction. We refuse authorisation because the payment would create or increase an unarranged overdraft. We will not apply any fees or charges as a result of our refusal of authorisation.

**Example 6:**

You use your debit card to make a purchase. We are asked to authorise the purchase at the same time as the retailer processes the transaction. We grant authorisation because, at the same time, there is enough money in your account to make the payment. However, the retailer only presents the transaction to us for payment on the following day. On that day, there is no longer enough money in your account to cover the payment and an unarranged overdraft is created. You then repay your unarranged overdraft within the monthly charging period in which it was created. We apply the following fees, charges and interest:

- When the retailer presents the transaction for payment, we first decide whether we are willing to make the payment without at this stage considering whether you used your debit card. If we decide that we are willing to make the payment, we charge you a Paid Referral Fee.
- If we decide that we are not willing to make the payment, we then check to see whether you used your debit card to make the purchase. Because we find that you did use your card, we make the payment, which we treat as guaranteed. In these circumstances, we charge you a Guaranteed Card Payment Fee instead of a Paid Referral Fee.
- We charge you a Maintenance Charge for the monthly charging period in which the unarranged overdraft is created.
- While your unarranged overdraft remains owing, we charge interest on it at the higher rate which applies to unarranged overdrafts.\*

\* Please note that we do not charge you interest on any part of an unarranged overdraft which represents a Maintenance Charge, Paid Referral Fee, Guaranteed Card Payment Fee or Unpaid Item Fee. There are certain other kinds of fees, charges and costs on which we do not charge interest. For full details, please see General Condition 6.6.5 of 'Personal and Private Banking – Terms and Conditions'.

## Interest

We will always tell you the current interest rate when you open an account, take out a loan, arrange an overdraft or apply for a credit card. Your branch will always be able to tell you the latest rates which apply to your account or to any other account that might be more suitable for you.

**When you have money in your account, you may be eligible to earn interest on it.** If you are eligible for interest, we will work out the interest due on the cleared amount in your account at the close of business every business day. Over weekends and bank holidays, the balance eligible to earn interest is the balance calculated at the close of business on the preceding business day. For example, over a normal weekend, interest will be calculated for Friday, Saturday and Sunday based on the amount actually in your account at close of business on Friday.

Interest on current accounts is normally paid into your account once a month, usually the day after we send your statement to you. The main exceptions to this are detailed in our Fees leaflets.

We usually pay interest on savings accounts every month, every three months, or annually, depending on the type of savings account you have. We like to help you compare interest rates on all our savings accounts more easily. If you have a savings account with a balance of at least £500, we will send you a summary, at least once a year, of the current rates for your account and those which have applied during the last 12 months for your savings accounts, as well as details of any changes in the Bank of England base rate. We will also tell you about the accounts we no longer offer and how you can find out about our current rates of interest. If you have £250 or more in a variable rate savings account and the interest rate has fallen significantly compared to the Bank of England base rate, we will contact you within a reasonable period of time to:

- tell you that the change in rates has happened;
- tell you about our other accounts and help you to switch to one of these, if you wish to;
- tell you that you can withdraw the money in your account in full;
- give you a reasonable time to switch to another account or withdraw the money without any notice period or any charges.

**You will usually pay interest if you borrow money through an overdraft.** The interest rates we apply will depend on the type of account you have and whether you arranged the overdraft with us before you went overdrawn.

**Interest rates change from time to time.** We may notify a change to the rate of interest that applies to your account, by putting advertisements in three standard daily newspapers. If we notify you by press advertisements, we will also advertise the change on our website **www.natwest.com** and, where the alteration applies to branch based accounts, by branch notices. We may also change interest rates by notifying you personally not less than 30 days before the change takes effect. You can ask our branch staff, telephone us using your usual contact number or visit our website at **www.natwest.com** to find out our latest interest rates.

## Changes to account terms and charges

Occasionally, we may change the terms and conditions and charges relating to your account. If we do so, we will tell you as described in **Personal and Private Banking – Terms and Conditions**. If we make a change to the terms and conditions which is not to your advantage or if we introduce or increase a charge, we will always tell you personally at least 30 days beforehand and we'll ignore any notice period for 60 days from the date we first notify you – enabling you to change or close your account without charge or loss of interest.

## Important information for joint account holders

With an "either to sign" joint account, both account holders:

- have full access to funds;
- can set up an arranged or unarranged overdraft without the other party's consent;
- are responsible for the whole debt, even if they did not agree to it.

The way a joint account is operated is governed by a document called a mandate, signed by each joint account holder, which usually forms part of the joint application form. We can also send statements to each party and to different addresses, if you ask us to.

## What happens if a party to a joint account dies?

The balance on your joint account usually passes automatically to the remaining joint account holder(s). The name of the deceased party is removed and the remaining party(ies) can continue to operate the account normally. If there is an overdraft on the joint account, when one of you dies, we may insist that the borrowing is paid from the other parties' assets and that the account is closed.

## When can the Bank 'freeze' your joint account?

We may 'freeze' your account if we have a valid reason for doing so. We set out below some examples of cases in which we may find it necessary to do this:

- When we receive a request to convert the joint account into a sole account and we do not have your joint agreement as to how the money in the joint account is to be divided between you. If the joint account is overdrawn, the bank may decide not to let you convert it to a sole account unless you both remain responsible for the debt.
- Following notification of bankruptcy of the joint account holders. We will have to return cheques drawn on the account, even if the account is in credit.
- Where we know of a dispute between the account holders. You should tell us immediately if you are unhappy about the way your partner is using the account, or are worried about how it may be used in future.
- If the relationship between the account holders has ended, e.g. divorce, all account holders must contact us to arrange for the joint account to be closed and new sole accounts to be opened. We will need you to give us joint instructions about how to handle existing Standing Orders or Direct Debits and how the money in the account is to be split between you. We will need you to confirm your arrangements for repayment of any borrowing with us. Until you cancel the joint account instructions, all parties will continue to be liable for new payments and any overdraft and charges that result. If any cheques are supported by a cheque guarantee card, we may have to pay them.

## Financial difficulties

If you have financial problems, come and talk to us, and we will try to help you solve them. Depending on your circumstances, we could set regular or fixed repayments for debts, or we could reduce or suspend your repayments for a certain period.

If you have a more serious debt problem, we will work with you and put you in touch with organisations that offer independent financial advice. In certain circumstances, we may ask you to return either your cheque book, debit card, credit or charge cards, or in some cases all of them. We do this to help make sure that any problems do not get worse. As long as there is money in your account, we will usually be happy to allow you to use a debit card to withdraw the money from cash machines. The sooner you come to us, the more likely it is that we will be able to help.

### **Please note:**

At NatWest, we aim to be responsible. As lenders, this means we will work with you to decide how much you can afford to borrow and which is the most appropriate repayment programme. We stress the need for careful budgeting. We also offer payment protection plans to guard against sudden changes in your circumstances, but we will not insist that you buy an insurance product from us when we agree to lend to you.

We try never to offer credit to you unless we have good reason to think you can make the necessary repayments. If we offer you an arranged overdraft, or arrange an increase in your existing arranged overdraft limit, we will only demand repayment if we have a valid reason for doing so and we give you at least 30 days' personal notice. In certain cases, our notice make take effect immediately, for example, where we reasonably believe that you may have difficulty meeting your commitments.

If we are not able to help you, we will explain the reasons why in writing, if you ask us to. We do not offer credit to people under 18. Security may be required in support of loans and overdrafts.

# Whether you use your account a lot, a little or share access with a joint account holder, it's important to protect your money from theft or fraud

## Protecting your account

You can help to protect your account by following these simple guidelines:

### Looking after your financial details

Criminals can use personal information about you fraudulently. You should take great care when disposing of documents which contain your personal or financial details. These items may include bank statements, benefits books, utility bills, blank cheques or card receipts. We recommend that any papers showing information about your financial affairs are effectively shredded.

Never provide your account or security details to any caller you do not recognise or have not expected. Always know who you are dealing with. If you have any doubts call them back on a phone number that you know to be genuine. We will never ask for your complete security details.

**You must tell us immediately if you discover that your cheque book or card has been lost or stolen, or that someone else knows your PIN, password or other security information.**

### Identity checks and unusual transactions

At times, we may make extra identity checks when payments are made from your account and we may also need an extra period of notice if you are withdrawing a large amount of cash from your account. To make it easier to confirm your identity in branches, we have introduced Chip and PIN terminals. You may be asked to use your card and PIN to authenticate some transactions.

Our fraud detection systems also help us to identify any unusual transactions on your account. If anything looks out of the ordinary we may contact you by

telephone. Please note, we will never ask you for your telephone or online banking security details, so please act with caution when receiving a call or email regarding your accounts.

## Reporting a lost card and liability for loss

We have a 24-hour Card Loss Centre for you to report lost or stolen cards. The number is **0870 6000 459**. Minicom users please call **01423 700 545**.

If your card is misused before you tell us that it has been lost or stolen, you will normally have to pay up to £50 towards any overdraft which is created or increased on your account. If you have acted dishonestly or carelessly, you may be responsible for all amounts spent or withdrawn.

Please bear in mind that this is only a short summary of your liability for loss. For full details, please look at our leaflet **Personal and Private Banking – Terms and Conditions**.

## Cards, PINs and security information

- Ensure you take extra care to shield your number when entering your PIN at cash machines and shop keypads.
- If you have a debit card, keep it separate from your chequebook at all times.
- If you have a debit, Credit or Charge Card, you may also have a Personal Identification Number (PIN), which you will need to use cash machines and to pay for goods and services.
  - Always learn the PIN or other security information we may send you and immediately destroy the slip giving you the information.
  - Do not keep a note of your PIN number where anyone else might recognise it. If you think that someone else knows your PIN, or other security information, you must tell your branch immediately and they will arrange for you to receive a new card and PIN.
  - For extra security, you can change your PIN to a number of your choice. You can do this at any time using a NatWest cash machine, which will tell you how to do this. Please choose your new PIN carefully so that other people cannot guess what it is.
  - Always keep your card receipts safely and shred these when they are no longer required.
  - Never allow anyone to use your card, PIN or other security information. If you do, we could hold you responsible for money taken from your account.

- When disposing of any card, please ensure the card is cut in half along the entire length of the magnetic strip. We recommend that the two sections are then cut into small pieces. Please ensure that the chip within the card is also cut in half.
- Be careful when using cash machines. Always be aware of individuals who may try to distract you when using the machine. Ensure that no-one can see you entering your PIN and make sure that you put your money away before leaving the machine.

## Cheques

- When writing a cheque, it is always good practice to draw a line through any unused space, as this will prevent unauthorised people from adding extra numbers or names.
- Cheques should bear the date on which you write the cheque. If you post-date a cheque, there is a risk that we may pay the cheque prior to the date you have written on it. Therefore, we recommend that you do not post-date cheques.
- If you are sending a cheque through the post to a large organisation, for example HM Revenue & Customs or paying into a bank or building society account, we recommend you write clearly the name of the account (and/or reference number) you want the cheque paid into, for example 'HM Revenue & Customs account – J Jones'.

## Online Banking

NatWest's online banking service is a simple, safe and convenient way to access and manage your accounts online. To ensure that you stay safe online we recommend these simple steps to protect you and your computer.

1. Never divulge your full online customer number, PIN and Password. Remember that we only ask for random characters, not the full online PIN or Password.
2. Never respond to any e-mail that asks for confidential or personal security information. We will never send you such an e-mail.
3. Ensure that there is up to date and functioning Anti-Virus and Firewall software on any computer you use for internet banking. To find out more about anti-Virus and Firewall software, or how you can protect yourself from security and fraud threats, please visit our website at: [www.natwest.com/security](http://www.natwest.com/security)

4. When shopping online, only make a payment via secure websites.
5. If at all possible, avoid disclosing sensitive information when using computers in public places/internet cafes. If this is not possible, take extra precautions.
6. Ensure you log off your secure personal account before leaving any public computer.

Please be aware that if you pass on your security details to an account aggregation service provider, you will be in breach of your terms and conditions and may be liable for any unauthorised transactions that occur on your account as a result. For full details, please look at our leaflet **Personal and Private Banking – Terms and Conditions**.

# Are your personal details safe with us?

## Confidentiality

At NatWest, we understand how important it is for you to know that we will keep your account details confidential. We will not pass on information about you to other companies or people outside The Royal Bank of Scotland Group of companies (the “Group”), of which we are a member, unless we have your permission to do so, or we are required or permitted to do so. For example:

- to follow legislation aimed at preventing money laundering;
- when we have to do so to follow an order of a court or other authority (such as the Serious Fraud Office);
- when we need to pass on information about you in order to prevent fraud or get back any money you owe us. Where you owe us money, we will try to give you at least 28 days’ notice, to allow you time to put matters right;
- when we provide information to other companies who provide a service to us or you.

We may exchange information about you and your dealings with any Group company with other companies in the Group. We may do this to:

- assess credit and insurance risks;
- prevent and detect fraud; and
- develop customer relationships, services and systems.

We will not exchange information about you with other companies in the Group for marketing purposes without your permission.

## Data Protection

Under the Data Protection Act, you can request a copy of the information we hold about you. For details on how to go about this, and the fee that applies, contact your branch or refer to our leaflet **Personal and Private Banking – Terms and Conditions**.

## Credit reference agencies

We may make searches at credit reference agencies and will disclose information to them as set out in our leaflet **Personal and Private Banking – Terms and Conditions**.

## Banker's reference, options and status enquiries

When making a long-term financial commitment such as a Rental or Hire Purchase Agreement, the other party may wish to know about your ability to make payments. One of the ways they can do this is by asking us for a reference. We would always ask for your written permission first, take care to answer generally and not disclose details of your account. We will charge you for this service. Similarly, you can request a reference on another person or organisation from their bank, but your request must include their written permission. It's worth noting that this reference is no more than an opinion and is in no way a guarantee of your/their ability to make payments.

# Customer Services

**Your account has been designed with you in mind, which is why it's important that you talk to us – about where we're getting it right and just as importantly, where we could do better.**

## Our commitment to you

In each and every aspect of our service we are committed to:

- providing financial services which meet your needs;
- giving value for money;
- delivering the best possible service;
- resolving complaints speedily and without fuss.

## Customer Service Review

We can help to make sure that your money is working as hard as possible, with a review that:

- is free and easy to organise at a time that suits you;
- helps you make the most of your money;
- either covers all our products or concentrates on one, depending on your needs.

Give your branch a call to arrange an appointment. You can find the number of your branch on your statement or by visiting our website.

## Moving your account

If you wish to transfer your current account to us we will tell you:

- how the process for transferring your account will work and where responsibility will lie for each step in the process;
- what information your old financial institution will pass to us;
- what features you will be offered with the new account so that you can compare your new account features with your old account;
- how long the transfer is likely to take.

If you choose to move your account to another bank or building society, we will co-operate with them and give them information about the regular payments from your account within three business days, so that the transfer is made as efficiently as possible. We will close your account without undue delay when you ask us to do so.

We will provide you with what you need to operate the account within 10 business days of approving your application.

## Dormant Accounts

If you do not use your account for some time, we may make your account dormant to protect against fraud. Your money with us will always remain your property, no matter how many years pass. You can access any money in your account by contacting us directly or via the British Bankers' Association dormant account schemes at [www.bba.org.uk](http://www.bba.org.uk)

## Branch Closures

If we plan to close, move or significantly reduce the opening hours of your branch, we will tell you at least 12 weeks beforehand. We will also tell you how we will continue to provide banking services to you, including your nearest branch and free cash machine services.

## Account Closures

Occasionally, we stop providing certain types of account because we have developed others that provide a better service. If we have to close your account for this reason, we will let you know at least 30 days beforehand.

If we have to close your account for other operational reasons, we will write to inform you of the appropriate details.

## Your feedback counts

Many of the features we have added over recent years are a direct result of customer feedback.

If you have a suggestion to make, fill out a feedback leaflet, available at our branches. Alternatively, provide your feedback online at [www.natwest.com](http://www.natwest.com) via the "feedback" links. You may also receive a questionnaire by post, asking what you think of our service. If so, please take a few minutes to complete and return it.

# If you need to complain

We do everything we can to make sure our customers get the best possible service. However, sometimes, we don't get things right. When that happens, we always encourage you to tell us about your complaints, so that we can put matters right.

## We want to:

- make it easy for you to tell us about your complaint;
- give your complaint the attention it deserves;
- resolve your complaint without delay;
- make sure you are satisfied with how your complaint was resolved.

The following information explains what to do if you have any complaint about NatWest's service. It also tells you how quickly we will deal with your complaint and who to contact if you are not completely satisfied with our response.

## How and where to complain

If you're not satisfied with any aspect of our service or products, you can tell us about your concerns in the following ways:

- **In person** – visit any of our branches and speak to one of our staff.
- **In writing** – address your letter to the Branch Manager or your Relationship Manager.
- **By telephone** – use your usual number for contacting the Bank. If you have access to our 24-hour telephone banking service our advisers are available at all times.
- **By e-mail** – visit our website at [www.natwest.com](http://www.natwest.com) and address your complaint to us via the "contact us" page. Alternatively, you can send an e-mail to [customer.relations@natwest.com](mailto:customer.relations@natwest.com). *Please note that additional personal information should not be included in this message for security reasons. We will respond by telephone or letter for the same reason.*

## How long will it take?

We aim to solve your concern straight away.

If we have not been able to resolve your complaint within one week, we will write to tell you:

- why we have not yet resolved your complaint;
- who is dealing with your complaint;
- when we will contact you again.

We will usually sort out most complaints within two weeks. We will contact you regularly until your complaint has been resolved.

If your complaint is particularly complex, it may take longer to resolve. If, together, we cannot reach an agreement by the end of eight weeks, we will:

- send you a letter giving our reasons for the delay and an indication of when we expect to provide a resolution; or
- refer your complaint to our Customer Relations Unit – they will issue the Bank’s final response letter, which will explain our final position. You will also receive a leaflet explaining your referral rights to the Financial Ombudsman Service, which is discussed later.

## If you are unhappy with the way we are dealing with your complaint

We are committed to resolving your complaint fairly and quickly. In most cases this can be done if you contact us as soon as possible. We will try to resolve your complaint by listening to your concerns and agreeing a solution with you.

Our aim is to resolve your complaint as quickly as possible and to your complete satisfaction. If you’re not satisfied with our action or explanation, the member of staff dealing with your complaint will be happy to discuss your concerns further.

However, if you remain unhappy, you can ask for your complaint to be reviewed at a higher level within the Bank. Our Customer Relations Unit will review your complaint and will aim to give you a full response within two weeks. If their investigation is likely to take longer, they will keep you fully informed of their progress.

You can write to the Customer Relations Manager at the address shown below. Please quote your account number, branch sort code, details of your complaint and what you would like us to do to resolve matters.

### **Customer Relations Manager**

**NatWest**

**FREEPOST NAT 12685**

**London WD6 1BR**

**Or telephone 0800 015 4212 (If you have speech or hearing difficulties and are a Minicom user, you can call us on 0800 917 0527). If you are calling from overseas, please dial +44 (20) 7649 9315.**

## The Financial Ombudsman Service

Our aim is to resolve all complaints internally. However if you are not satisfied with our suggested resolution, or if eight weeks have passed since you first brought your complaint to our attention, you can refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of any final response issued by us. You can write to them at:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Alternatively, you can phone **0845 0801800**.

Further helpful information can be obtained from visiting the Financial Ombudsman website on **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. However, there are some limitations on what the Financial Ombudsman Service can look into, and further information about this can be obtained from them directly.

## Additional extras

**We can also offer you a number of other useful services, as and when you need them – from personal loans and mortgages, to long-term investments.**

### Savings and investments

Looking for a good return on your money? We have a range of savings accounts and investment services – from Individual Savings Accounts (ISAs), to instant access and notice accounts, and a selection of bonds.

### Credit cards

A credit card is one of the most convenient ways to pay for your shopping, either on the Internet or on the high street. Choose between a MasterCard or Visa and make your repayments in a number of convenient ways, including in-branch or by our telephone and online banking services.

### Loans

If you need to borrow a large amount of money – whether it's for a new car, luxury holiday or help with reorganising your finances – our personal loans can provide you with the financial flexibility to let you spend your money on whatever you want.

We also offer loan protection which would protect your repayments in the event of unforeseen circumstances such as accident, sickness or involuntary unemployment. Please speak to a Customer Adviser to find out more and to check your eligibility.

### Mortgages

Whether you're looking to buy for the first time, move from one property to another, re-mortgage or simply want to switch mortgage provider, we have a selection of mortgages to choose from.

<p><b>YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP YOUR REPAYMENTS ON YOUR MORTGAGE.</b></p>
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### Offset

With our Offset Flexible Mortgage and your eligible NatWest current account and savings account working together, you could save money over the life of your mortgage.

## Insurance

When it comes to protecting the things you care about, NatWest has it covered. We offer:

- home insurance, including building and contents;
- car insurance;
- travel insurance, including 24-hour Medical Emergency Service;
- student possession insurance.

## Travel money

Planning a trip away? You can order foreign currency or travellers cheques by visiting a branch, ordering online at [www.natwest.com/travel](http://www.natwest.com/travel) or by calling 0845 300 1279. If you order online you can choose whether to collect your order at a branch or have it delivered to your home.

We offer a comprehensive range of options – just ask in branch. If you are a Advantage Blue, Advantage Gold or Advantage Private customer then you benefit from preferential exchange rates when ordering through membership services, check the ‘Useful Numbers’ page at the back of this leaflet. To protect against fraud, there is a £2,500 limit in any 90 day period when you order travel money online or over the phone. There is no such limit if you place your order in-branch.

# Glossary

**Below, we explain some of the most common terms, in plain English.**

## **Account aggregation**

An online service that allows consumers to consolidate and view on one webpage financial information from multiple products, across multiple financial institutions.

## **Annual Equivalent Rate (AER)**

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

## **Annual Percentage Rate (APR)**

To help you make a meaningful comparison between the different interest rates on loans and other credit facilities, all lenders are obliged by law to use a standard method of calculating and displaying "APR". An APR is an interest rate that takes account of the full amount of interest on any money borrowed, the timing of repayments and any other charges which may be payable.

## **Arrangement fee**

A fee which we charge over and above interest when we set up an arranged overdraft facility for you.

## **Base Rate**

A rate of interest set by the Bank, which moves from time to time as the general level of interest rates move.

## **CHAPS**

Same day electronic transfer of funds between bank accounts in the UK.

## **Clearing**

Where your account is credited with a payment by cheque or electronic transfer, clearing is the process by which the bank, building society or other organisation which has been instructed to pay the cheque or make the electronic transfer confirms that the payment will be made. For more information about the normal timescales for clearing cheques and electronic transfers, see the section headed "Paying money in".

## **Credit Card**

A credit card – such as a MasterCard or Visa – allows you to buy now and pay later. When you receive monthly statements you can pay the monthly balance in full or part. You will normally be charged interest on what you owe – if you decide to repay the amount you owe in full by the payment due date shown on your statement, you may not have to pay any interest.

## **Credit reference**

When you apply for a new bank account or loan, we may refer to a credit reference agency – a company licensed by the Office of Fair Trading which holds information about an individual's financial background – to help us reach a lending decision. We will tell you in advance if we have to do this.

**Credit Scoring**

A system used by banks to help make lending decisions based on statistical analysis.

**Drawer**

The person who signs and issues a cheque.

**Effective Annual Rate of Interest (EAR)**

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. For example, if interest is charged at a rate of 1.50% per month, this is equivalent to an EAR of 19.56%.

**Loan agreement**

A document detailing the Terms and Conditions of a loan, issued each time we agree to provide a loan. It includes, among other things, the interest rate to be charged, the fees payable, the security required and the repayment arrangements.

**Maestro**

An international payment system which gives debit card holders access to goods and services at the point of sale where the Maestro symbol is displayed and access to cash at cash machines displaying the Maestro logo.

**PIN**

Your Personal Identification Number (PIN) is unique to you and is needed to use cash machines or verify purchases at retailers.

**Solo**

A payment system which gives debit card holders access to goods and services at the point of sale in the UK where the Solo logo is displayed.

**Visa Debit**

An international payment system which gives debit card holders access to goods and services at the point of sale where the Visa logo, access to cash at cash machines displaying the Visa logo and cash over the counter at banks at home and abroad which display the Visa logo.

## Useful numbers

Customer Service Review: **0800 200 400**

Savings: **0800 255 200**

Loans: **0800 200 400**

Minicom: **0800 404 6161**

Home insurance: **0800 051 5450**

Car insurance: **0800 051 5405**

Travel insurance: **0800 051 5401**

Minicom: **0800 051 3030**

Telephone banking Customer Advisers:  
**08457 888 444**

To join telephone banking: **0800 88 11 77**

Lost/Stolen Bank Cards: **0870 600 0459**

(When phoning from abroad, call **+44 1423 700545**)

Minicom: **0800 404 6161**

Credit Cards: **0800 096 0220**

Minicom: **0800 028 5304**

Mortgages: **0800 068 8971**

Offset: **0800 068 8965**

Minicom: **0800 917 0789**

Advantage Blue Membership Services: **0845 301 1317**

Minicom: **0870 600 0856**

Advantage Gold Membership Services: **0845 300 3695**

Minicom: **0870 523 9670**

Advantage Private Membership Services:  
**0845 877 7111**

Minicom: **0870 154 1196**

## Useful web addresses

**[www.natwest.com/onlinebanking](http://www.natwest.com/onlinebanking)** – find out more, register or log-on to our online banking services.

If you need any help with online banking, answers to your questions can be found through our 'Got a question?' service, which can be found on the URL above or within online Banking.

**[www.natwest.com/security](http://www.natwest.com/security)** – online security tips from our website

**[www.banksafeonline.org.uk](http://www.banksafeonline.org.uk)** – website set up by the UK banking industry to help online banking users stay safe online.

**[www.natwest.com/personal](http://www.natwest.com/personal)** – find out where your nearest branch is.

This leaflet is also available in Braille, large print and on audio tape. Please ask at any NatWest branch for a copy of our leaflet **Disability Discrimination Act – How we make our services accessible to everyone.**

If you are unhappy with your choice of account, you have 14 days to cancel it. That 14 day period runs from the later of the date on which your account is opened and the date on which you first received copies of each of the following:

- **Personal and Private Banking – Terms and Conditions;**
- **Personal and Private Banking – A Guide to Fees and Interest;** and
- any other documents containing contractual terms relating to your account (which, in the case of a savings account, will include **Savings Interest Rates**).

If you wish to cancel a branch-based account, you must confirm your decision in writing addressed to your branch. If you wish to cancel an account which is not branch-based, you should write instead to the address given in the Account Specific Conditions which apply to your account (you will find these in **Personal and Private Banking – Terms and Conditions**).

If you cancel your account, we will give you all your money back with any interest it has earned and we will ignore any notice period and any extra charges.

The 14 day cancellation period does not apply if you have an account, such as a bond, whose price depends on fluctuations in the financial market outside our control.

#### **Contact us**

If you want any help, information or advice on any of our services, or if you have a complaint to make, just ask at any NatWest branch, or call us on 0800 015 4212 (Minicom users call 0800 917 0527).

Calls may be recorded. Our lines are open Monday to Friday, 9am to 5.30pm and Saturday 9am to 3pm, excluding Bank Holidays.

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