

Current Accounts

An altogether better package



 NatWest

Helpful Banking

Welcome to NatWest

Do you want to open a bank account?

Whether you are opening a new account, upgrading your existing one, or switching from another bank, NatWest has the account to suit you. There really is something for everyone – whatever your age, income or lifestyle.

The table on pages 4-5 will help you decide which account is right for you. It shows you how they work and the different benefits they offer. And, once you've made up your mind, opening an account just couldn't be easier. All you have to do is visit your nearest branch, go online to natwest.com/currentaccounts or call us for more information.

Why NatWest?

- You can call your branch direct
- We are there to help you by phone 24/7
- All our call centres are in the UK
- You can top-up your mobile phone at our cash machines
- You can bank online any time at natwest.com

A wide choice of bank account options

Simple, everyday banking

Straightforward accounts for day-to-day banking

> NatWest Adapt
page 7

> Current Plus
page 8

> Step
page 9

Accounts that give you more

Subscription accounts with special benefits designed to save you money

> Advantage Blue
page 10

> Advantage Gold
page 11

> Advantage Private
page 12

Accounts for students and graduates

A great mix of banking services to help get your money sorted

> Student Account
page 13

> Graduate Account
page 14

> Debit Cards
page 16

At-a-glance guide for our full range of accounts >

To find
out more



natwest.com/currentaccounts



See back page for phone
number information



Visit your
nearest branch

Choose the right account to suit you

If you're looking for...	You'll want...	This will give you...	Need an overdraft?	Find out more on page...
An account that adapts to you	NatWest Adapt	<ul style="list-style-type: none"> • For ages 11-18 • Earn a great rate of interest on your money • Cashcard with Solo, which you can use in shops and design the look of • Either free texts* or free music downloads when you top-up your mobile phone at our cash machines 	No arranged overdrafts available	7
A straightforward account for day-to-day banking	Current Plus	<ul style="list-style-type: none"> • Telephone and internet banking • Interest on the money in your account • Debit and cash machine card 	<ul style="list-style-type: none"> - Credit Zone Overdrafts, arranged fee-free overdraft (up to £7,500) that's convenient to use*** - Borrowing up to £100 is interest-free 	8
A simple account with no arranged overdraft	Step Account**	<ul style="list-style-type: none"> • Telephone and internet banking • Interest on the money in your account • Debit and cash machine card • Withdraw cash at Post Office® branches 	No arranged overdrafts available	9
A package of benefits to add to your Step or Current Plus Account	Advantage Blue	<ul style="list-style-type: none"> • Up to £252 worth of savings you can start to enjoy straightaway • Choice of mobile phone insurance or car breakdown cover • 2 for 1 cinema entry • Numbers Vault™ 	No arranged overdrafts available	10

Please see Important information on page 20.

*Free texts only available to Orange pay as you go customers. **For an account that cannot incur fees and does not offer Standing Orders or Direct Debits talk to our staff about a Cash Account.

***This is an arranged overdraft. Our unarranged borrowing rate and fees will apply if you borrow over your agreed limit.

To find
out more



[natwest.com/
currentaccounts](http://natwest.com/currentaccounts)



See back page for phone
number information



Visit your
nearest branch

If you're looking for...	You'll want...	This will give you...	Need an overdraft?	Find out more on page...
An account that gives you benefits worth having	Advantage Gold	<ul style="list-style-type: none"> • Up to £702 worth of savings • Tailored loan, arranged overdraft and mortgage rates (excludes online loans) • 5 star worldwide travel insurance for you and your family (rated 5 star by Defaqto, Feb 09) • Insurance cover for up to two mobile phones • Award winning Car Breakdown Cover 	<ul style="list-style-type: none"> - Credit Zone Overdrafts (up to £7,500), fee-free arranged overdraft that's convenient to use* - Borrowing up to £100 is interest-free - Tailored interest rates 	11
Our most exclusive bank account	Advantage Private	<ul style="list-style-type: none"> • Up to £1,748 worth of potential savings • A personal banking service with access to a relationship manager • Access to exclusive deals and discounts 	<ul style="list-style-type: none"> - Guaranteed arranged overdraft with tailored rates of interest - Borrowing up to £250 is interest-free 	12
An account designed exclusively for students	Student Account	<ul style="list-style-type: none"> • Student Financial Advisers • Discounted Personal Belongings insurance • Gap year service 	Interest-free arranged overdraft of up to £1,250 in the first year of study	13
An account designed exclusively for graduates	Graduate Account	<ul style="list-style-type: none"> • Loans at tailored rates • Dedicated Graduate Manager 	Interest-free arranged overdraft of up to £2,000	14
An account designed especially for Polish speakers	NatWest Welcome Account	<ul style="list-style-type: none"> • Telephone and internet banking in Polish • Free money transfers to PKO BP – Polish Bank • Debit card and money transfer card • Simple account opening process 	No arranged overdrafts available	15

*This is an arranged overdraft.

Our unarranged borrowing rate and fees will apply if you borrow over your agreed limit

now read more about the account that's right for you >

To find
out more



[natwest.com/
currentaccounts](http://natwest.com/currentaccounts)



See back page for phone
number information



Visit your
nearest branch

Switching Banks

Switching from another bank is easy

If you already have a current account with another bank, switching to NatWest is easy. Once your account is open with us, all we need is your signature and our dedicated Switching Team will make all the arrangements for you, without separate charge.

- **We will transfer all your Standing Orders and Direct Debits**
- **We will help you arrange the transfer of any salary/pension payments**
- **We will instruct your old bank to close your account and transfer your balance**
- **We will look to match the card type and arranged overdraft facility you enjoy with your current bank, provided your monthly salary is credited to your new account – we will need to see your bankcard and evidence of your arranged overdraft to do this**

- **We will write to you when everything has been completed**

Please ask a member of staff for our Simply Switch to NatWest Authorisation Form

Have you considered...

Opening a savings account with us too? We can transfer the balance on your old savings account to your new NatWest savings account. You'll be able to transfer money instantly between your NatWest current and savings accounts.

To find
out more



natwest.com/currentaccounts



0800 200 400



Visit your
nearest branch

NatWest Adapt

The account that adapts to you

For ages 11 to 18

Your cash

Earn a great rate of interest on the money you pay into your account.

Your card

A solo debit card that you can use online and in shops, plus you can design the look of it with your own photo or even your own artwork. If you're stuck for ideas you can choose from our fantastic library online. With Adapt you can choose how your card looks!



Please see important information on page 20.

Cards Personalisation: £5 fee per design. See Adapt website for more details.

Free texts only available to Orange pay as you go customers.

You choose your rewards

You can get either free texts or free music downloads when you top-up your mobile phone at our Cash Machines. Plus you can get 2 for 1 cinema discounts and money off at some of your favourite high street stores. With Adapt it's entirely up to you.

Your thinking

Get the opportunity to earn extra cash by sharing your ideas, plus top tips on the best way to manage your money.

All through the exclusive Adapt website – natwest.com/adapt

To find
out more



natwest.com/currentaccounts



0800 200 400



Visit your
nearest branch

Current Plus

A flexible account for day-to-day banking

Current Plus is a bank account which keeps things simple and makes everyday banking easy.

- **If you have money in your account or are overdrawn within an arranged limit, there are no account fees to pay**
- **Telephone and internet banking facilities let you bank and access your money any time, anywhere**
- **You can go £100 overdrawn interest-free with an arranged overdraft**
- **Servicecard with Maestro (or Cashcard with Solo) and cheque book**
- **Earn interest on the money in your account**

Have you considered...

Our Private Bank Account? You may be eligible to enjoy the exclusive benefits of our Private Banking Service. Please ask in branch for details.

Please see Important information on page 20.

To find
out more



natwest.com/currentaccounts



0800 200 400



Visit your
nearest branch

Step

A simple account with no arranged overdraft facility

Step is a bank account which gives you easy access to your money and lets you stay in control of your finances.

- **Telephone and internet banking let you manage your money 24/7**
- **No arranged overdraft facility – which helps you stay in control of your finances**
- **Use your Cashcard to withdraw money free-of-charge at Post Office® branches**
- **Withdraw cash abroad wherever you see the Cirrus logo**
- **Pay using your debit card in the UK (Solo) and abroad (Maestro)**
- **Pay bills using Standing Orders and Direct Debits (it is important to ensure you have sufficient funds available to meet these**

Withdraw cash free
of charge at over
32,000 cash
machines nationwide

payments otherwise the payments will be returned unpaid and Unpaid Fees applied)

Have you considered...

A no-obligation Personal Review? It's a perfect opportunity to discuss your financial situation with one of our Relationship Managers.

For an account that cannot incur fees and does not offer Standing Orders or Direct Debits talk to our staff about a Cash Account.

Please see Important information on page 20.

To find
out more



natwest.com/currentaccounts



0800 200 400



Visit your
nearest branch

Advantage Blue

Great savings you can enjoy straightaway

If you have a Current Plus or a Step account, you can start to enjoy all kinds of additional benefits when you opt for the Advantage Blue package. All you have to do is decide whether you'd prefer mobile phone insurance or car breakdown cover as your main benefit. You'll then receive all these Advantage Blue benefits.

- **16-25 Railcard (if you're aged 25 or under) or Family and Friends Railcard**
- **A Vue membership card offering 2 for 1 cinema entry**
- **Two weeks' complimentary single person, single trip European travel insurance per year**
- **25% off tickets for top gigs and live shows**
- **10% off your car insurance**
- **Accidental death cover worth £10,000***
- **Complimentary Mobile Phone Banking & Text Alerts**

Please see Important information on page 20.

*Age restrictions (18-69 only).

Up to £252
of benefits for
£6.95 a month

- **Numbers Vault™, once registered provides secure back-up and storage of phone numbers, contacts, calendar events, tasks, applications and notes**
- **24/7 Emergency Cash**

Have you considered...

Taking out NatWest Payment Protection? It could protect your credit card repayments against involuntary unemployment, accident and sickness.

To find
out more



natwest.com/currentaccounts



0800 282 702




Visit your
nearest branch

Advantage Gold



An account with benefits worth having

The Advantage Gold account gives you all kinds of discounts and insurance cover – from banking products to travel, home and lifestyle purchases.

- **Tailored rates on NatWest personal loans (excluding online loans) and arranged overdrafts and tailored mortgage offers**
- **Access to our Advantage Reserve savings account**
- **Worldwide annual 5 star travel insurance for you and your family (rated 5 star by Defaqto, Feb 09)** 
- **Mobile phone insurance – once registered covers up to two phones if you have a joint account**
- **Complimentary Mobile Phone Banking & Text Alerts**
- **Generous discounts on car and home insurance, plus accidental death cover of £10,000***
- **Award-winning** Car Breakdown Cover, including Home Call**
- **24/7 Emergency Cash**
- **Identity theft protection, providing £5,000 worth of cover once registered including:**
 - a complimentary credit report,
 - online card monitoring, and
 - membership to CIFAS



Up to £702
of benefits for
£12.95 a month

Please see Important information on page 20.

*Age restrictions (18-69 only).

**Winner of Your Money best breakdown cover 2005, 2006, 2007, 2008.

To find
out more



natwest.com/currentaccounts



0800 626 503



Visit your
nearest branch



Advantage Private



Up to £1,748
worth of benefits
for £19.95 a month

An exclusive bank account

Advantage Private has all the benefits of Advantage Gold, as well as giving you exclusive access to the best banking rates and discounts NatWest has to offer.

- A dedicated Relationship Manager and all the benefits of the Private Banking service
- Tailored rates on loans (excluding online loans), mortgages and arranged overdrafts, and access to Advantage Private Reserve savings account
- 5 star worldwide travel insurance for you and your family (rated 5 star by Defaqto, Feb 09) 
- Dedicated travel service at your disposal, airport lounge access and valet airport parking
- Mobile phone insurance covering up to four phones once registered
- Gadget or handbag cover, once registered
- Identity theft protection, providing £10,000 worth of cover once registered including:
 - a complimentary credit report, online card monitoring, and membership to CIFAS
- DataPatrol, once registered enables you to protect your personal information online
- Award-winning** car breakdown cover, including Home Call 
- Note – 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 account, your salary (or equivalent) must be mandated to your account.

Please see Important information on page 20.

**Winner of Your Money best breakdown cover 2005, 2006, 2007.

To find
out more



natwest.com/currentaccounts



0800 592 936



Visit your
nearest branch

Student Account

An account designed especially for students

Our Student Account has been designed exclusively with students in mind – to help you make the most of your money when you're at university.

- **More branches on campus than any other bank or building society**
- **An interest-free arranged overdraft up to £1,250 in year one, rising up to £2,000 in year five**
- **Student Advisers to give you practical advice on how to make your money work harder**
- **Top-up your mobile phone at any NatWest cash machine**
- **A Servicecard with Maestro or a Cashcard with Solo**
- **Discounted Personal Belongings insurance**
- **Gap Year Service if you're thinking of taking a year out**
- **Telephone and internet banking facilities let you bank and access your money any time, anywhere**
- **Account balances and statements on the go with mobile phone banking**

Have you considered...

Applying for a Student MasterCard? You'll receive up to 56 days' interest-free credit – and there's no annual fee to pay.

Please see Important information on page 20.

To find
out more



natwest.com/currentaccounts



0800 881 771



Visit your
nearest branch

Graduate Account

An account designed exclusively for graduates

Our Graduate account has been created just for graduates, to help you manage your finances during that crucial transition period from University to full-time work.

- **Up to £2,000 interest-free arranged overdraft for up to 3 years following graduation**
- **A Graduate Loan with a tailored rate of interest**
- **A range of Professional Training Loans if you are thinking of progressing further within the legal or medical professions, or are taking an MBA**
- **Telephone and internet banking let you bank and access your money any time, anywhere**

Financial advice
whenever you
need it

Please see Important information on page 20.

To find
out more



natwest.com/currentaccounts



0800 881 771



Visit your
nearest branch

NatWest Welcome Account

An account for Polish speakers

The NatWest Welcome Account has been especially designed for Polish speakers who are interested in free money transfers and want to benefit from full Polish language support.

- **Internet and telephone banking in Polish 24/7 – dedicated web page and telephony service in Polish. The majority of customer communications are also in Polish**
- **Current account with a debit card allows you to make card purchases at home, abroad or via the internet wherever you see the Maestro symbol displayed**
- **Bill payments by standing order or Direct Debit**
- **Free money transfers between the NatWest Welcome Account and any PKO BP account in both pounds and Polish Zloty**
- **Money Transfer Account with a card that can be used for regular money transfers – fixed £4 fee for each money transfer to the NatWest Welcome Money Transfer account regardless of the amount**
- **Easy account opening process – only one document required – national ID card or current passport**



Maestro Debit Card



Cirrus Money Transfer Card

Please see Important information on page 20.

To find
out more



natwest.com/welcome
Information in Polish



0845 246 7979
Service in Polish



Visit your
nearest branch

Debit Cards

The convenient way to pay

When you open a NatWest account, you will receive either a Servicecard or Cashcard debit card which allow you to pay for goods and services and to obtain cash 24/7 free of charge at over 32,000 cash machines.

With a NatWest debit card, you can:

- Obtain cash abroad from over 1 million cash machines
- Receive cash back at thousands of shops across the UK
- Pay for goods at home and abroad
- Shop safely online with NatWest Secure
- Top-up your mobile phone at any of our cash machines
- Keep track of your money via NatWest cash machines and receive printed balances or mini statements
- Pay in cash or cheques at over 700 NatWest cash machines nationwide

Have you considered...

Taking out a NatWest loan or arranged overdraft? They're specifically designed to offer flexibility whenever you need more funds.

To find
out more



natwest.com/currentaccounts



0800 200 400



Visit your
nearest branch

What you need to do next

1 Choose the account that's right for you

2 Contact us today



natwest.com/currentaccounts

Our online form takes just a few minutes to complete



See back page for phone number information

We will take your details and post a form for you to sign



Visit your nearest NatWest branch

A member of staff can open your account

3 What you'll need

Once your application is accepted, you will need to take proof of identity to your local branch (see page 19).

4 What happens next

Once we agree your application we will send you the following (separately) within 10 days:


- **A Cashcard or Servicecard**
- **Your Personal Identification Number (PIN)**
- **An account welcome pack**



There's more to NatWest...

We can also help you with

Savings

See your savings bloom



 NatWest  Helpful Banking

Insurance

Protection designed for individuals



 NatWest  Helpful Banking

Borrowing & Lending

Options for all occasions



 NatWest  Helpful Banking

Students & Graduates

Current accounts with a difference



 NatWest  Helpful Banking

Mortgages

Better looking home loans



 NatWest  Helpful Banking

Investments

Investments with a bit of sparkle



 NatWest  Helpful Banking

The proof of identity you need to open an account with NatWest (new customers)

As part of our aim to protect existing and potential customers from the risks of fraud and to minimise the instances of money laundering, there is a requirement to undertake identification and address verification for **ALL** new accounts that are opened.

Please remember to bring along **one** of the following to your local branch:

Evidence of Identity

- A current signed passport
- A full UK driving licence
- A benefit book
- A UK armed forces identity card
- Any EU National ID card

AND one of the following:

Evidence of Address

- A gas, electricity or phone bill* (mobile telephone bills are not acceptable)
- A current council tax bill
- A bank or building society statement*

We cannot accept photocopies.

If you have a current account with another bank or building society, we may need to see your statements for the most recent month, along with evidence of income, in order to give you an account with the best facilities possible (debit card/overdraft). Three months' statements may be requested in some circumstances. If you have these available, it may help you to open your new NatWest account more quickly. And if your statements have your address on them, you can use them to confirm your current permanent address.

For existing customers – if you are an existing customer, please speak to a member of staff.

*These documents must be the most recent that you have received and not more than six months old.

Important information

Credit facilities: Over 18s only. Calls may be recorded. Details correct at the time of going to print. Security may be required.

Terms and Conditions apply – please read **Personal and Private Banking – Terms and Conditions** and **Personal and Private Banking – A Guide to Fees and Interest**.

For the NatWest Welcome Account please read **NatWest Welcome Current Account and NatWest Welcome Money Transfer Account – Terms and Conditions** and **A Guide to NatWest Welcome Account's Fees and Interest**.



Mobile phone top-up facility available at all NatWest cash machines and those displaying the top-up logo, including those operated by Royal Bank of Scotland and Tesco Personal Finance. Top-up amounts are subject to your debit card daily withdrawal limit and the availability of sufficient funds. Network operator top-up limits may also apply.

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**.

NatWest Adapt

Telephone and Online banking allow you to manage your account 24/7, available for over 16s only.

Overdrafts

- You have to repay any overdraft upon our request. Overdraft and interest rates may change
- For Credit Zone Overdrafts* over £7,500 an Arrangement Fee is payable
- Credit Zone Overdrafts* of less than £7,500 are fee-free, providing you stay within your arranged limit
- When you go over £100 (£250 for Advantage Private) overdrawn within your arranged limit you will be charged interest on the full amount borrowed
- An arranged overdraft of up to £2,000 is available for students in year one after graduation
- An overdraft will be arranged depending upon customer circumstances

Sometimes we have to update our systems so our 24-hour telephone and OnLine Banking services may not be available for short periods in the early hours of the morning.

*This is an arranged overdraft.

Maximum call charge from a BT landline is 6p plus up to 2p per minute. Calls from other networks may vary. Calls may be recorded.

This brochure is also available in Braille, in large print and in audio tape. Please ask at any NatWest branch for the **Access – Our services for customers with disabilities** brochure.

It's easy to apply



natwest.com/currentaccounts



Switching Banks, NatWest Adapt,
Current Plus, Step, Debit Cards

0800 200 400

8am–8pm Monday to Friday,
9am–6pm Saturday.

Minicom

0800 917 0526

Student and Graduate Account

0800 881 771

8am–9pm Monday to Friday,
8am–6pm Saturday,

Minicom

0800 917 0526

Advantage Blue

0800 626 503

8am–8pm Monday to Friday,
9am–6pm Saturday.

Minicom

0800 917 0526

Advantage Gold

0800 626 503

8am–8pm Monday to Friday,
9am–6pm Saturday.

Minicom

0800 917 0526

Advantage Private

0800 592 936

Open 24 hours, 7 days a week.

Minicom

0845 900 5961



Visit your nearest NatWest branch