

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	First Reserve						
Interest Rates	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;"></td> <td style="text-align: center;">Gross Rate p.a.</td> <td style="text-align: center;">AER</td> </tr> <tr> <td>£1+</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.10%</td> </tr> </table>		Gross Rate p.a.	AER	£1+	0.10%	0.10%
	Gross Rate p.a.	AER					
£1+	0.10%	0.10%					
Tax Status	Interest is paid after the deduction of 20% tax						
Conditions for bonus payment	N/A						
Withdrawal arrangements	Instant Access						
Access	Branch, Telephone or Internet						

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	Advantage Reserve		
Interest Rates		Gross Rate	AER
		p.a.	
	£250,000+	0.90%	0.90%
	£100,000 – £249,999	0.75%	0.75%
	£50,000 – £99,999	0.65%	0.65%
	£25,000 – £49,999	0.60%	0.60%
	£2,000 – £24,999	0.50%	0.50%
	£1 – £1,999	0.10%	0.10%
(Including Bonus Rate of 1% Gross for 9 months on accounts opened between 20 April 2009 and 1 August 2009)*		Gross Rate	AER %
		% p.a.	(including bonus)
		(including bonus)	(including bonus)
	£250,000+	1.90%	1.66%
	£100,000 – £249,999	1.75%	1.51%
	£50,000 – £99,999	1.65%	1.41%
	£25,000 – £49,999	1.60%	1.36%
	£2,000 – £24,999	1.50%	1.26%
	£1 – £1,999	0.10%	0.10%
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	Bonus paid on new accounts opened between 20 April 2009 and 1 August 2009		
Withdrawal arrangements	Instant Access		
Access	Branch, Telephone or Internet		

\*Bonus interest will be calculated from the 15th day of the month after the month in which you open your account and will be paid quarterly in addition to the standard interest payments.

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	Private Banking Savings Account		
Interest Rates		Gross Rate	
		p.a.	AER
	£250,000+	0.50%	0.50%
	£100,000 – £249,999	0.35%	0.35%
	£50,000 – £99,999	0.25%	0.25%
	£25,000 – £49,999	0.20%	0.20%
	£5,000 – £24,999	0.20%	0.20%
	£1 – £4,999	0.20%	0.20%
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Branch, Telephone or Internet		

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	Young Saver		
Interest Rates	£1+	Gross Rate p.a. 0.80%	AER 0.80%
Tax Status	Interest is paid tax-free if an R85 form is completed		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Branch, Telephone or Internet		

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	Cash ISA*		
Interest Rates		Gross Rate p.a.	AER
	£50,000+	1.98%	2.00%
	£27,000 – £49,999	1.74%	1.75%
	£22,000 – £26,999	1.09%	1.10%
	£15,000 – £21,999	0.95%	0.95%
	£9,000 – £14,999	0.75%	0.75%
	£1 – £8,999	0.50%	0.50%
Including Bonus Rate of 0.5% Gross for 12 months for customers who apply to transfer in funds between 01 February 2010 to 30 April 2010* OR for customers who max fund their 2010/2011 Cash ISA allowance by 30 April 2010**	£50,000+	2.48%	2.50%
	£27,000 – £49,999	2.24%	2.25%
	£22,000 – £26,999	1.59%	1.60%
	£15,000 – £21,999	1.45%	1.45%
	£9,000 – £14,999	1.25%	1.25%
	£1 – £8,999	1.00%	1.00%
Including Bonus Rate of 0.75% Gross for 12 months for customers who applied to transfer in funds between 18 September 2008 until 9 November 2008 and accepted Replace and Extend Offer from November 2009 to 31 January 2011	£50,000+	2.73%	2.76%
	£27,000 – £49,999	2.49%	2.52%
	£22,000 – £26,999	1.84%	1.86%
	£15,000 – £21,999	1.70%	1.71%
	£9,000 – £14,999	1.50%	1.51%
	£1 – £8,999	1.25%	1.26%
Tax Status	Tax-free		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Branch, Telephone or Internet		

Fixed rate bonus is for customers transferring in Cash ISA funds from another provider (excludes transfers within the RBS group) and the rate is applied from the date of receipt of the transfer form and will accrue 12 months from the date of receipt of the transferred funds. Interest is calculated daily and applied on the whole balance for that month over a period of 12 months. If you make any withdrawals during the 12 month period, the 0.5% gross p.a. bonus interest will be applied to your reduced balance. The bonus interest will be paid monthly to the account along with the standard rate of interest as detailed above. Interest is paid tax free which means it is exempt from UK income tax. This offer is not available to customers in conjunction with any other offer.

\*\* A fixed rate bonus of 0.5% gross for 12 months, starting from 1 May 2010. This means your 2009/2010 and 2010/2011 contributions will receive a bonus of 0.5% gross which will be paid on 31 May 2011. Any other balances you've saved in previous years will receive the standard underlying interest rate, as detailed above.

The bonus is only payable to customers who save their full 2010/2011 allowance by 30 April 2010. The bonus interest is calculated daily, based on a maximum of £10,200 (£8,700 for customers who will not be 50 on or before 5 April 2010), from 1 May 2010 to 30 April 2011 and is payable in one lump sum on 31 May 2011. If you make any withdrawals during the 12 month period, the 0.5% gross bonus interest will be applied to your reduced balance. Interest is paid tax free which means it is exempt from UK income tax. This offer is not available to customers in conjunction with any other offer.

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	Reward Reserve																																													
<b>Interest Rates</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: center;">Gross Rate p.a.</th> <th style="text-align: center;">AER</th> </tr> </thead> <tbody> <tr> <td colspan="3">Including all interest rewards</td> </tr> <tr> <td>£50,000+</td> <td style="text-align: center;">0.80%</td> <td style="text-align: center;">0.80%</td> </tr> <tr> <td>£25,000 – £49,999</td> <td style="text-align: center;">0.75%</td> <td style="text-align: center;">0.75%</td> </tr> <tr> <td>£2,000 – £24,999</td> <td style="text-align: center;">0.70%</td> <td style="text-align: center;">0.70%</td> </tr> <tr> <td>£1 – £1,999</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.10%</td> </tr> <tr> <td colspan="3">Quarterly interest reward amount</td> </tr> <tr> <td></td> <td style="text-align: center;">0.25%</td> <td></td> </tr> <tr> <td colspan="3">Annual interest reward amount</td> </tr> <tr> <td></td> <td style="text-align: center;">0.25%</td> <td></td> </tr> <tr> <td colspan="3">Excluding all interest rewards</td> </tr> <tr> <td>£50,000+</td> <td style="text-align: center;">0.30%</td> <td style="text-align: center;">0.30%</td> </tr> <tr> <td>£25,000 – £49,999</td> <td style="text-align: center;">0.25%</td> <td style="text-align: center;">0.25%</td> </tr> <tr> <td>£2,000 – £24,999</td> <td style="text-align: center;">0.20%</td> <td style="text-align: center;">0.20%</td> </tr> <tr> <td>£1 – £1,999</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.10%</td> </tr> </tbody> </table>		Gross Rate p.a.	AER	Including all interest rewards			£50,000+	0.80%	0.80%	£25,000 – £49,999	0.75%	0.75%	£2,000 – £24,999	0.70%	0.70%	£1 – £1,999	0.10%	0.10%	Quarterly interest reward amount				0.25%		Annual interest reward amount				0.25%		Excluding all interest rewards			£50,000+	0.30%	0.30%	£25,000 – £49,999	0.25%	0.25%	£2,000 – £24,999	0.20%	0.20%	£1 – £1,999	0.10%	0.10%
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<b>Tax Status</b>	Interest is paid after the deduction of 20% tax																																													
<b>Conditions for bonus payment</b>	<p>Quarterly rewards are payable provided the account balance does not fall below £2,000 for more than 4 days per quarter and no more than one withdrawal is made in any quarter. Annual rewards are payable provided the account balance does not fall below £2,000 for more than 4 days per year and no more than 3 withdrawals are made in any one year</p>																																													
<b>Withdrawal arrangements</b>	Instant Access. 1 withdrawal per quarter																																													
<b>Access</b>	Branch, Telephone or Internet																																													

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	Advantage Private Reserve		
Interest Rates (Excluding conditional bonus)		Gross Rate p.a.	AER
(Including 0.25% conditional bonus.) Bonus interest will be payable with your monthly interest, if you do not make any withdrawals and maintain a minimum balance of £10,000 in your account during that month		Gross Rate p.a.	AER
(Including 1% introductory conditional bonus + 0.25% conditional bonus.) Bonus interest will be payable monthly for 9 consecutive months (along with the standard interest payment) on accounts opened between 20 April 2009 and 1 August 2009 where a minimum balance of £10,000 is maintained during this time*		Gross Rate p.a.	AER
Tax Status	Interest is paid after the deduction of 20% tax		

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	Advantage Private Reserve (continued)
Conditions for bonus payment	A 0.25% bonus is paid monthly if no withdrawals are made in that month and a minimum balance of £10,000 is maintained. For limited edition bonus rates see the table above
Withdrawal arrangements	Instant Access
Access	Branch, Telephone or Internet

\*Bonus interest will be calculated from the 15th day of the month after the month in which you open your account. Following the 9 month period, a conditional bonus equivalent to 0.25% gross p.a. will be payable with your monthly interest provided you meet the conditions detailed in the section for Advantage Private Reserve (including 0.25% conditional bonus). In any month where these conditions are not met, the rates in the table Advantage Private Reserve (excluding conditional bonus) will apply.

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	e-Savings*		
Interest Rates	£1+	Gross Rate p.a. 1.00%	AER 1.00%
(Including Bonus Rate of 2.10% Gross for 12 months for customers who opened an account from 19 September 2008 until 1 January 2009)	£1+	3.10%	3.14%
(Including Bonus Rate of 1.40% for customers with Replace & Extend offer from 1 October 2009 until 31 January 2011)	£1+	2.40%	2.43%
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Internet only		

\*Interest is paid monthly to the account along with the standard interest payment. The bonus interest will be applied from the last business day of the month following the month in which your account is opened. It will be paid monthly along with the standard interest payment. The Gross and AER rates are applicable from the start date of the bonus. This offer period is now closed.

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	e-ISA		
Interest Rates		Gross Rate	AER
		p.a.	
	£30,000+	2.47%	2.50%
	£10,000 – £29,999	2.23%	2.25%
	£1 – £9,999	1.98%	2.00%
Interest rates for customers who opened an e-ISA account on or before 14 May 2009	£30,000+	3.21%	3.26%
	£10,000 – £29,999	2.97%	3.01%
	£1 – £9,999	2.72%	2.75%
Tax Status	Tax-free		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Internet only		

**Summary Box**  
**Key Product Information for our Savings Account(s)**

Account Name	NatWest Fixed Rate Bonds
Interest Rates	Fixed Rate Bond interest rates vary from month to month. Please refer to the latest Fixed Rate Bond information sheet for the current rates
Tax Status	<p>Interest earned on balances of less than £50,000 will be paid subject to your tax status</p> <p>Interest earned on balances of £50,000 or more will be paid without deduction of tax</p> <p>You will be responsible for declaring income to HM Revenue &amp; Customs</p>
Conditions for bonus payment	N/A
Withdrawal arrangements	<p>Partial withdrawals are not permitted</p> <p>If you close your bond before the date specified, you will incur an interest charge. This is detailed in the Fixed Rate Bond information sheet for that issue, and will vary depending on the Bond issue selected</p> <p>If early closure applies, the accrued interest and initial deposit will be paid into your nominated account. If the interest earned up until closure is less than the interest charge, your nominated account will be debited with the difference</p>
Access	You can apply for this product in branch, online and via the telephone