

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

Account Name	First Reserve		
Interest Rates	£1+	Gross Rate p.a. 0.10%	AER 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 p.a.	AER
	£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 % p.a. (including bonus)	AER % (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 2% Gross for 12 months for customers who applied to transfer in funds between 18 September 2008 until 9 November 2008)*	£50,000+	3.98%	4.05%
	£27,000 – £49,999	3.74%	3.80%
	£22,000 – £26,999	3.09%	3.13%
	£15,000 – £21,999	2.95%	2.99%
	£9,000 – £14,999	2.75%	2.78%
	£1 – £8,999	2.50%	2.53%
(Including Bonus Rate of 1.76% Gross for 12 months for customers who apply to transfer in funds from 10 November 2008 until 18 December 2008)*	£50,000+	3.74%	3.80%
	£27,000 – £49,999	3.50%	3.56%
	£22,000 – £26,999	2.85%	2.89%
	£15,000 – £21,999	2.71%	2.74%
	£9,000 – £14,999	2.51%	2.54%
	£1 – £8,999	2.26%	2.28%
Tax Status	Tax-free		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Branch, Telephone or Internet		

*Bonus is for customers transferring in Cash ISA funds from another provider (excludes transfers within the RBS Group) and is calculated on the whole balance in the account for 12 months from receipt of the Cash ISA transfer request. Interest is paid tax free and is paid monthly to the account. The bonus interest will be paid monthly along with the standard interest payment. This limited offer period is now closed.

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

Account Name	Reward Reserve		
Interest Rates		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%
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	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 that no more than 3 withdrawals are made in any one year		
Withdrawal arrangements	Instant Access. 1 withdrawal per quarter		
Access	Branch, Telephone or Internet		

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

Account Name	30 Day Bonus Reserve		
Interest Rates		Gross Rate p.a.	AER
	Including interest bonus		
	£100,000+	0.90%	0.90%
	£2,000 – £99,999	0.75%	0.75%
	£1 – £1,999	0.10%	0.10%
	Annual interest bonus amount	0.50%	
	Excluding interest bonus		
	£100,000+	0.40%	0.40%
	£2,000 – £99,999	0.25%	0.25%
	£1 – £1,999	0.10%	0.10%
	A bonus of 0.5% gross per annum is payable annually on the last business day of March (where you have made no more than 4 withdrawals in the annual period) and is calculated on the daily cleared credit balance for that annual period (starting on the last business day of March)		
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	A bonus of 0.5% gross per annum is payable annually where no more than 4 withdrawals per year have been made		
Withdrawal arrangements	30 days' notice required for withdrawals		
Access	Branch, Telephone or Internet		

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

Account Name	Advantage Private Reserve		
<p>Interest Rates (Excluding conditional bonus)</p>		<p>Gross Rate p.a.</p>	<p>AER</p>
	£250,000+	1.04%	1.04%
	£100,000 – £249,999	0.75%	0.75%
	£50,000 – £99,999	0.65%	0.65%
	£25,000 – £49,999	0.60%	0.60%
	£10,000 – £24,999	0.50%	0.50%
	£1 – £9,999	0.10%	0.10%
<p>(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.</p>		<p>Gross Rate p.a.</p>	<p>AER</p>
	£250,000+	1.29%	1.30%
	£100,000 – £249,999	1.00%	1.00%
	£50,000 – £99,999	0.90%	0.90%
	£25,000 – £49,999	0.85%	0.85%
	£10,000 – £24,999	0.75%	0.75%
	£1 – £9,999	0.10%	0.10%
<p>(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.*</p>			
	£250,000+	2.29%	2.06%
	£100,000 – £249,999	2.00%	1.76%
	£50,000 – £99,999	1.90%	1.66%
	£25,000 – £49,999	1.85%	1.61%
	£10,000 – £24,999	1.75%	1.51%
	£1 – £9,999	0.10%	0.10%
<p>Tax Status</p>	<p>Interest is paid after the deduction of 20% tax</p>		

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	First Home Saver									
Interest Rates	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;"></td> <td style="text-align: right;">Gross Rate</td> <td></td> </tr> <tr> <td></td> <td style="text-align: right;">p.a.</td> <td style="text-align: right;">AER</td> </tr> <tr> <td>£1+</td> <td style="text-align: right;">1.00%</td> <td style="text-align: right;">1.00%</td> </tr> </table>		Gross Rate			p.a.	AER	£1+	1.00%	1.00%
	Gross Rate									
	p.a.	AER								
£1+	1.00%	1.00%								
Tax Status	Interest is paid after the deduction of 20% tax. Bonus is tax-free									
Conditions for bonus payment	Set up a standing order for at least £50 per month for 6 months. Qualify for and take out a NatWest mortgage. Claim cashback within 3 months of taking out the mortgage									
Withdrawal arrangements	Instant Access									
Access	Branch only									

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

Account Name	Regular Saver*		
Interest Rates	Monthly Savings min £25 to max £250 for 12 months	Gross Rate p.a. 5.00%	AER 5.00%
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	N/A		
Withdrawal arrangements	No withdrawals are allowed. In the event of a withdrawal from the account, the Regular Saver Account will be converted to an Instant Access Reserve Account.		
Access	Branch, Telephone or Internet		

* Further details of conditions applying to your account can be found in our leaflet *Personal and Private Banking – Terms and Conditions*

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

Account Name	Instant Access Reserve		
Interest Rates		Gross Rate p.a.	AER
	£3,000+	0.50%	0.50%
	£1-£2,999	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	Savings Direct		
Interest Rates	£1+	Gross Rate p.a. 0.10%	AER 0.10%
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Internet, Telephone or Post		

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

Account Name	e-Savings*		
Interest Rates (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+	Gross Rate p.a. 1.00%	AER 1.00%
	£1+	3.10%	3.14%
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-Savings Plus			
Interest Rates		Gross Rate p.a.	AER Variable	Net Rate
Monthly interest excluding conditional bonus – withdrawals made in any given month	£5,000 +	0.50%	0.50%	0.40%
	£1 – £4,999	0.10%	0.10%	0.08%
Monthly interest including conditional bonus – no withdrawals made in any given month	£5,000 +	2.72%	2.75%	2.18%
	£1 – £4,999	0.10%	0.10%	0.08%
Tax Status	Interest is paid after the deduction of 20% tax			
Conditions for bonus payment	The standard rate of interest of 0.50% (variable) and a 12 month conditional bonus of 2.22% (fixed) gross p.a. are paid only in months where you don't make a withdrawal and maintain a balance of £5,000 or more. If your balance falls below £5,000 you will earn the nominal rate of interest of 0.10% gross p.a. Interest is calculated daily and paid monthly to the account.			
Withdrawal arrangements	Instant Access			
Access	Internet and Telephone only			

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

Account Name	e-ISA		
Interest Rates		Gross Rate p.a.	AER
	£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+	3.45%	3.51%
	£10,000 – £29,999	3.21%	3.26%
	£1 – £9,999	2.96%	3.00%
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 2 Year Bond
Interest Rates	Fixed Rate Bond interest rates vary from month to month. Please refer to natwest.com and click on 'Medium term savings' and then 'Fixed Rate Bond' for the current rates. Current rates can also be found in the information sheet for that bond issue, available from your branch
Tax Status	Interest earned on balances of less than £50,000 will be paid subject to your tax status. Interest earned on balances of £50,000 or more will be paid without deduction of tax
Conditions for bonus payment	N/A
Withdrawal arrangements	Partial withdrawals are not permitted. You may not close your bond before the date specified in the information sheet for that bond issue. If you close your bond before the date specified we will charge you an early redemption fee as detailed in that information sheet
Access	Branch only

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

Account Name	NatWest Children's Bond
Interest Rates	Fixed Rate Bond interest rates vary from month to month. Please refer to natwest.com and click on 'Children's savings' and then '5 Year Children's Bond' for the current rates
Tax Status	Interest earned on balances of less than £50,000 will be paid subject to your tax status. Interest earned on balances of £50,000 or more will be paid without deduction of tax
Conditions for bonus payment	N/A
Withdrawal arrangements	Partial withdrawals are not permitted. If you withdraw all the money in your bond before the end of the term we will charge you an early redemption fee of 180 days' gross interest
Access	Branch only

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

Account Name	NatWest Community Bond
Interest Rates	Fixed Rate Bond interest rates vary from month to month. Please refer to the Community Bond section within the Medium term savings sections of natwest.com for the current rates
Tax Status	Interest earned on balances of less than £50,000 will be paid subject to your tax status. Interest earned on balances of £50,000 or more will be paid without deduction of tax
Conditions for bonus payment	N/A
Withdrawal arrangements	Partial withdrawals are not permitted. If you withdraw all the money in your bond before the end of the term we will charge you an early redemption fee of 60 days' gross interest
Access	Branch only