



NatWest

Changes to your terms

We're making some changes to Your Current Account Terms and MyRewards Terms from **1st October 2026**.

We've put the main points below and included the details at the end of this document. If you're happy with the changes, there's nothing you need to do.

Your Current Account Terms

- **Spend abroad without foreign transaction fees.** When you use your Reward debit card to buy things abroad or to make a payment in a foreign currency, we won't charge you a foreign transaction fee anymore. This is in place already, and we'll update your terms from 1st October to reflect this. (Excludes cash withdrawals, and other providers overseas may charge a fee.)
- **Notice before closing an account.** New rules introduced in April 2026 mean that if we ever need to close your account, we'll give you at least 90 days' notice and explain why. In some limited situations, this may not apply. We've updated your terms to reflect this. You can see all the details in General Term 14.2.

We're also making some other updates. We've included a summary at the end of this letter, and you can download the updated Your Current Account Terms (PDF) at natwest.com/current-account-terms-1026

MyRewards Terms

- **Earning Rewards.** At the moment, you can earn £1 in Rewards a month for logging into the mobile app. You'll no longer earn £1 in Rewards this way from 1st October. You can still earn £4 a month in Rewards by paying two Direct Debits of at least £2 each, and earn even more Rewards when you use your debit card to spend with our partners. You can see your personalised offers, which are updated every two weeks, and exchange your Rewards in the app or Online Banking. Choose 'MyRewards' then 'Access MyRewards'.
- **How we'll contact you.** We're making it clearer how we'll contact you about MyRewards, including ways to earn and exchange Rewards. You can check your communication preferences in the app or Online Banking. In 'MyRewards', select 'Settings', then 'Communication Preferences'.
- We're updating the registered office address of our MyRewards supplier, Sports Loyalty Card Limited.

You can download the updated MyRewards Terms (PDF) at natwest.com/myrewards-terms-1026

We're here to help

These updates will happen automatically from 1st October 2026.

It's a good idea to review your account from time to time to make sure it still meets your needs.

If there's anything you'd like to talk to us about, or if you're thinking about closing or changing your account, we can help. You can also find out about the Current Account Switch Service at currentaccountswitch.co.uk. It's a secure and easy way to move to another bank or building society in seven days.

You can chat with our digital assistant, Cora, in the app or on our website, call us or visit a branch.

Many thanks,
Your Everyday Banking Team



Support when you need it

Explore the support available if you're disabled, need help with our accessibility services, are struggling financially or going through a difficult time. Visit natwest.com/help-for-every-situation

Please turn over
for more information

Summary of changes to Your Current Account Terms

Effective 1st October 2026

What's changing and where you'll find the new term	More information about the change
Electronic transfers (General Term 4.1)	We're updating our terms that set out how electronic payments are credited, making it clearer when the money is available to use, and when it will start to earn interest.
Cash deposits at the Post Office (General Term 4.2)	We're updating your terms to better reflect how long cash deposits made at Post Office counters using a pay-in slip take to clear.
Debit card order limits (General Term 5.6)	We're introducing limits on how many debit cards you can order or replace. You can still request a replacement if your card is damaged, lost or stolen.
Removing foreign transaction fees for Reward and Premier Reward debit cards (General Term 7.4)	When you use your Reward or Premier Reward debit card to buy things abroad or to make a payment in a foreign currency, we won't charge you a foreign transaction fee anymore. This applies now, and we'll update your terms to reflect this. (Excludes cash withdrawals, and other providers overseas may charge a fee.)
CHAPS payments (General Term 8)	At the moment, if you make a CHAPS payment, we give you separate CHAPS terms every time you make a payment. From 1st October 2026, we'll include the CHAPS terms in Your Current Account Terms.
Booked payments – foreign currency cheques (General Term 9.3)	Booked payments are larger payments in a foreign currency, usually the equivalent of £100,000 or more. In some cases, we may treat other payments as booked payments. We're making it clear this term includes payments made or received by foreign currency cheque.
Notice before closing an account (General Term 14.2)	New rules introduced in April 2026 mean that if we ever need to close your account, we'll give you at least 90 days' notice and explain why. In some limited situations, this may not apply. We've updated your terms to reflect this.
Your information (General Terms 16.6 and 16.7)	We've updated the wording in the Your Information section to clarify the purposes for which we may share your information within the NatWest group and with third parties, to carry out our business activities as a group of companies and to provide you with products and services.
Removing reference to charge card (Account Specific Term 12.4 deleted)	We're removing reference to a charge card being closed if a Black Account is closed, as this process is no longer in place.