Changes to your terms

We're making some changes to Your Current Account Terms from **1st October 2026**. If you have more than one account, this applies to all of them.

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.

What's changing

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**

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 5.3)	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)	If you use a 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)	We're removing reference to a charge card being closed if a Black Account is closed, as this process is no longer in place.