Summary of changes

Effective 1st October 2026

NatWest

Changes to Your Current Account Terms

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)	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 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.

Please turn over for more information

Changes to Your Savings Terms

What's changing and where you'll find the new term	More information about the change
Electronic transfers (Savings Account Term 3.1, Fixed Term Savings Account Term 4.4 and Fixed Rate ISA Term 4.4)	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 (Savings Account Term 3.2)	We're updating our terms to better reflect how long cash deposits made at Post Office counters using a pay-in slip take to clear.
CHAPS payments (Savings Account Term 5)	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 Savings Terms.
Booked payments – foreign currency cheques (Savings Account Term 6.3)	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.
Debit card order limits (Savings Account Term 8.6)	If a debit card is available on your account, 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.
Changing your interest rate (Savings Account Term 11.2)	We've updated the list of reasons why we may change your interest rates.
How you can close your account (Savings Account Term 12.1, Fixed Term Savings Account Term 6.1 and Fixed Rate ISA Term 8.1)	You'll no longer be able to tell us to close your account by post. You can still close your account online, in the mobile app, by calling us on **03457 888 444** (Relay UK **18001 03457 888 444**), or by visiting a branch. You can find your nearest branch by searching 'Branch locator' on our website. For joint accounts, if both signatures are required, you'll both need to visit a branch. If only one signature is needed, you can close it online, in the app or by calling us.
Notice before closing an account (Savings Account Term 12.2)	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 (Savings Account Terms 14.6 and 14.7, Fixed Term Savings Account Terms 14.6 and 14.7 and Fixed Rate ISA Terms 15.6 and 15.7)	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.

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