Information sheet
Fixed Rate ISA - Issues 404 and 405

NatWest

Deposit your money for a fixed term, with fixed interest rates and tax-free savings

This Information Sheet sets out the key information you need to know about your account. It should be read together with the *Fixed Rate ISA Terms* and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Fixed Rate ISA		
What is the interest rate?	**Issue number**	**1 Year issue 404**	**2 Year issue 405**
	Balance	**AER/Tax-free p.a. (fixed)**	
	£1,000 – £24,999	4.72%	4.75%
	£25,000+	4.72%	4.75%
	Interest is paid at these fixed rates from the date you open your account until the Maturity Date. This means you'll earn one rate on your entire account balance. Interest is calculated daily and paid annually to your ISA on the first business day in April and on the Maturity Payment Date.		
Can NatWest change the interest rate?	No, the interest rate is fixed. This means that the rate will not change between the date you open your account and the Maturity Date.		

What would the estimated balance be at maturity based on a range of deposits?

	Deposit at Start Date	Balance at Maturity Date	Interest earned
1 Year (issue 404)	£1,000	£1,047.20	£47.20
	£20,000	£20,944.00	£944.00
2 Year (issue 405)	£1,000	£1,097.26	£97.26
	£20,000	£21,945.13	£1,945.13

These are only examples and do not take into account your individual circumstances, or any interest earned prior to the Start Date.

How do I open and manage my account?

Eligibility

You must be aged 18 years or over and resident in the UK for tax purposes.

You must:
- not have subscribed to another cash ISA (including a Help to Buy: ISA with another provider) or invested the maximum amount in any combination of permitted ISAs in the same tax year; and
- hold the account solely in your name.

If you already have a current account with us you can open your account on our mobile app, online, in branch or by telephone.

If you don't have a current account with us you can open your account online or on our mobile app (you need to register for Digital Banking before you can get our mobile app)

We will need your email address and mobile number to open your account.

You can make payments via the mobile app, online, in branch and by telephone.

We will send you a certificate of deposit within 14 days of the Start Date.

Balance and ISA allowance

You can make deposits into your account until 26 October 2026. You must deposit at least £1,000 (the "Minimum deposit") by this date. There is no Maximum deposit and no maximum balance; however, there is a limit on the amount you can pay into your account each tax year ("ISA allowance"). This limit is set by the Government and may change from time to time. For the current tax year it is £20,000.

If you pay in more than the limit any excess money will be returned to you.

If you make a payment into your Fixed Rate ISA you will not be able to make any further payments for that tax year into any other cash ISA except for a NatWest Help to Buy: ISA. If you make a payment to a second cash ISA with us in the same tax year, those funds will be returned to you and won't count towards the subscription limit for that tax year.

How do I open and manage my account?	**Making payments to both a NatWest Fixed Rate ISA and a NatWest Help to Buy: ISA** You can make payments to a Help to Buy: ISA in the same tax year as a NatWest Fixed Rate ISA provided that: the Help to Buy: ISA is held with us; you don't pay in more than the ISA allowance between the Fixed Rate ISA and the Help to Buy: ISA. **Transferring in balances from other ISAs** You can transfer all or part of any ISA held with another provider to us by completing an ISA Transfer Request form.

Key dates:		
Closing date to open your account	12 October 2026	
Last date for receipt by us of external ISA transfer requests	13 October 2026	
Last date for receipt by us of NatWest internal ISA transfer requests	22 October 2026	
Last date to make payments for the current tax year	26 October 2026	
Start Date	27 October 2026	
	1 Year	**2 Year**
Maturity Date	27 October 2027	27 October 2028
Maturity Payment Date	28 October 2027	28 October 2028

Can I withdraw money?	You can withdraw money from your account (in branch or by telephone) until 26 October 2026 at 3.30 pm. Partial withdrawals are not permitted after this time. If you want to make a withdrawal after this time and before the Maturity Date, you must close your account by giving written notice to your branch. An Early Closure Charge will apply, except in the event of your death. The Early Closure Charge will be the lower of the amount of interest earned on your account or 90 days' interest. The Early Closure Charge will be deducted from the balance of your Fixed Rate ISA. The total amount you receive (including interest earned on your balance) will be no less than your deposit at the Start Date. For example, if you have earned 50 days' interest you will only be charged an Early Closure Charge equivalent to 50 days' interest. If you have earned 100 days' interest you will only be charge an Early Closure Charge equivalent to 90 days' interest. For more information on closing, please see the Fixed Rate ISA Terms (Term 8). **Transferring your ISA** You can transfer your ISA to another ISA manager. If the transfer is before the Maturity Date, we'll convert your ISA to an Instant Access ISA and an Early Closure Charge will apply. If you want to transfer your ISA without incurring an Early Closure Charge the transfer must be dated at least the day after the Maturity Date, when your money is accessible. **Maturity of your ISA** On the Maturity Date (or if the Maturity Date is not a business day the next business day), we'll convert your account to an Instant Access ISA. You'll be able to access your money on the Maturity Payment Date. Please see Term 5 of the Fixed Rate ISA Terms for more information.
Additional information	**Tax** The interest payable on the money held in your account is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances. **Definitions** **Annual Equivalent Rate (AER)** shows the interest rate if interest is paid and compounded once each year. AER helps you to compare the rates of interest on different accounts. **Compound** interest is interest that is earned on interest that's already been paid. **Gross** means the interest rate you are paid on your savings with no compounding. **p.a.** per annum (per year). **Tax-free** We pay all savings interest without the deduction of tax. You do not pay any UK tax on interest earned in ISAs. You may have to pay tax on interest earned in non-ISA accounts depending on your Personal Savings Allowance. The tax treatment may be subject to change in the future.

Note: Please note that these issues may be withdrawn early due to limited availability.

Important information about compensation arrangements

Your eligible deposits held by a UK establishment of National Westminster Bank Plc are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme.

An FSCS information sheet and list of exclusions will be provided to you on an annual basis.

For further information about the compensation provided by the FSCS, refer to the FSCS website at **fscs.org.uk**