Information sheet

Limited Edition Saver Account – Issue 5

NatWest

A flexible savings account with a bonus offer fixed interest rate on balances of £250,000 – £3,000,000

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

This is a **Payment Account.**

Summary Box

Account name	Limited Edition Saver Account – Issue 5		
What is the interest rate?	**Balance**	**AER (variable)**	**Gross p.a. (variable)**
	£1 – £24,999	1.00%	1.00%
	£25,000 – £99,999	1.35%	1.34%
	£100,000 – £249,999	1.60%	1.59%
	£250,000 – £999,999	3.30% (includes 2.10% AER (variable) and 1.20% AER bonus (fixed))	3.25% (includes 2.08% gross p.a. (variable) and 1.19% gross p.a. bonus (fixed))
	£1,000,000 – £3,000,000	3.30% (includes 2.10% AER (variable) and 1.20% AER bonus (fixed))	3.25% (includes 2.08% gross p.a. (variable) and 1.19% gross p.a. bonus (fixed))
	Interest is calculated daily and paid on the first business day of the month and at account closure. You'll be able to see and access the interest in your account on the following day. During the term, if you have a balance of £250,000 – £3,000,000, you will earn the bonus interest rate in addition to the variable rate. If your balance drops below £250,000 at any time during the term, interest will be paid at the variable interest rate on a tiered basis. This means you'll earn one rate on your entire account balance. The tiers are set out above. Interest is earned from the first payment made into the account.		
Can NatWest change the interest rate?	The additional bonus interest rate on balances of £250,000 – £3,000,000 is fixed at 1.20% AER / 1.19% Gross p.a. for the term which means that this rate will not change. The tiered rates are variable and may go up or down. There are a few reasons for this, such as a change in the Bank of England base rate. We'll give you at least 60 days' notice if the variable rates are going down. If the rates are going up, we'll tell you before or shortly after the change. You can find a full list of reasons for an interest rate change and more detail about how we'd tell you about a change in section 11.2 of the Savings Account Terms.		
What would the estimated balance be after the term based on a range of deposits?	**Initial deposit at account opening**	**Balance after the term**	**Interest earned after the term**
	£150,000	£151,430.36	£1,430.36
	£300,000	£305,872.63	£5,872.63
	£1,000,000	£1,019,575.45	£19,575.45
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to the interest rate; and any interest earned stays in the account.		

How do I open and manage my account	• You must be a UK resident aged 16 years or over. • You can only have an account in your sole name. • We will need your email address and mobile number to open your account. • You can open your account on our mobile app or online. • To open in branch, just bring your own digital device such as a mobile or tablet and our staff can assist you opening the account yourself. • You can manage your account on our mobile app, online banking, in branch or by telephone. • You can pay money in by transfer from a current account or savings account held with us or another bank (online, by telephone or on the mobile app). • You can deposit money at any time but no deposit needs to be made on a regular basis. • There is no minimum balance. The maximum deposit and maximum amount that can be held in the Limited Edition Saver during the term is £3,000,000. • You are unable to use Round Ups with Limited Edition Saver.
How do I open and manage my account	**Key date:** **Fixed interest term end date** — 21st May 2027
Can I withdraw money?	Yes, you can withdraw your money at any time. You can withdraw money: • In branch. • Using Online Banking. You may need to register for biometric approval or use your card reader. • Using the mobile app. You can make higher value payments if you have biometric approval set up (selected devices only, criteria apply). • By Telephone Banking. You can phone Premier 24 if you need to make a one off larger payment. You will need a debit card for security. If you don't have one you will need to order a card and card reader in advance. There are daily limits on the amount you can transfer from your account online, by telephone or the mobile app. The current daily limits and how to withdraw more than them can be found at **natwest.com/what-are-the-payment-limits** or by contacting Telephone Banking.
Additional Information	**What happens after the term?** We'll give you at least 14 days' notice in advance of the term coming to an end. Unless we offer you a further fixed rate term, we'll convert your account to a Primary Savings instant access account. **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.



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**

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