NatWest

Understanding Bankline

Information Classification - Public

A handy guide to Bankline fees and payment limits, and when they might apply.

What is Bankline?

Bankline is an enhanced digital banking service for businesses, with a monthly fee.

You can view your business accounts in real time, control user access and make secure payments of all sizes online.

Bankline helps you complete everyday banking tasks and manage everything on the go with the mobile app. If you've got an accountancy package, you can link that too.

Stay safe with Bankline

Bankline has a sophisticated range of security features to put you in control and help protect your organisation from fraud.

- With dual approval, two or more people can approve payments or changes.
- You can set individual accesses and permissions for each user.
- An audit log helps you keep track of every action made by users.
- You can set payment limits that suit your organisation.

Maximum payment limits

- **Number of payments per day: Unlimited**
- **Limit per Faster Payment: £1 million**
- **Limit per CHAPS Payment: None**

Is Bankline right for you?

Bankline is designed for organisations that need flexible digital banking with user management controls.

It's a great fit if you:


Handle more than 50 bank accounts, including currency accounts.


Would like different levels of access for your team.


Need dual approval for payments.


Need to send over £50,000 on a single day.


Need to send CHAPS payments.


Want to connect your existing accounting package.

If you're looking for a simpler option without a monthly service fee, consider Online Banking. **Compare digital services**.

Who can apply?

Bankline is for NatWest Business Current Account customers.

You won't be eligible if you're a sole trader or an unincorporated club or society. Not to worry – You can explore our other digital banking options:

- If you're a sole trader, **explore Online Banking**.
- If you're a community account customer, **look into Bankline for Communities**.

Bankline fees

Fee type	Description	Amount	
Service fees	Monthly service fees are based on the number of accounts registered to your Bankline profile. These may change in line with Bankline pricing reviews.	1 account 2–5 accounts 6+ accounts[1]	**£10** **£20** **£20 + £5 per account registered (maximum fee £160)**
Domestic payment fees	There are two types of domestic payment where fees may be applied: **Faster Payments** – For immediate or next day and future dated payments. **CHAPS payments** – Usually for payments over £1 million.	Immediate Faster Payment Next day/future dated Faster Payment CHAPS payment	**£2.75** **£0.50** **£25**
SEPA payment fees	These fees apply when you send money in Euros to SEPA countries.[2]	SEPA payment that meets criteria.[2]	**£0.50**
International payment fees	These fees apply when you make payments to a non-SEPA country, or when you send any other currency besides Euros to a SEPA country.	International payment.[3]	**£15**

[1] Additional registered accounts are an extra £5 a month, so 6 is £25, 7 is £30, and so on. There's a maximum monthly fee of £160. So, if you had 50 or 500 accounts, you'd still just pay £160 a month.

[2] SEPA payments enable you to send Euros to countries in the Single Euro Payments Area (SEPA). You need to enter a valid IBAN to complete the payment.

[3] Agents' charges may also apply.

Ready to apply?

Complete our online form to get started with your Bankline application.

Or give us a call if you'd like support in understanding your digital options..

Apply now

Call us

+44 (0) 345 030 3109

+44(0) 345 030 3109 (outside the UK)

18001 0345 030 3109 (UK Relay)

Lines open 9am to 5pm, Monday to Friday (excluding UK Public holidays). Calls may be recorded.



This document has been prepared by National Westminster Bank Plc or an affiliated entity ("**NatWest**") exclusively for internal consideration by the recipient (the "**Recipient**" or "**you**") for information purposes only. This document is incomplete without reference to, and should be viewed solely in conjunction with, any oral briefing provided by NatWest. NatWest and its affiliates, connected companies, employees or clients may have an interest in financial instruments of the type described in this document and/or in related financial instruments. Such interests may include dealing in, trading, holding or acting as market-maker in such instruments and may include providing banking, credit and other financial services to any company or issuer of securities or financial instruments referred to herein. NatWest is not and shall not be obliged to update or correct any information contained in this document. This document is provided for discussion purposes only and its content should not be treated as advice of any kind. This document does not constitute an offer or invitation to enter into any engagement or transaction or an offer or invitation for the sale, purchase, exchange or transfer of any securities or a recommendation to enter into any transaction, and is not intended to form the basis of any investment decision. This material does not take into account the particular investment objectives, financial conditions, or needs of individual clients. NatWest will not act and has not acted as your legal, tax, regulatory, accounting or investment adviser; nor does NatWest owe any fiduciary duties to you in connection with this, and/or any related transaction and no reliance may be placed on NatWest for investment advice or recommendations of any sort. Neither this document nor our analyses are, nor purport to be, appraisals or valuations of the assets, securities or business(es) of the Recipient or any transaction counterparty. NatWest makes no representation, warranty, undertaking or assurance of any kind (express or implied) with respect to the adequacy, accuracy, completeness or reasonableness of this document, and disclaims all liability for any use you, your affiliates, connected companies, employees, or your advisers make of it. Any views expressed in this document (including statements or forecasts) constitute the judgment of NatWest as of the date given and are subject to change without notice. NatWest does not undertake to update this document or determine the accuracy or reasonableness of information or assumptions contained herein. NatWest accepts no liability whatsoever for any direct, indirect or consequential losses (in contract, tort or otherwise) arising from the use of this material or reliance on the information contained herein.

However, this shall not restrict, exclude or limit any duty or liability to any person under any applicable laws or regulations of any jurisdiction which may not be lawfully disclaimed. The information in this document is confidential and proprietary to NatWest and is intended for use only by you and should not be reproduced, distributed or disclosed (in whole or in part) to any other person without our prior written consent.

National Westminster Bank Plc. Registered in England & Wales No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA. Financial Services Firm Reference Number 121878. Authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

33349602 | August 2026