

# Currency Reserve

## International currency instant access deposit account

An instant access deposit account that helps you manage surplus cash while improving your rate of return in a range of international currencies.

### Your needs

You have surplus cash and want to improve the return on it but still be able to access it without notice.

### Our solution

Our Currency Reserve instant access deposit account allows you access to your cash without notice or penalties across a range of currencies.

### Benefits

- Instant access to funds - no notice of withdrawal required
- No penalties for withdrawal
- No minimum or maximum balance
- Account management available online or by telephone banking
- Optional automated transfer arrangement alongside a Current Account




### Considerations

- Managed rate of interest we set centrally

- Interest calculated daily and applied quarterly
- Interest rate is not directly linked to any National Central Bank base rate
- We review interest rates regularly and may change them from time to time (60 days notice given)

### Is Currency Reserve right for you?

You might consider Currency Reserve if you:

-  Have surplus cash
-  Want to increase returns
-  Want to maintain instant access to funds

### How it works

#### Discussion

Needs based discussion to determine product suitability



#### Application

You complete an application form to set up the account



#### Confirmation

We write to confirm when the account is open and provide your account details



#### Ready for use

You begin viewing and managing your account online (via Online Banking or Bankline)



**NatWest**

## Working with you

We understand your liquidity needs may change according to varying demands on your cash flow. We will work with you to meet those changing needs.

Your Challenges	Our Solution
<ul style="list-style-type: none"><li>• Access to cash - you want to improve returns on surplus cash in an international currency, but need the cash to be available if required.</li><li>• Manually transferring balances - operational challenges of continually transferring balances</li><li>• Account management - you want visibility and ease of management</li></ul>	<ul style="list-style-type: none"><li>• Provides instant access to your cash and at the same time helping to increase the return</li><li>• Automated transfers available alongside a current account</li><li>• Online and telephony account management gives you the control you require</li></ul>

## Product Specifications

- **Interest Type:** Managed rate
- **Interest Calculation :** Calculated daily, applied quarterly
- **Availability:** New and existing customers
- **Current Account Required?:** No
- **Currency:** Available in 13 currencies; Euro, US Dollar, Australian Dollar, Canadian Dollar, Swiss Franc, Japanese Yen, Danish Krone, Swedish Krona, Norwegian Krone, New Zealand Dollar, Hong Kong Dollar, South African Rand, Singapore Dollar.

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. National Westminster Bank Plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
The Royal Bank of Scotland plc. Registered in Scotland No. 83026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
The Royal Bank of Scotland plc and National Westminster Bank Plc are authorised to act as agent for each other.