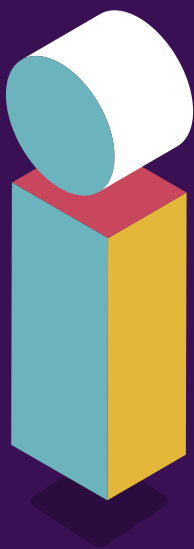


Current accounts

We switch your account,
you relax.



NatWest

Contents

There are two ways you can move your account from your old bank to a new one with us. They work in different ways, so read this guide to understand which service will suit you best.

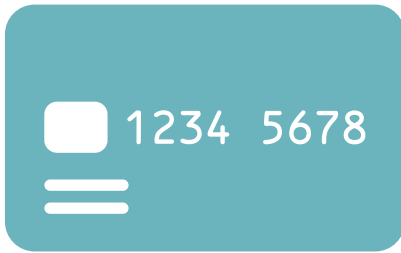
1 Current Account Switch Service

Move your main banking to us

Current Account Switch Guide	6
Current Account Switch Guarantee	7
Current Account Switch Agreement	8
Current Account Switch Data Privacy Notice	15
Current Account Switch Third Party Provider (TPP) Permissions	18
Current Account Switch Service – Account Closure Instruction	19
Current Account Switch Service Frequently Asked Questions	21

2 Transfer regular payments

Move your regular payments to your account with us, without having to close your old one	24
Agreement	25
Transfer Regular Payments Frequently Asked Questions	27
Credit Redirection Letter	29



1 Current Account Switch Service

We'll take care of everything

It's never been easier to move your banking, with our Current Account Switch Service. We'll guarantee to switch your account in just seven working days (excluding bank and public holidays). Just choose a switch date, sign a form and leave it all to us.

We'll transfer all your regular payments, like Direct Debits, standing orders and bill payments and arrange for your old account to be closed. We'll also redirect any payments into or out of your old account to your NatWest account and keep you up to date on how your switch is going, with texts and emails.

We switch. You relax. Here's our seven-day guide...



Day 1

We contact your old bank.

You pop out for a browse.



Day 2

They accept.

You take a stroll.



Day 3

We carry on behind the scenes.

You decide, Rom-Com or Action movie.



Day 4-5

We switch your payments (like Direct Debits) and update you by text and email.

You flick through a magazine.



Day 6

We kick off transferring your balance if you have money in your old bank.

You get back to your game.



Day 7

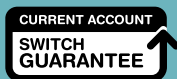
All done. Account switched. Any balance transferred.

You enjoy a little cake.

For more information



Visit natwest.com/switch





Current Account Switch Guarantee

We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days.

As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.

For more information go to www.currentaccountswitch.co.uk



Consent

By signing this Agreement, you agree to be bound by its terms:

Old Account number:

--	--	--	--	--	--	--	--	--	--

Sort Code:

--	--	--	--	--	--

New Account number:

--	--	--	--	--	--	--	--	--	--

Sort Code:

--	--	--	--	--	--

You would like the Switch Date to be

--	--	--	--	--	--	--	--	--	--

 or any other date we agree with you.

Signature: _____ Printed Name: _____

Signature: _____ Printed Name: _____

Date

--	--	--	--	--	--	--	--	--	--

- to reflect new industry guidance and codes of practice which improve consumer protection;
 - to reflect the introduction of or changes to technologies or other innovations or changes to payment systems or schemes; and
 - to help us introduce new or improved systems, methods of operation and new features or services that may benefit you.
- 3.2 If you ask us, we'll provide you with a further copy of this Agreement.
- 3.3 You can end this Agreement at any time by contacting us. If you end this Agreement all payment redirection activities will stop (see paragraph 1.18 overleaf for what will happen if payment redirection activities stop).
- 3.4 We will stop the switch and/or suspend redirection activities if we have reasonable grounds to suspect fraud perpetrated by a third party or we consider it appropriate for your protection or to comply with our statutory duties. Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will tell you before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible we will do so as soon as we can afterwards. You are responsible for all losses incurred by you if you have acted fraudulently.
- 3.5 We may, at any time, transfer to any person or business any or all of our rights and duties under this Agreement. We will only do this if you are no less favourably treated after the transfer than beforehand.
- 3.6 If your address is in Scotland or Northern Ireland, the laws of Scotland or Northern Ireland apply to this Agreement and the courts of Scotland or Northern Ireland may settle any related dispute. If you live elsewhere, the laws of England apply to this Agreement and the courts of England and Wales have non-exclusive jurisdiction to settle any related dispute.

4. Contacting Us

- 4.1 You can contact us by:
- Visiting your local branch
 - writing to us at National Westminster Bank Plc. 250 Bishopsgate, London EC2M 4AA
 - telephoning us on 0345 3030 299
 - Relay UK **18001 0345 3030 299**
- 4.2 We will only communicate with you in English and we will use the contact details you have given us to contact you by phone, post, by e-mail or by text.
- 4.3 Our head office details are: National Westminster Bank Plc. 250 Bishopsgate, London EC2M 4AA.
- 4.4 We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 121878).

Third Party Provider (TPP) Permissions

If you have given permissions to Third Party Providers to make payments on your behalf, or to access your financial data, access to these services won't be transferred automatically to your new account as part of the Current Account Switch Service.

- 1.** Before you close your old account, check whether you have any Third Party Provider permissions set up and if so, who with.
- 2.** Once your new account is open you can give your permission to the Third Party Provider to access your new account by providing them with your new account details. You will need to contact the Third Party Provider directly yourself to set this up.
- 3.** If you are unsure as to whether your New Bank will support the Third Party Provider permissions on your account, you will need to discuss this ahead of your switch with your New Provider who will be able to advise you of this. Please check your new provider's terms and conditions for more information about Third Party Providers.

8. I must not write any cheques on my Old Account or use the debit card for my Old Account after my Switch Date, and I will promptly destroy my old cheque book(s) and debit card(s) for my Old Account after my Switch Date.
9. Any cheque that I pay into my Old Account before my Switch Date will be cleared through my Old Account and the cheque value will be transferred to my New Account when it has cleared.
10. After my Switch Date:
 - I should contact my New Bank if I want to cancel a cheque drawn on my Old Account; and
 - I may not be able to remove any existing cancellation instruction on a cheque drawn on my Old Account.
11. If I have outstanding debt on my Old Account (including any fees or charges) after my Switch Date, my Old Bank will tell me. In such circumstances:
 - my Old Bank will block my Old Account and I will not be able to carry out any further transactions on it, with the exception of repaying the outstanding debt; and
 - the terms and conditions of my Old Account will continue to apply until I have repaid the outstanding debt in full, at which time my Old Account will be closed.
12. If there is an outstanding debt on my Old Account after my Switch Date, my Old Bank will be entitled to use any funds or payments it receives (including by cheque) in full, or part, settlement of the debt on my Old Account.
13. For 3 years after my Switch Date, or longer in accordance with clause 14 below, if my Old Bank receives payments or requests for payments it will redirect these to my New Bank (e.g. all incoming credits and Direct Debit requests). However, my Old Bank will still have to comply with applicable laws (for example relating to fraud, money laundering etc.), so in certain circumstances it may not be permitted to do so.
14. In the unlikely event that payments continue to be redirected to my New Account during the 13 months leading up to the end of the 3 year redirection period, the redirection service and the term of this Agreement will automatically be extended until such time as there is a 13 month period when no Direct Debits, Bacs Direct Credits or Faster Payment transactions have been automatically redirected by the central redirection service. Consequently, payments made with intervals of more than 13 months will be disregarded.



Frequently Asked Questions



2 Transfer regular payments

Move your regular payments to your account with us, without having to close your old one.

Here's how to get in touch

 Visit us at [**natwest.com/switch**](https://natwest.com/switch)

 Call us on **0345 300 4189**
(Relay UK **18001 0345 300 4189**)
8am – 6pm Monday – Fridays
Calls may be recorded.

 Pop into your local branch

 **Braille, large print or audio format?**

If you'd like this information in another format, call us on **03457 888 444**
(Relay UK **18001 03457 888 444**)