

# Current Accounts

Banking that gives you more for your money



Make it happen

 **RBS**  
The Royal Bank of Scotland Group

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# Service for all

Everybody has different needs – even with something as simple as a current account. That’s why we have several current accounts for you to choose from.

With a variety of features, from debit cards to Direct Debits and Standing Orders, and from monthly statements to telephone and Internet banking, all our accounts are designed to make banking easier for you. Our packaged accounts – Royalties Gold and Royalties – go one step further, offering exclusive lifestyle benefits as well as financial savings.

Our no-nonsense Interest Paying Current Account offers everything you need to manage your day-to-day finances, however if you do not need a chequebook or arranged overdraft facilities, we also offer our Key Account.

## More help and guidance

If you do have a query, or would like information on any of our products, please visit your local branch and talk to a Customer Adviser.

For more information, you might also like to visit our website at [www.rbs.co.uk](http://www.rbs.co.uk) or telephone 0800 121 129, Minicom users dial 0800 404 6160.

# At-a-glance

To get more from your bank account, look at our Royalties and Royalties Gold accounts, which offer a host of special offers and savings.

	IPCA	Royalties	Royalties Gold	Key*
Chequebook	✓	✓	✓	
Direct Debits and Standing Orders	✓	✓	✓	✓
Visa Debit card (ATM, point of sale and cheque guarantee card)	✓	✓	✓	
Visa Debit card (ATM, point of sale card)	✓	✓	✓	✓
Automatic transfers	✓	✓	✓	✓
Overdraft facility available	✓	✓	✓	
Cash withdrawals from Post Office branches®				✓
A wide range of discounts and savings on: – money – travel – leisure – home & car – protection		✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓	
Telephone and online banking services	✓	✓	✓	✓
Mobile phone insurance		✓	✓	
Accidental Death Insurance		✓	✓	
Complimentary Car Breakdown Cover			✓	
UK & Worldwide Travel Insurance			✓	

\*This is our Basic Bank Account.

Our **current account** benefits include:

- a Visa Debit card offering you access to virtually every machine in the UK, at home and abroad. In addition, you can use your card at Point of Sale Worldwide wherever you see the Visa logo displayed.
- chequebook
- Direct Debits and Standing Orders
- Our Internet banking service
- Our telephone banking service
- monthly interest
- free automatic transfers to and from any other Royal Bank of Scotland account at the same branch

Our **Interest Paying Current Account** offers:

- no interest charged on arranged overdrafts of up to £100

For a monthly subscription fee you can get more from your current account. Our **Royalties** and **Royalties Gold** accounts offer a host of additional discounts and savings.

With our **Royalties** current account you'll get all the advantages of our Interest Paying Current Account plus:

- discounts on travel and hotel booking, plus complimentary next day delivery on commission-free travel money
- tailored rates for loans and overdrafts
- discounted home and car insurance
- Complimentary Mobile Phone Insurance – Worldwide cover for one phone up to the original retail value of £300 including VAT. This covers you against loss, theft, accidental damage, electrical and technical breakdown. You are also protected against unauthorised calls – up to £1,000 including VAT for contract phones and £100 including VAT for pay-as-you-go phones
- 25% off top gigs and live shows

- Numbers Vault™ – store and manage your mobile phone numbers online

Our **Royalties Gold** current account also offers a host of features and benefits including:

- Mobile Phone Insurance – worldwide cover for two phones (joint account holders) up to the original retail value of £350 including VAT. This covers you against loss, theft, accidental damage, electrical and technical breakdown. You are also protected against unauthorised calls – up to £1,500 including VAT for contract phones and £100 for pay-as-you-go phones
- 5 Star UK and worldwide multi-trip travel insurance (rated 5 Star by Defaqto, Feb 09)
- 25% off top gigs and live shows
- Home Emergency Service offering access to quality tradesmen for up to £500 of emergency repairs
- discounted home and car insurance
- No interest charged on arranged overdrafts of up to £250
- Identity Theft Protection cover for up to £5,000, complimentary credit report and online monitoring service
- Award Winning Car Breakdown Cover with Green Flag providing you with home and roadside assistance and, if necessary, transportation to a destination of your choice or a suitable repairer, within 10 miles (Winner of Your Money best breakdown cover 2005, 2006, 2007, 2008, 2009)



Our **Key** basic bank account offers:

- a Visa Debit card giving you the ability to buy at shops, over the telephone and online
- access to cash dispensers worldwide which display the Visa logo
- cash withdrawals and balance enquiries available from Post Office® branches
- Standing Order and Direct Debit facilities
- interest credited monthly
- no arranged overdraft or credit facilities
- telephone and internet banking services
- Quick Deposit facilities

# No-nonsense

Looking for a straightforward bank account that offers you everything you need to manage your day-to-day finances? Our Interest Paying Current Account could be the account for you.

## Interest Paying Current Account

As the name implies, interest is credited to your account each month, based on the amount of cleared funds you have available.

The account lets you use your Visa Debit card to withdraw money and pay for goods and services in shops, on-line and over the phone. You can also use your card abroad, wherever you see the Visa logo.

You can arrange to pay Direct Debits or Standing Orders from the account. If we arrange an overdraft of £100 or more, you won't pay any interest unless you go overdrawn by more than £100.

We also offer free automatic transfers from your Interest Paying Current Account to any other Royal Bank of Scotland account, set at levels to suit your circumstances.



# Make the most of it



If you are looking for real value from your current account, then our Royalties account could be the answer.

Royalties offers you a range of great savings, features and benefits you can use again and again – all this comes when you pay the monthly fee of just £6.95.

Royalties has been given a 4 Star Rating by Defaqto, which means it's an excellent account for making your money work smarter.

## Banking

- **overdrafts** – no interest on arranged overdrafts of up to £100, provided you don't go over your arranged limit. An arrangement fee will apply to overdrafts of £15,000 and above
- **loans** – tailored interest rates, excluding online loans
- **credit cards** – tailored credit card rates for at least 12 months. Rates variable
- **savings** – an extra 0.25% gross interest rate on our Instant Access Savings Account
- **mortgages** – take advantage of great deals on mortgages
- **emergency cash** – complimentary use of our Emergency Cash service should your debit card be lost or stolen. Please note: emergency cash is available to existing RBS customers using an RBS, NatWest or Ulster Bank branded UK cash machine. Only Online Banking customers can access up to £300. All other customers are restricted to a maximum of £60.

## Travel & Leisure

- **travel money** – tailored rates and complimentary home delivery on commission-free travel money
- **travel bookings** – save 10% on selected package holidays, scheduled and charter airline tickets
- **discounted hotel booking service** – take advantage of up to 60% off at thousands of hotels worldwide

- **ticket booking service** – 25% off on up to two tickets per booking to UK gigs and shows

## Home & Car

- **4 Star Defaqto Rated home insurance** – additional 10% off your first year's premium, in addition to any discounts given to non Royalties customers
- **car insurance** – 10% off your first year's premium for your Car Insurance

## Protection

- **Accidental Death Insurance** – on becoming a Royalties member, you'll automatically benefit from £10,000 worth of Accidental Death Insurance. For joint account holders, the cover is split equally amongst the account holders. Cover is reduced by 50% for any customer aged 70 or over
- **Payment Card Protection** – if your registered cards are lost or stolen, you can cancel them all, regardless of provider they're from, with one phone call, 24 hours a day
- **Mobile Phone Insurance** – worldwide cover for one phone up to the original retail value of £300. When you register, this covers you against loss, theft, accidental damage, electrical and technical breakdown. You are also protected against unauthorised calls – up to £1,000 for contract phones and £100 for pay-as-you-go phones
- **Numbers Vault™** – Our Numbers Vault™ service lets you safely store information from your mobile phone in a secure online environment that you can access whenever or wherever you like

# Extra special



If you are looking for more from your current account, ask about Royalties Gold.

You can take advantage of these benefits whenever you wish. How many of them you choose to use – and how often – is entirely up to you. But with a monthly membership subscription of only £12.95, Royalties Gold is an extra special account designed to pay for itself many times over. Royalties Gold has been given a 5 Star Rating by Defaqto, which means it's one of the best accounts on the market.

## Banking

- **overdrafts** – no interest on arranged overdrafts of up to £250, provided you don't go over your arranged limit
- **loans** – tailored interest rates on our standard rate Personal Loans, excluding online loans
- **credit cards** – tailored credit card rates for at least 12 months. Rates variable
- **savings** – Royalties Saver, an exclusive savings account for Royalties Gold Customers. This account provides a great rate and instant access for customers with a minimum deposit of £2,000
- **mortgages** – take advantage of great deals on mortgages
- **emergency cash** – complimentary use of our Emergency Cash service should your debit card be lost or stolen. Please note: The emergency cash service is only available to existing RBS customers using an RBS, NatWest or Ulster Bank branded UK cash machine. Only Online Banking and Telephone Banking customers can access up to £300. All other customers are restricted to a maximum of £60.

## Travel & Leisure

- **travel money** – tailored rates and complimentary home delivery on commission-free travel money
- **airport executive lounges** – complimentary access to selected UK airport executive lounges when international travel is booked through Royalties Membership Services
- **travel bookings** – save 10% on selected package holidays, scheduled and charter airline tickets
- **5 Star Defaqto Rated UK & worldwide travel insurance** – worldwide multi-trip family travel insurance, including ski trips, for you, your spouse or partner and any children up to the age of 23, if unmarried, in full time education and living permanently with you. Children are only covered when travelling with an adult insured on the policy. The policy can be used as often as you like (please refer to the full terms and conditions contained in the travel insurance policy document) (rated 5 Star by Defaqto, Feb 09). If you are aged 70 or over you will need to pay a premium of £50 per account, and be medically screened to confirm eligibility of cover.
- **ticket bookings** – 25% off on up to six tickets per booking to UK gigs and shows

## Home & Car

- **4 Star Defaqto Rated Home Insurance** – additional 10% off your first year's premium, in addition to any discounts given to non Royalties Gold customers
- **Home Emergency Service** – if emergency repairs are necessary to make your home safe or secure or avoid further damage, just call us. We'll arrange for an

approved tradesman to attend to your household emergency as quickly as possible, and we'll arrange payment for the cost of providing the emergency assistance up to £500 (inc. VAT), provided they are covered by our home emergency insurance

- **Car Breakdown Cover** – your car is automatically covered for home and roadside assistance
- **Car Insurance** – 10% off your first year's premium for your Car Insurance

- **Payment Card Protection** – if your registered cards are lost or stolen, you can cancel them all, regardless of which provider they're from, with one phone call, 24 hours a day

## Protection

- **Accidental Death Insurance** – benefit from £15,000 worth of Accidental Death Insurance. For joint account holders, the cover is split equally amongst the account holders. Cover is reduced by 50% for any customer aged 70 or over
- **Extended warranty** – up to two years extended warranty on most electrical items purchased with an RBS cheque guarantee, debit or credit card
- **Identity Theft Protection** – up to £5,000 worth of cover for expenses incurred by you in defending and restoring your credit status after fraudulent activity
- **Mobile Phone Insurance** – worldwide cover for up to 2 phones per household (joint account holders) and up to an original value of £350 for each. When you register, this covers you against loss, theft, accidental damage, malicious damage or mechanical and electrical breakdown. You are also protected against unauthorised calls – up to £1,500 for contract phones and £100 for pay-as-you-go phones

# Something for everyone

We also offer our Key Account for people requiring basic banking services only.

## Key Account

With no overdraft or cheque book, managing your finances couldn't be easier. Our basic bank account features everything you need for your day-to-day finances. With the Key Account you can't become overdrawn. If you require an account with an overdraft and cheque book, the Interest Paying Current Account may be more suitable.

Our Key Account lets you access cash whenever you want. Provided you have the money in your account, you can withdraw from cash machines every day, or at the counter at any Royal Bank of Scotland branch or within Post Office® branches. You can also use your Visa Debit card to buy goods in shops, by telephone or online. Additionally, you can use your card abroad to withdraw cash and pay for goods and services, wherever you see the Visa logo.

Paying your bills is easy too. You can pay by Direct Debit and Standing Order although you should always ensure that you have money in your account to cover these. You can also arrange for your salary/pension or benefit to be paid directly into your account.

Alternatively you can manage your account through telephone and Internet banking.

For an account that cannot incur fees and does not offer Standing Orders or Direct Debits, talk to our staff about a Cash Account.

# Opening your new account

Opening one of our accounts is very straightforward.

The easiest way is to contact your local branch or apply online at [www.rbs.co.uk](http://www.rbs.co.uk)

When you open a new account with us, we are required by law to ask you to prove who you are. This is to comply with money laundering regulations and to help stop criminals using financial products or services to move money around. We also need to verify your address. These security checks apply to both new and existing customers.

As well as fulfilling our legal responsibility, we aim to help combat financial crime and protect you from criminals who might otherwise use your name without your knowledge.

To open a new account, simply provide original documentary proof of your identity. This should be **one item** from the **Identification table**. We may also need you to provide original documentary proof of your address. Where required, this should be **one item** from the **Address verification table**. Please note that you can't use the same item to confirm both your name and address.

For a current account with a debit card with cheque guarantee facility or arranged overdraft facility, you will require to provide evidence of your income, e.g. an original bank statement or salary slip.

Identification table	Address verification table
<ul style="list-style-type: none"> <li>• current, signed passport</li> <li>• EU National ID card</li> <li>• current full UK photocard driving licence</li> <li>• current full UK driving licence (old style paper version)</li> <li>• construction industry – tax exemption certificate with photograph of holder (forms CIS4, CIS6)</li> <li>• student identification/matriculation card (from a recognised university or college) – must be valid for current academic year</li> <li>• firearms or shotgun certificate</li> <li>• benefits book or original notification letter from the Benefits Agency (including Dept. of Work and Pensions) and/or Job Centre Plus confirming the right to benefits at present</li> <li>• UK armed forces ID card</li> <li>• police warrant card</li> <li>• disabled driver's pass</li> <li>• OAP travel pass</li> <li>• original HM Revenue and Customs issued tax notification and correspondence</li> <li>• identity card issued by the electoral office for Northern Ireland</li> </ul> <p><b>For 20 year olds and under only</b></p> <ul style="list-style-type: none"> <li>• NHS medical card</li> <li>• birth certificate</li> <li>• UK provisional photocard driving licence</li> <li>• PASS card (Young Scot, Citizencard, Portman Group, Validate UK card or equivalent)</li> </ul>	<ul style="list-style-type: none"> <li>• Original Council Tax bill or payment book (within last 12 months)</li> <li>• Original utility bill – within last 6 months (mobile phone bills and internet access bills are not acceptable)</li> <li>• current full UK driving licence</li> <li>• Original bank/building society/credit card statement (within last 6 months)</li> <li>• Original mortgage statement (no more than 12 months old)</li> <li>• Original benefits book or original notification letter from the Benefits Agency (including Dept. of Work and Pensions) and/or Job Centre Plus confirming the right to benefits at present</li> <li>• Original current home or motor insurance certificate (issued within the last 12 months, can only be used by policy holder)</li> <li>• Original current local Council rent card or tenancy agreement (private tenancy agreements are not acceptable)</li> <li>• Original HM Revenue and Customs issued tax notification and correspondence</li> <li>• Original solicitor's letter confirming recent house purchase or land registry confirmation</li> </ul> <p><b>For students</b></p> <p>Any item from above can be taken to confirm address. Alternatively, one of the following items is also acceptable.</p> <ul style="list-style-type: none"> <li>• university/college letter of acceptance/enrolment/offer</li> <li>• Student Loan Company/LEA/SAAS award letter</li> <li>• UCAS letter</li> <li>• introduction from a recognised UK college/university</li> </ul> <p><b>For 20 year olds and under only</b></p> <ul style="list-style-type: none"> <li>• UK provisional photocard driving licence</li> </ul>

# Transferring from another bank/building society

Switching your current account to The Royal Bank of Scotland has never been easier.

We will set up all your Direct Debits and Standing Orders, help you arrange the transfer of any salary/pension payments and close your existing bank account after regular payments have been confirmed and set up.

We will even look at matching the card type and arranged overdraft facility you enjoy with your current bank, provided your monthly salary is to be credited to your new account. Just let us see your card and previous month's bank statement together with evidence of your arranged overdraft facility and we will look to match your facilities.

If we agree to provide you with an arranged overdraft facility then no debit interest will be charged during the six months after the account is opened. We will issue you with an overdraft confirmation which will detail all the Terms and Conditions of the arranged overdraft facility but the debit interest terms set out in the confirmation will only take effect after the six month period ends.

At the end of the six month period, debit interest on the facility will accrue and be payable and the full terms of the confirmation will apply.

We will refund any bank charges incurred as a result of any error or unnecessary delay caused by us when you transfer your current account to or from us.

## **What happens when we accept your application?**

Once your account is open we will send you the following (separately) within ten days:

- 'How to make the most of your account' brochure – providing full details on the features and benefits on your new account
- Visa Debit card\*
- your Personal Identification Number (PIN)\*
- Chequebook\*

\*For new accounts only, if you are upgrading your account, your account number will not change. Any replacement cards or chequebooks will be issued at the appropriate renewal time.

# Using your account

## Banking by phone or online

Our telephone banking service, Direct Banking, and Online Banking, our Internet banking service, offer you the flexibility and choice you need to keep track of your finances at virtually any hour of the day or night, over the phone or on your computer. So you always know what's happening with your money, and you're always in control.

## Interest on your account

We pay interest on credit balances on our accounts. Interest is paid gross or net of Income Tax, depending on your tax position.

In most cases, you will receive 16 days' notice of any service charges or interest to be deducted from your account. You will find full details of our charges in the enclosed insert, which is an important part of this brochure and should be read in conjunction with it. We'll also give you information on our charges when you open your account and, if we make any changes to these, we'll tell you at least 30 days in advance.

## Debit cards

Our debit cards provide you with a whole host of benefits including:

- Worldwide acceptance – Visa Debit is globally accepted in 29 million retail outlets across 160 countries
- Increased protection – when you use your Visa Debit card to purchase goods or services you will receive purchase protection
- Secure online shopping protection through the 'Verified by Visa' scheme

- Easy and convenient to use when making payments, withdrawing cash from cash machines or obtaining foreign currency when travelling abroad.

## Cleared funds, cheque clearance, value on your funds and unpaid cheques

Please ask a member of our branch staff or your Relationship Manager if you require clarification about this or on the information below that explains what these mean.

## Paying money in

### Cash and cheques

We recommend you pay in cash and cheques separately, as cash paid in over the counter will be available to withdraw there and then. If you pay in cash and cheques together, you will not be able to withdraw the cash until the following business day. The normal timescales for clearing a cheque are reckoned in business days from the day the money is added to your balance (or taken off your arranged overdraft). This day is known as 'transaction day' or 'T'. If a Sterling cheque issued by a UK bank is paid into your account by 3.30pm on a business day over the counter at one of our branches, then as a general rule, T will be the same day.

For example, if T is a Monday, then:

- By Wednesday (T+2), we will start paying interest on the amount of the cheque (or stop charging overdraft interest if your account is overdrawn).
- By Friday (T+4), you will be able to withdraw the money if your account is in credit (you will normally be able to withdraw the money earlier than this at our discretion).

Please note, however, that, if the cheque is subsequently returned unpaid, we can debit the amount of the cheque to your account until close of business on T+6. See the section 'When a cheque is returned unpaid' below for more details.

**Please note that:**

- In cases where the cheque is not paid in over the counter at one of our branches (e.g. because it is paid in at a different bank or sent to us by post), it will take longer for the money to be added to your balance (or taken off your arranged overdraft). Please ask at your branch for details. Once the money has been added to your balance (or taken off your arranged overdraft), the position will be the same as stated above.
- Longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank.
- There are some cases in which, for legal reasons, or as a result of circumstances beyond our control, the payment of a cheque into your account may be prevented or may take longer than the timescales mentioned above.

Please contact your branch or Relationship Manager if you would like further information on any of the above.

**Faster confirmation of payment**

We can specially present a cheque to the bank or building society it was drawn on to obtain early confirmation (usually the next business day) that it will be paid. You may not receive the funds any earlier than normal, but you will have confirmation that the cheque will not be returned unpaid. If you use this service, we will charge a fee. For details, please read the fees leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**).

**Electronic transfers**

If you are sent a payment by electronic transfer, it may take up to three business days for the payment to clear.

**When a cheque is returned unpaid**

Sometimes a cheque which has been added to your balance is later returned unpaid.

If a Sterling cheque issued by a UK bank is returned unpaid after it has been paid into your account, we can deduct the amount of the cheque from your balance (or add it onto your arranged overdraft) at any time before the end of the sixth business day after the 'transaction day' or 'T'. As explained on page 12, T is the day on which the money is added to your balance (or taken off your arranged overdraft). In other words, you will not be sure that the money is yours until the end of T+6. For example, if the money is added to your balance on a Monday (T), the point at which you can be sure the money is yours (the end of T+6) will be the end of the Tuesday of the following week (or the end of the Wednesday of that week if the Monday is a bank holiday). If, before then, the cheque is returned unpaid we will deduct the amount of the cheque from your balance – even if we have already allowed you to withdraw the money. If this means that an unarranged overdraft arises on your account, you will have to pay interest and fees as explained in the fees leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**). However, if the cheque is not returned unpaid until after the end of the T+6, we will not deduct the money from your account (or add it onto your arranged overdraft) unless: (a) you give your consent; or (b) you were knowingly involved in a fraud concerning the cheque. As before, longer timescales

apply where the cheque is not in Sterling, or is not issued by a UK bank. Please contact your branch or Relationship Manager if you would like further information on any of the above.

**Statements**

You will receive monthly statements, detailing all transactions, interest, charges and your current balance. You can also get mini statements from any of our Cashline machines.



## **Overdrafts**

At The Royal Bank of Scotland we will be pleased to discuss overdrafts and if you're a Royalties or Royalties Gold current account holder, you'll pay a tailored rate of interest on your arranged overdraft.

You should arrange an overdraft limit with us before you borrow money and remain within your arranged borrowing limit. All you pay is interest on the amount you borrow. Please note that if your account becomes overdrawn without prior arrangement or any arranged overdraft limit is exceeded, you will be liable for unarranged borrowing charges. Full details of these fees and interest payable on the overdraft facility is detailed in our leaflet '**Charges and Rates of Interest**'.

You can even arrange an overdraft 'just in case' and there is normally no need for you to renew your facility once it has been set up. From time to time we assess your needs, and we may either give you an arranged overdraft limit (if you have not previously had one) or increase your existing limit and inform you. On occasions we may reduce or withdraw your arranged overdraft limit, but we will always write to you before we do this.

For more details, see our [Overdraft Loanguard leaflet](#), which is available at any of our branches.

# Other products

We have a wide range of other products and services to suit most people's needs. Here is a brief outline of a few of them. If you call into any of our branches you will find leaflets and brochures on our full range.

## **Insurance services**

Did you know that you can insure your home and car with us? We also offer travel insurance and personal accident cover. Speak to a Customer Adviser to find out more.

## **Savings**

We have a savings account that could suit you, whether you're saving for a specific event or you've just decided to put a little away each month. Our accounts include everything from instant access accounts (ideal if you think you might need your savings at short notice) to fixed term accounts (a good home for a lump sum that you can put away for longer).

## **Youth accounts**

We have special accounts for children of all ages. These are designed to teach young people the importance of saving and, as they grow older, how to organise their own money.

## **Loans**

We offer loans for almost any purpose. Whether you want to go on holiday, buy a new car or landscape your garden.

## **Credit cards**

Credit cards are convenient for short-term borrowing or simply to help organise your spending. Speak to a customer adviser for information on our latest offer.

## **Travel services**

If you are going abroad, ask us about:

- commission-free foreign currency and travellers cheques
- withdrawing money in local currency and paying for goods and services
- travel insurance
- credit cards

## **Overseas payments**

If you need to send or receive overseas payments, we offer several different methods. We will tell you which would be the best for your particular needs, how much it will cost and how long it will take.

## **Customer Service Review**

A Customer Service Review is a free-of-charge assessment of your financial situation and needs, with a trained Customer Adviser. Your adviser will look at your financial arrangements and provide guidance on any of our products or services which could be useful to you.

For more information on any Royal Bank of Scotland product, call into your local branch and talk to one of our Customer Advisers. Or why not arrange a free Customer Service Review – an in-depth look at your financial situation and needs, now and in the future?

Terms and Conditions apply – please read **Personal and Private Banking – Terms and Conditions** and the fees leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**).

Calls may be recorded.

Credit facilities: Over 18s only.

This brochure should be read with the enclosed Charges and rates of interest insert L45.

RBS is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim:

Deposits - maximum, the greater of £50,000 or €50,000 per person. Most depositors, including individuals and small firms, are covered.

Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

This brochure is available in Braille, large print and on audio tape. Ask in branch or call 0800 015 5035 (Minicom 800 917 0527) to request that the brochure be sent to you in an alternative format.

Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB.  
Registered in Scotland No. 90312.

Web Site [www.rbs.co.uk](http://www.rbs.co.uk)