

## Plan Ahead Terms & Conditions

### 1. Welcome

By registering for Plan Ahead and setting up a personal account you're agreeing to be bound by these terms, together with our Privacy Policy, so it's important that you read them before you accept them.

### 2. What is Plan Ahead?

Plan Ahead is designed to help you put your affairs in order and can keep copies of all your important documents together, for example, a copy of your Will or Power of Attorney. You can share your plan with key persons during your lifetime to make your wishes known.

Plan Ahead is a website powered by NatWest. In these terms, references to **we**, **us** and **our**, are to NatWest and references to Plan Ahead are to the website.

### 3. How much does it cost to use?

Access to Plan Ahead is currently free of charge for all NatWest customers.

We may decide to review the current pricing policy for Plan Ahead in the future and start charging for the product and we reserve the right to do so. Should we decide to do this, we will provide you notice of the decision in line with the notice period set out in Section 10 below. You are able to exit Plan Ahead and delete your account at any time.

### 4. Can I use Plan Ahead?

To use Plan Ahead, you must be:

- over the age of 18; and
- a NatWest customer, registered for NatWest Online Banking, with a valid UK mobile number.

Plan Ahead is directed at people living in England and Wales. We do not represent that the content available through our website is appropriate for use if you live in other locations.

Plan Ahead is for personal use only and should not be used for business purposes.

### 5. How can I get a copy of my Plan Ahead data?

For a copy of your Plan Ahead data, you can access and download any data you have input to Plan Ahead directly from the Plan Ahead website, for example, by downloading the documents containing your notes on each journey. You can visit the Documents section (from the Main Menu) within Plan Ahead and select the documents you wish to download.

To request any other customer data from NatWest (not specific to the Plan Ahead product), for example name, address, etc. please visit

<https://supportcentre.natwest.com/?q=SAR> and refer to the Bank's process for a Subject Access Request (SAR).

## 6. What we are not responsible for

### *Our liability*

All information provided within Plan Ahead is provided for information only; it is not financial, professional, legal, or tax advice. You will be responsible for any action you take, or do not take, as a result of the information provided to you by Plan Ahead. You should take independent professional advice before making any financial or legal decision.

Any notes you make and store in Plan Ahead remain your responsibility and they have no legal standing.

We are not responsible for the actions of any key person you choose to share your information with.

### *Our general liability*

We will not be responsible for any losses caused by circumstances beyond our control as the situation was abnormal or unforeseeable (for example, due to extreme weather, terrorist activity or industrial action).

### *Liability for our partners*

Plan Ahead may suggest that you take a look at third party services, for example, a Will Writing service. This does not amount to a recommendation of those third parties' products or services or that such products and services are suitable for your needs. Please note, NatWest may receive a referral fee from these third parties.

We are not responsible for any products you take with these third parties, and we are not responsible if you decide not to take a product with a third party.

We may include links to third party websites in Plan Ahead, those links are provided for information only and we are not responsible for the content of those websites.

## 7. Our relationship with My Exit Strategy

The Plan Ahead website is brought to you by NatWest and My Exit Strategy (also referred to as "Cake"), a company incorporated in the State of Delaware, USA and having its main office at 15 Greenville Terrace, Somerville, Massachusetts.

My Exit Strategy have the role to license and manage the Plan Ahead website on our behalf as a bank (as a software-as-a-service provider) so that the service can be offered securely to NatWest customers. My Exit Strategy have built and maintained the technical foundations for the Plan Ahead website.

When you first register for Plan Ahead, NatWest pull through information from your NatWest account (your full name, partial post code, mobile number and email address) to help set up your Plan Ahead account using the information you have registered with Online Banking. We share this information with My Exit Strategy to allow them to

create your profile and establish the link between you and NatWest. We do not share any other account information with My Exit Strategy.

Your relationship is with NatWest, and we are responsible for the overall service you receive through Plan Ahead (under exclusion of any third party service you chose to use).

## 8. Uploading Content

Plan Ahead allows you to upload certain documents directly to the website where they can be stored and shared by you with key people.

When uploading documents to our website, you confirm:

- you are not infringing any rights of any third parties, including intellectual property rights; and
- the documents do not contain any material that may be considered unlawful, defamatory, threatening, indecent or inflammatory;

We have the right at any time and without notice to remove any document uploaded to Plan Ahead that breaches these terms and conditions.

## 9. Security

You must take all reasonable steps to keep your security details safe (including any passwords or log-in details). Failure to do so could result in a third party having access to your personal information for which we would not be liable.

We'll never ask you to give your full security details to us or to any person or organisation.

When using Plan Ahead, don't leave the device you're using unattended and make sure that any information displayed on your device is kept secure.

## 10. Varying these terms and the service provided

If we have a valid reason for doing so, we may change these terms at any time by giving you at least 30 days' notice before the change takes effect.

We'll tell you about the change by email using the email address you have registered with Plan Ahead.

We'll assume that you've accepted the changes unless you request to delete your account.

We may also modify the service without notice, to improve performance or functionality, to reflect changes to the operating platform, to address security issues or to test new functionality.

There may be times when Plan Ahead is unavailable for you to use due to maintenance, repairs or upgrades to our systems or the systems of any party we use to provide the

service. We'll aim to notify you in advance of any maintenance work but may not always be able to do so.

## 11. Ending the service

On notice of your death, the access given to your selected key persons will be removed. Once we are presented with a Grant of Representation appointing an Executor or Administrator (if you have one), they will be given access to your information stored on Plan Ahead.

### *How can I close my Plan Ahead account?*

You're free to exit Plan Ahead at any time and can do so by telling us via the Settings section on the website, selecting the option to "Delete your Plan Ahead account". After you confirm the request for deletion, your access to Plan Ahead will be removed within 24 hours. Please take the time to review the content of the Documents section and download and save copies of any of the documents you want for your own records before you choose to delete your account.

### *When can we close your Plan Ahead account?*

We may withdraw or end your use of the service at any time by giving you at least 30 days' notice.

If you close the NatWest account you registered with Plan Ahead and no longer hold any accounts with NatWest, we will close your Plan Ahead account. We will give you 30 days notice before closing your Plan Ahead account to allow you to download and save any documents you have stored on Plan Ahead.

We may suspend, restrict or end your use of Plan Ahead or any part of it immediately where:

- we reasonably believe that your security details haven't been kept safe;
- we reasonably suspect that your security details have been used fraudulently or without your permission;
- we believe it's appropriate in order to protect the security of your account(s) and/or your account information; or
- you've broken any of the Licence Terms set out in Section 12.

We'll tell you before we take any of these steps and we'll explain why we've done so, unless we're unable to contact you or there's a legal reason or other circumstance beyond our control that stops us from doing so. If we can't get hold of you beforehand, where possible we'll tell you and explain our reasons afterwards. If we withdraw or end your use of Plan Ahead immediately and you would like copies of any of the documents you had completed or uploaded, please contact us within 30 days of your account being closed. It is at our discretion whether these documents can be released and depends on the circumstances under which your use of Plan Ahead was revoked.

## 12. Your right to use Plan Ahead ("the License")

When you register for Plan Ahead, we automatically give you permission to use it, provided that you agree:

- this permission is personal to you and you can't pass it on to anyone else;
- you must not copy, reproduce, alter, modify or adapt Plan Ahead or any part of it;

- you must not use Plan Ahead in an unlawful or malicious manner, or in any manner inconsistent with these terms;
- all ownership of Plan Ahead, including all intellectual property rights such as trade marks and copyright, remains with us or our sub contractors. You must not remove or tamper with any copyright notice attached to or contained within Plan Ahead.

The Licence includes the right to use any future updates to Plan Ahead that we make available to you. We're solely responsible for Plan Ahead and its content.

We'll assume that you've accepted the terms of this Licence by registering on the Plan Ahead website and the Licence will run until you delete your Plan Ahead account.

If we end the Licence for any reason your user account will be deleted and all of your data will be removed from the website

### 13. Feedback and Complaints

If you're not completely happy with the service provided, we'd like you to let us know so that we can resolve your complaint as quickly as possible. You can contact us by:

- visiting [natwest.com](http://natwest.com) and using our online form; or
- writing to us free post at Customer Relations Manager, Bede House, 11 Western Boulevard, Leicester, LE2 7EJ.

For more information about our complaints process please see our leaflet *Unhappy with our service?* which can be found online or can be requested from one of our branches or telephone banking staff.

### 14. Applicable law

If you live in Scotland, Scots law applies to your agreement with us. If you live anywhere else English law applies to this agreement. If there's a dispute between us, you can take legal action against us in any UK court.

National Westminster Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We're entered on the Financial Services Register and our registration number is 121878.

National Westminster Bank Plc, registered in England and Wales No. 929027, registered office at 250 Bishopsgate, London, EC2M 4AA.