

Savings Account Rates

Rates correct as at 13 January 2018

Includes Information Sheets for:

First Saver Account

Instant Saver Account

First Reserve Account

Premium Saver Account

Savings Builder Account

Cash ISA

Help to Buy: ISA



NatWest

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Please note:

For Fixed Term Savings Account and Fixed Rate ISA Information Sheets please contact your local branch, visit natwest.com/savings or call 0800 255 200 (Minicom 0800 917 0526)

Information Sheet

First Saver Account

Helping to get children into the savings habit

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	First Saver Account		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	£1+	0.75%	
	Interest is calculated daily and paid quarterly on the first business day in January, April, July and October and at account closure. You'll be able to see and access the interest in your account on the following day.		
Can NatWest change the interest rate?	Yes, this rate is variable. It may be changed for any of the reasons set out in Term 9.2 of the Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rate is going down we'll give you at least 60 days' notice. If the rate is going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.		
What would the estimated balance be after 12 months based on £1,000 deposit?	Initial deposit at account opening	Balance after 12 months	Interest earned
	£1,000	£1007.52	£7.52
	This is only an example and does not take into account your individual circumstances. It assumes that no further deposits or withdrawals are made; there is no change to the interest rate; and any interest earned stays in the account.		
How do I open and manage my account?	If you're aged 18 years or over, you can open an account in trust for a child aged up to 16 years.		
	If you're aged between 7-16 years, you can open an account in your own name with the consent of your parent or guardian.		
		Account held in trust (0-16 years)	Account held by child (7-16 years)
	How do I open an account?	In branch, online or by telephone.	In branch, online or by telephone (with consent of your parent or guardian).
Who can give instructions on the account?	The adult only.	The child only.	
There is no minimum deposit required to open the account; no minimum deposit needs to be made on a regular basis; and there is no maximum balance limit.			

Can I withdraw money?

Yes. No notice is required.

Account held in trust: you can withdraw money in branch, or transfer to any other account based in the UK (online, by telephone or on the mobile app).
Account held by child: you can only make withdrawals in branch. If you're aged 11 years or over, you can also register for our telephone and online banking services. There are daily limits on the amount you can transfer from your account online, by telephone or mobile banking.
The current daily limits and how to withdraw more than them can be found at natwest.com/what-are-the-payment-limits or by contacting Telephone Banking.

Additional information

Definitions

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

Gross Rate

The interest rate you are paid without the deduction of income tax.

p.a.

Per annum (per year)

Additional terms for your account

1. Account held in trust

- 1.1 The account can be transferred into the child's name from the age of 7 at the request of the adult trustee. This will remove the adult's name from the account and only the child can then give instructions on the account.
- 1.2 If a trustee dies or lacks mental capacity, the operation of the account can either be:
 - transferred to a new trustee (aged 18 years or over); or
 - transferred into the child's name. The child must be aged 7 years or over, and an adult must consent to the transfer. The adult trustee's name will be removed from the account.
 - A copy of the Savings Account Terms and the Information Sheet will be provided to the new trustee or child.
- 1.3 If you are an adult trustee and your address is not in Scotland, you can open and hold an account in trust for a child up until they are 18 years old.
- 1.4 When the child is 16 years old (if your address is in Scotland), or 18 years old (if your address is elsewhere) the child is legally entitled to the money in the account. At that age, you should make your own arrangements to transfer the account into the child's name so they can access the money.

2. Account held in the child's name

When you are 16 years old, your account will be changed to an Instant Saver Account. At least 60 days before this happens, we will let you know about the change and provide you with up to date copies of the Savings Account Terms and the Information Sheet for the Instant Saver Account.

Information Sheet

Instant Saver Account

A simple instant access savings account that makes it easy to start saving

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Instant Saver Account		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	£1 - £24,999	0.10%	
	£25,000 - £999,999	0.20%	
	£1,000,000 +	0.25%	
Can NatWest change the interest rate?	Interest is paid on a tiered basis, which means you'll earn one rate on your entire account balance.		
	Interest is calculated daily and paid on the first business day of the month and at account closure. You'll be able to see and access the interest in your account on the following day.		
What would the estimated balance be after 12 months based on £1,000 deposit?	Initial deposit at account opening	Balance after 12 months	Interest earned
	£1,000	£1,001.00	£1.00
	£25,000	£25,050.05	£50.05
	£1,000,000	£1,002,502.87	£2,502.87
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to the interest rates and tiers; and any interest earned stays in the account.		
How do I open and manage my account?	You must be aged 16 years or over to open an account.		
	You can open and manage your account in branch, online, by telephone and on the mobile app.		
Can I withdraw money?	You can also pay money into your account at one of our cash deposit machines.		
	No minimum deposit is required to open the account; no minimum deposit needs to be made on a regular basis; and there is no maximum balance limit.		
Can I withdraw money?	Yes. No notice is required.		
	You can withdraw money: <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app) • up to £250 per day at any cash machine • up to £500 per day (or your ATM card limit, whichever is lower) at any Post Office® throughout the UK 		
	There are daily limits on the amount you can transfer from your account online, by telephone or mobile banking.		
	The current daily limits and how to withdraw more than them can be found at natwest.com/what-are-the-payment-limits or by contacting Telephone Banking.		

Additional information**Definitions****Annual Equivalent Rate (AER)**

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

Gross Rate

The interest rate you are paid without the deduction of income tax.

p.a.

Per annum (per year)

Charges for using your cash card

Sometimes we'll charge you fees for using your cash card to access your money. We've explained these fees and when they'll be charged below, but this doesn't include any fees a third party might charge you (for example, a cash machine fee):

Transaction type	Charges
Withdrawing foreign currency from a cash machine in the UK.	Foreign Cash Fee of 2% of the value of the transaction (minimum £2, maximum £5);
Cash withdrawals from a cash machine outside the UK	AND Non-Sterling Transaction Fee of 2.75% of the value of the transaction. (If you ask for a transaction to be converted into pounds Sterling at the point of sale or withdrawal, we won't charge a Non-Sterling Transaction Fee)

Where a fee is shown as a percentage, this means a percentage of the value of the transaction in pounds Sterling. We'll convert any payment made in a foreign currency using your cash card into pounds Sterling using the **Visa Payment Scheme Exchange Rate**. If you'd like to see the most up-to-date exchange rates you can visit visaurope.com and click on the Cardholders section.

Information Sheet

First Reserve Account

An instant access savings account for Offset Flexible Mortgage customers

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	First Reserve Account		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	£1 – £49,999	0.10%	
	£50,000 +	0.25%	
	<p>When you include a First Reserve account in our Offset Service, the money in your account (and any offset current account) is offset against your Offset Flexible Mortgage balance and is used to reduce the interest paid on your mortgage.</p> <p>You will only start to receive interest on any money in your First Reserve account when your offset savings (and any offset current account) balance is more than your Offset Flexible Mortgage balance. Any interest payable will be calculated daily and paid monthly.</p> <p>For more details on how interest is calculated and paid within an Offset arrangement please see Term 5 of Part A of the NatWest Personal Offset Banking Terms and conditions.</p> <p>If you remove your First Reserve account from the Offset arrangement interest will be calculated daily and paid quarterly on the first business day in January, April, July and October and at account closure. You'll be able to see and access the interest in your account on the following day.</p>		
Can NatWest change the interest rate?	<p>Yes, these rates are variable. They may be changed for any of the reasons set out in Term 9.2 of the Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rates are going down, we'll give you at least 60 days' notice. If they are going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.</p>		
What would the estimated balance be after 12 months based on a range of deposits and a mortgage balance of £60,000?	Initial deposit at account opening	Balance after 12 months	Interest earned
	£1,000	£1,000	nil
	£50,000	£50,000	nil
	£70,000	£70,010.00	£10.00 (0.10% AER/Gross p.a. on £10,000 (£70,000 savings - £60,000 mortgage))
	£120,000	£120,150.17	£150.17 (0.25% AER/Gross p.a. on £60,000 (£120,000 savings - £60,000 mortgage))
	<p>These are only examples and do not take into account your individual circumstances. They are based on savings and mortgage balances only for offsetting purposes, and don't include any balance in an offset current account.</p> <p>They assume that no further deposits or withdrawals are made; there is no change to interest rates and tiers; and any interest earned stays in the account.</p>		

How do I open and manage my account?	<ul style="list-style-type: none"> You must be aged 16 years or over to open an account; and Hold or apply for an Offset Flexible Mortgage arrangement (18 years or over). <p>You can open and manage your account in branch and by telephone.</p> <p>No minimum deposit is required to open the account; no minimum deposit needs to be made on a regular basis; and there is no maximum balance limit.</p>
Can I withdraw money?	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> in branch by transfer to any other account based in the UK (online, by telephone or on the mobile app) up to £250 per day at any cash machine up to £500 per day (or your ATM card limit, whichever is lower) at any Post Office® throughout the UK. <p>There are daily limits on the amount you can transfer from your account online, by telephone or mobile banking.</p> <p>The current daily limits and how to withdraw more than them can be found at natwest.com/what-are-the-payment-limits or by contacting Telephone Banking.</p>
Additional information	<p>Definitions</p> <p>Annual Equivalent Rate (AER) This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.</p> <p>Gross Rate The interest rate you are paid without the deduction of income tax.</p> <p>p.a. Per annum (per year)</p>

Charges for using your cash card

Sometimes we'll charge you fees for using your cash card to access your money. We've explained these fees and when they'll be charged below, but this doesn't include any fees a third party might charge you (for example, a cash machine fee):

Transaction type	Charges
Withdrawing foreign currency from a cash machine in the UK.	Foreign Cash Fee of 2% of the value of the transaction (minimum £2, maximum £5);
Cash withdrawals from a cash machine outside the UK	<p>AND</p> <p>Non-Sterling Transaction Fee of 2.75% of the value of the transaction. (If you ask for a transaction to be converted into pounds Sterling at the point of sale or withdrawal, we won't charge a Non-Sterling Transaction Fee)</p>

Where a fee is shown as a percentage, this means a percentage of the value of the transaction in pounds Sterling. We'll convert any payment made in a foreign currency using your cash card into pounds Sterling using the **Visa Payment Scheme Exchange Rate**. If you'd like to see the most up-to-date exchange rates you can visit visaurope.com and click on the Cardholders section.

Information Sheet

Premium Saver Account

A savings account that pays a monthly bonus on balances between £25,000 – £1m if you leave your money untouched

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Premium Saver Account			
What is the interest rate?		One or more withdrawals made in month: bonus condition is not met	No withdrawals made in month: bonus condition is met	
	Balance	AER/Gross p.a. (variable)	AER/Gross p.a. (variable)	
	£1 – £24,999	0.10%	0.10% (no bonus paid)	
	£25,000 – £49,999	0.10%	0.50% (includes 0.40% bonus)	
	£50,000 – £1,000,000	0.10%	0.75% (includes 0.65% bonus)	
	Over £1,000,000	0.10%	0.10% (no bonus paid)	
	Interest is paid on a tiered basis which means you'll earn one rate on your entire account balance. If, for example, you hold £150,000 in your account and you have satisfied the bonus condition, your interest rate for that monthly bonus period will be 0.75% AER/Gross p.a. on your entire account balance.			
	You can find details of the bonus condition in the Additional information section. Interest is calculated daily and paid on the first business day of the month and at account closure. You'll be able to see and access the interest in your account on the following day.			
Can NatWest change the interest rate?	Yes, these rates are variable. They may be changed for any of the reasons set out in Term 9.2 of the Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rates are going down we'll give you at least 60 days' notice. If they are going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.			
What would the estimated balance be after 12 months based on a range of deposits?		Initial deposit at account opening	Balance after 12 months	Interest earned (Bonus interest: 0.50% to 0.75% AER (Gross p.a.))
	No withdrawals made in any month: bonus condition is met	£25,000	£25,125.29	£125.29
		£50,000	£50,376.29	£376.29
		£150,000	£151,128.87	£1,128.87
		Initial deposit at account opening	Balance after 12 months (includes £600 withdrawn over the 12 months)	Interest earned (No bonus: 0.10% AER (Gross p.a.))
	One withdrawal of £50 made each month: bonus condition is not met for the whole year	£25,000	£24,424.73	£24.73
		£50,000	£49,449.74	£49.74
£150,000		£149,549.79	£149.79	

	<p>These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to interest rates and tiers; and any interest earned stays in the account.</p>
<p>How do I open and manage my account?</p>	<p>You must be aged 16 years or over to open an account.</p> <p>You can only have one Premium Saver Account in your sole name, and only one Premium Saver Account in joint names with another person.</p> <p>You can open and manage your account in branch, online and by telephone.</p> <p>No minimum deposit is required to open the account; no minimum deposit needs to be made on a regular basis; and there is no maximum balance limit.</p> <p>However, to earn the bonus rate of interest in each monthly bonus period, your account balance must be between £25,000 – £1,000,000 and you must not make any withdrawals in that month.</p>
<p>Can I withdraw money?</p>	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app) • up to £250 per day at any cash machine • up to £500 per day (or your ATM card limit, whichever is lower) at any Post Office® throughout the UK <p>There are daily limits on the amount you can transfer from your account online, by telephone or mobile banking.</p> <p>The current daily limits and how to withdraw more than them can be found at natwest.com/what-are-the-payment-limits or by contacting Telephone Banking.</p> <p>However if you make one or more withdrawals in a monthly bonus period, you will not earn the bonus for that month and your interest rate will be lower for that period.</p>
<p>Additional Information</p>	<p>Bonus Condition</p> <p>How do I earn bonus interest?</p> <p>To earn the bonus in each monthly bonus period, your account balance must be between £25,000 and £1,000,000, and you must not make any withdrawals from your account for that month.</p> <p>A monthly bonus period runs from close of business on the second-last business day of one month, to close of business on the second-last business day of the following month.</p> <p>Close of business times differ depend on whether you pay in your money in branch, or by using our telephone, online or mobile banking services.</p> <p>What happens if I close my account?</p> <p>You will not earn bonus interest for the monthly bonus period of closure. The interest rate without bonus will continue to apply to until the day you close your account.</p> <p>Balance tiers</p> <p>Bonus interest only applies on balances between £25,000 – £1,000,000 where the bonus condition is met. No bonus interest will be earned for any day on which your account balance is less than £25,000 or greater than £1,000,000.</p> <p>For example, if your account balance is £1,100,000, you will not earn bonus interest on any part of your balance. You will earn 0.10% AER/Gross p.a. (variable) on your entire account balance.</p> <p>Definitions</p> <p>Annual Equivalent Rate (AER)</p> <p>This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.</p> <p>Gross Rate</p> <p>The interest rate you are paid without the deduction of income tax.</p> <p>p.a.</p> <p>Per annum (per year)</p>

Continued on next page

Additional terms for your Premium Saver account

1. You can hold one or more Premium Saver Accounts as a personal trustee on behalf of another. This is in addition to the maximum number of accounts you can hold as an individual.
2. If your Premium Saver Account is held in joint names and one of you dies, the survivor can continue to hold the Premium Saver Account regardless of any other Premium Saver Account that they may hold.
3. The maximum number of account holders on a joint Premium Saver Account is two (except where the account is held in trust).

Charges for using your cash card

Sometimes we'll charge you fees for using your cash card to access your money. We've explained these fees and when they'll be charged below, but this doesn't include any fees a third party might charge you (for example, a cash machine fee):

Transaction type	Charges
Withdrawing foreign currency from a cash machine in the UK.	Foreign Cash Fee of 2% of the value of the transaction (minimum £2, maximum £5);
Cash withdrawals from a cash machine outside the UK	AND Non-Sterling Transaction Fee of 2.75% of the value of the transaction. (If you ask for a transaction to be converted into pounds Sterling at the point of sale or withdrawal, we won't charge a Non-Sterling Transaction Fee)

Where a fee is shown as a percentage, this means a percentage of the value of the transaction in pounds Sterling. We'll convert any payment made in a foreign currency using your cash card into pounds Sterling using the **Visa Payment Scheme Exchange Rate**. If you'd like to see the most up-to-date exchange rates you can visit [visaeurope.com](https://www.visaeurope.com) and click on the Cardholders section.

Information Sheet

Savings Builder Account

A savings account to help you get into a regular savings habit

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Savings Builder Account		
What is the interest rate?	Interest rate from today until 2 April 2018		
		Balance grows by less than £100 a month: bonus condition is not met	Balance grows by at least £100 a month: bonus condition is met
	Balance	AER/Gross p.a. (variable)	AER/Gross p.a. (variable)
	£1 – £5,000	0.10%	1.50% (includes 1.40% bonus)
	£5,001 – £10,000	0.10%	1.00% (includes 0.90% bonus)
	Over £10,000	0.10%	0.20% (includes 0.10% bonus)
	Interest rate on and after 3 April 2018		
		Balance grows by less than £50 a month: regular saving condition is not met	Balance grows by at least £50 a month: regular saving condition is met
	Balance	AER/Gross p.a. (variable)	AER/Gross p.a. (variable)
	£1 – £5,000	0.00%	1.50%
£5,001 – £10,000	0.00%	1.00%	
Over £10,000	0.00%	0.20%	
Can NatWest change the interest rate?	Interest is paid on the above tiers on a stepped basis which means you'll earn a different rate on each portion of your balance within the above tiers. If, for example, you hold £11,000 in your account, and you have satisfied the bonus condition, your interest rates for that monthly bonus period will be:		
	1.50% on the first £5,000	1.00% on anything between £5,001 – £10,000	0.20% on anything over £10,000
	You can find details of the bonus condition in the Additional information section. Interest is calculated daily and paid on the first business day of the month and at account closure. You'll be able to see and access the interest in your account on the following day.		
Yes, these rates are variable. They may be changed for any of the reasons set out in Term 9.2 of the Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rates are going down we'll give you at least 60 days' notice. If they are going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.			

What would the estimated balance be after 12 months based on a range of deposits?	Estimated balance based on interest rates applicable up until 2 April 2018			
		Initial Deposit at Account Opening	Balance after 12 months (includes £1,200 deposited over the 12 months)	Interest earned
	£100 deposited every month: bonus condition is met	£1,000	£2,224.94	£24.94
		£5,000	£6,282.07	£82.07
		£10,000	£11,327.06	£127.06
		Initial Deposit at Account Opening	Balance after 12 months (includes £600 deposited over the 12 months)	Interest earned
	£50 deposited every month: bonus condition is not met	£1,000	£1,601.33	£1.33
		£5,000	£5,605.33	£5.33
		£10,000	£10,610.33	£10.33
	Estimated balance based on interest rates applicable from 3 April 2018			
	Initial Deposit at Account Opening	Balance after 12 months (includes £600 deposited over the 12 months)	Interest earned	
£50 deposited every month: regular saving condition is met	£1,000	£1,620.02	£20.02	
	£5,000	£5,678.79	£78.79	
	£10,000	£10,726.40	£126.40	
	Initial Deposit at Account Opening	Balance after 12 months (includes £300 deposited over the 12 months)	Interest earned	
£25 deposited every month: regular saving condition is not met	£1,000	£1,300	£0.00	
	£5,000	£5,300	£0.00	
	£10,000	£10,300	£0.00	

These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to interest rates and tiers; and any interest earned stays in the account.

How do I open and manage my account?

You must be aged 16 years or over to open an account.

You can only have one Savings Builder Account in your sole name, and only one Savings Builder Account in joint names with another person.

You can open and manage your account in branch, online and by telephone.

No minimum deposit is required to open the account; and there is no maximum balance limit.

In each monthly bonus period your balance must grow by at least £100 until 2 April 2018 and by £50 from 3 April 2018 to earn the bonus rate. If your balance grows by less than £100 (until 2 April 2018), then in that month the interest rate without bonus will apply instead. From 3 April 2018 if your balance grows by less than £50 no interest will apply.

Can I withdraw money?

Yes. No notice is required.

You can withdraw money:

- in branch
- by transfer to any other account based in the UK (online, by telephone or on the mobile app)
- up to £250 per day at any cash machine
- up to £500 per day (or your ATM card limit, whichever is lower) at any Post Office® throughout the UK

There are daily limits on the amount you can transfer from your account online, by telephone or mobile banking.

The current daily limits and how to withdraw more than them can be found at natwest.com/what-are-the-payment-limits or by contacting Telephone Banking.

Additional information

Bonus Condition

How do I earn bonus interest?

To earn the bonus in each monthly bonus period, your balance must grow by at least £100 until 2 April 2018 and £50 from 3 April 2018. From 3 April 2018 if your balance grows by less than £50 you will earn no interest that month.

A monthly bonus period runs from close of business on the second-last business day of one month, to close of business on the second-last business day of the following month. Close of business times depend on whether you pay in your money in-branch or by using our telephone, online or mobile banking services.

What happens if my payment is late?

Your payment will count towards the following monthly bonus period.

If due to the late payment you have not grown your balance by £100 (until 2 April 2018) in that month, you will not receive the bonus that month. If from 3 April 2018 due to a late payment you have not grown your balance by £50 in that month, you will earn no interest that month.

What happens if I close my account?

You will not earn bonus interest for the monthly bonus period of closure. The interest rate without bonus will continue to apply up until the day you close your account until 2 April 2018. From 3 April 2018 you will earn no interest in the month you close your account.

Definitions

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

Gross Rate

The interest rate you are paid without the deduction of income tax.

p.a.

Per annum (per year)

Continued on next page

Additional terms for your Savings Builder account

1. You can hold one or more Savings Builder Accounts as a personal trustee on behalf of another. This is in addition to the maximum number of accounts you can hold as an individual.
2. If your Savings Builder Account is held in joint names and one of you dies, the survivor can continue to hold the Savings Builder Account regardless of any other Savings Builder Account that they may hold.
3. The maximum number of account holders on a joint Savings Builder Account is two (except where the account is held in trust).

Charges for using your cash card

Sometimes we'll charge you fees for using your cash card to access your money. We've explained these fees and when they'll be charged below, but this doesn't include any fees a third party might charge you (for example, a cash machine fee):

Transaction type	Charges
Withdrawing foreign currency from a cash machine in the UK.	Foreign Cash Fee of 2% of the value of the transaction (minimum £2, maximum £5);
Cash withdrawals from a cash machine outside the UK	AND Non-Sterling Transaction Fee of 2.75% of the value of the transaction. (If you ask for a transaction to be converted into pounds Sterling at the point of sale or withdrawal, we won't charge a Non-Sterling Transaction Fee)

Where a fee is shown as a percentage, this means a percentage of the value of the transaction in pounds Sterling. We'll convert any payment made in a foreign currency using your cash card into pounds Sterling using the **Visa Payment Scheme Exchange Rate**. If you'd like to see the most up-to-date exchange rates you can visit [visaeurope.com](https://www.visaeurope.com) and click on the Cardholders section.

Information Sheet

Cash ISA

Savings with tax-free interest

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Cash ISA		
What is the interest rate?	Balance	Tax-free p.a./AER (variable)	
	£1 - £9,999	0.10%	
	£10,000 - £24,999	0.25%	
	£25,000 - £49,999	0.50%	
	£50,000+	0.75%	
	Interest is paid on a tiered basis which means you'll earn one rate on your entire account balance. Interest is calculated daily and paid into your account on the first business day of the month and at account closure. You'll be able to see and access the interest in your account on the following day.		
Can NatWest change the interest rate?	Yes, these rates are variable. They may be changed for any of the reasons set out in Term 9.2 of the Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rates are going down and your balance is £100 or more, we'll give you at least 14 days' notice. If the rates are going down and your balance is less than £100, we'll inform you before the change or shortly afterwards. If the rates are going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	£1,000	£1,001.00	£1.00
	£10,000	£10,025.03	£25.03
	£25,000	£25,125.29	£125.29
	£50,000	£50,376.29	£376.29
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to interest rates and tiers; and any interest earned stays in the account.		

How do I open and manage my account?

Eligibility

You must be aged 16 years or over and resident in the UK for tax purposes.

You must:

- not have subscribed to another cash ISA (including a Help to Buy: ISA with another provider) or have subscribed more than the overall subscription limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA and a lifetime ISA in the same tax year;
- hold the account solely in your name

You can open and manage your account in branch, online, by telephone and by using our mobile app.

Balance and ISA allowance

There is no minimum deposit required to open the account; no minimum deposit needs to be made on a regular basis; and there is no maximum balance limit.

However, there is a limit on the amount you can pay into your account each tax year (6 April to 5 April). This annual limit, also known as your "ISA allowance", is set by the Government and may change from time to time. For tax year 2017/2018 it is £20,000. If you pay in more than the limit any excess money will be returned to you.

If you make a payment for a tax year into your Cash ISA, you can't make any payments for that tax year into any other cash ISA except for a NatWest: Help to Buy ISA.

Making payments to both a NatWest Cash ISA and a NatWest: Help to Buy ISA

You can make payments to a Help to Buy: ISA in the same tax year as a NatWest Cash ISA provided that:

- the Help to Buy: ISA is held with us;
- you don't pay in more than the ISA allowance between the Cash ISA and the Help to Buy: ISA.

You can transfer all or part of any ISA held with another provider to us. Find out more at natwest.com/isatransfer.

Can I withdraw money?

Yes. No notice is required.

You can withdraw money:

- in branch
- by transfer to any other account based in the UK (online, by telephone or on the mobile app)

If you make a withdrawal, you will not be able to deposit more money into your account if it means you will exceed the annual limit.

You can transfer your ISA (or part of it) to another ISA manager.

There are daily limits on the amount you can transfer from your account online, by telephone or mobile banking.

The current daily limits and how to withdraw more than them can be found at natwest.com/what-are-the-payment-limits or by contacting Telephone Banking.

Additional information

Tax

The interest payable is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances.

Definitions

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

p.a.

Per annum (per year)

Tax-free

Interest which is exempt from UK income tax.

Continued on next page

Additional terms for your Cash ISA account

1. ISAs are only available to individuals aged 16 years or over who either:
 - are resident in the United Kingdom; or
 - have general earnings from overseas Crown employment which is subject to United Kingdom tax under Section 28 of the Income Tax (Earnings & Pensions) Act 2003, or are married to, or in a civil partnership with such a person.
2. If you no longer meet the qualification criteria set out in term 1 above, you will retain the benefits of your account up to the last business day you meet that criteria. Further deposits to your account can only be made if you satisfy the ISA qualification criteria again.
3. The cash held in your ISA must remain in your beneficial ownership. This means it must belong to you at all times. You must not use the money within your ISA as security for a loan or create any legal charge over it.
4. If you do not deposit into your ISA during the course of a tax year (other than the tax year of application) you will need to complete a reactivation form if you want to deposit in a later tax year. The tax year is the period from 6 April in a year to 5 April of the following year.
5. If you instruct us to transfer your ISA, or part of your ISA, to another ISA manager, we will do so within five business days of receipt of your transfer instruction from your new ISA Manager, or where you specify a date of transfer, within five business days of this date.
6. If you die, the interest earned on your ISA up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax.
7. We will let you know if the account has, or will, become void because of any failure to meet the ISA Regulations that we are aware of.
8. We will satisfy ourselves that any person to whom we delegate any of our functions and responsibilities contained in this Information Sheet and the Savings Account Terms is competent to carry out those functions and responsibilities.

Information Sheet

Help to Buy: ISA

Saving towards buying your first home with tax-free interest

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Help to Buy: ISA			
What is the interest rate?	Balance	AER (variable)	Tax-free p.a. (variable)	
	£1+	2.00%	1.98%	
	Interest is calculated daily and paid into your account on the first business day of the month and at account closure. You'll be able to see and access the interest in your account on the following day.			
Can NatWest change the interest rate?	Yes, this rate is variable. It may be changed for any of the reasons set out in Term 9.2 of the Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rate is going down and your balance is £100 or more, we'll give you at least 14 days' notice. If the rate is going down and your balance is less than £100, we'll inform you before the change or shortly afterwards. If the rate is going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.			
What would the estimated balance be after 12 months based on a £1,200 deposit?	Initial deposit at account opening (month 1)	Monthly deposit (months 2-12)	Balance after 12 months (including monthly deposit over 11 months and the interest earned)	Interest earned
	£1,200	£100	£2,334.98	£34.98
	£1,200	£200	£3,445.98	£45.98
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to the interest rate; and any interest earned stays in the account.			

How do I open and manage my account?

Eligibility

To open a Help to Buy: ISA you must:-

- be aged 16 years or over;
- be resident in the UK for tax purposes;
- be a first time house buyer, under the Government's Help to Buy: ISA Scheme Rules; and hold the account solely in your name.

You must

- not have subscribed to another cash ISA or have subscribed more than the overall subscription limit in total to a stocks and shares ISA, an innovative finance ISA or a lifetime ISA in the same tax year (subject to subscribing to a NatWest cash ISA explained below);
- not hold another Help to Buy: ISA or have received a bonus under the Help to Buy: ISA Scheme, which is part of a UK Government Scheme to help individuals to buy their first home.

Our Help to Buy: ISA Key Features document includes information about the scheme and how to access the Scheme Rules which contain detailed requirements relating to opening and operating a Help to Buy: ISA.

If we become aware after your account is open that you are not eligible under the Help to Buy: ISA Scheme Rules, we may convert your account to a Cash ISA with 28 days notice.

Subscribing to both a NatWest cash ISA and a NatWest Help to Buy: ISA

You may subscribe to another cash ISA in the same tax year as you subscribe to a Help to Buy: ISA provided that:

- the other cash ISA is held with us and
- you don't subscribe more than the annual subscription limit between the Help to Buy: ISA and the other cash ISA

The annual subscription limit for the tax year 6 April 2017 to 5 April 2018 is £20,000.

You can open your account in branch or online. Once opened, you can manage your account in branch, online, by telephone or by using our mobile app.

Balance and ISA allowance

There is no minimum deposit required to open a Help to Buy: ISA.

You can deposit a maximum of:

- £1,200 in the first calendar month you make a deposit to your Help to Buy: ISA; and
- £200 in every subsequent calendar month thereafter.

Transferring an existing ISA to your Help to Buy: ISA

You may transfer an existing:

- cash ISA to your Help to Buy: ISA provided you don't exceed the maximum monthly allowances or
- Help to Buy: ISA with another ISA manager to your NatWest Help to Buy: ISA provided that your full balance is transferred and your existing Help to Buy: ISA is closed

Full details can be found at natwest.com/isatransfer

Can I withdraw money?

Yes. No notice is required.

You can withdraw money:

- in branch
- by transfer to any other account based in the UK (online, by telephone or on the mobile app)

However, due to the monthly subscription limit you will only be able to make payments up to £200 a month in total so by making withdrawals you may reduce or take longer to save for your bonus.

Please note that you will not be able to claim the Government bonus on any money you have withdrawn from your Help to Buy: ISA.

You can transfer your Help to Buy: ISA to another ISA manager.

Additional Information

Closing your Help to Buy ISA and claiming your bonus

When you are ready to buy your first home you must request to close your Help to Buy: ISA. You can do this over the phone, or by giving written notice to your branch either by post or by handing it in. Any withdrawals you make before closing your account will reduce the value of the bonus you can claim.

We will then arrange to close your account, which can take up to 5 working days.

Within 5 working days of your account being closed, we will send you a Closing Document, which your conveyancer (the party acting on your behalf to purchase the property) will need to claim the bonus from the UK Government.

You have up to 12 months from closing your Help to Buy: ISA to claim your bonus but this should be done as soon as possible to make sure the bonus is received before you are due to complete the purchase of your new home.

The bonus will be paid directly to your conveyancer, who will add it to your deposit and mortgage funds to make up the total purchase price of your new home.

Please note your closing balance must be at least £1,600 in order to obtain a bonus, so opening an account does not guarantee you will be entitled to a bonus. The maximum bonus you can earn is £3,000.

Additionally, there is a maximum property price beyond which a bonus will not be payable. For more information on the Help to Buy: ISA Scheme (including how to claim your bonus from HM Treasury), please refer to our Help to Buy: ISA Key Features at natwest.com/keyfeatures/helptobuyisa or see the Help to Buy: ISA Scheme Rules at www.helptobuy.gov.uk/isa.

Tax

The interest payable on the money held in your account is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances.

Definitions

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

p.a.

Per annum (per year)

Tax-free

Interest which is exempt from UK income tax.

Additional terms for your account

1. Help to Buy: ISA is only available to individuals aged 16 years or over who either:
 - are resident in the United Kingdom; or
 - have general earnings from overseas Crown employment which is subject to United Kingdom tax under Section 28 of the Income Tax (Earnings & Pensions) Act 2003, or are married to, or in a civil partnership with such a person.
2. Help to Buy: ISA is further only available to customers who:
 - do not own and never have owned any interest in land in or outside the United Kingdom which includes a building that can be used as a place of residence;
 - have not received payment of a bonus under the Help to Buy: ISA Scheme Rules (unless the bonus has been repaid); and
 - do not hold a Help to Buy: ISA with us.
3. If you no longer meet the qualification criteria set out in term 1 above, you will retain the benefits of your account up to the last business day you meet that criteria. Further deposits to your account can only be made if you satisfy the ISA qualification criteria again.

Continued on next page

4. You can deposit a maximum of:
 - (a) £1,200 in the first calendar month you make a deposit to your Help to Buy: ISA; and
 - (b) £200 every calendar month following the first calendar month you make a deposit to your Help to Buy: ISAPlease note:
 - If you do not deposit the maximum monthly allowance by the last business day of the calendar month, your unused monthly allowance does not roll on to the next month;
 - If you exceed these limits, any excess money will be returned to you; and
 - If you held a Help to Buy: ISA with us which you closed with the intention of purchasing a property and your purchase did not conclude within 12 months of the account closing date, you may open a new Help to Buy: ISA with us and deposit any amount up to the closing balance of your previous Help to Buy: ISA as your first deposit.
5. The cash held in your Help to Buy: ISA must remain in your beneficial ownership. This means it must belong to you at all times. You must not use the money within your ISA as security for a loan or create any legal charge over it.
6. If you do not deposit into your Help to Buy: ISA during the course of a tax year (other than the tax year of application) you will need to complete a reactivation form if you want to deposit in a later tax year. The tax year is the period from 6 April in a year to 5 April of the following year.
7. You must close your Help to Buy: ISA before claiming your bonus from HM Treasury. The bonus will only be paid on the debit which reduces the balances of your Help to Buy: ISA to zero.
8. You may transfer your Help to Buy: ISA to:
 - (a) A Help to Buy: ISA with another ISA manager provided that your full balance is transferred. We will close your existing Help to Buy: ISA. (Please note that if you have subscribed to a cash ISA held with us in the same tax year as you have subscribed to your Help to Buy: ISA then any subscriptions you made to your cash ISA in the same year that you transfer your Help to Buy: ISA must also be transferred to the new ISA manager); or
 - (b) a cash ISA, stocks and shares ISA, innovative finance ISA or a lifetime ISA with another ISA manager.If you instruct us to transfer your Help to Buy:ISA to another ISA manager, we will do so within five business days of receipt of your transfer instruction from your new ISA Manager, or within five business days from a date of your choosing.
9. If you die, the interest earned on your Help to Buy: ISA up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax.
10. We will let you know if the account has, or will, become void because of any failure to meet the ISA Regulations that we are aware of.
11. We will satisfy ourselves that any person to whom we delegate any of our functions and responsibilities contained in this Information Sheet and the Savings Account Terms is competent to carry out those functions and responsibilities.

Here's how to get in touch



Visit natwest.com/savings



Call us on **0800 255 200** (Minicom 0800 917 0526)

8am–8pm Monday to Friday, 9am–6pm Saturday. Calls may be recorded.



Or just pop back into branch



Braille, large print or audio format?

If you'd like this information in another format, call us on **03457 888 444**
(Minicom 0800 404 6161)

Interest rates and tiers are correct as at 13 January 2018 and are subject to variation.

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National Westminster Bank Plc, 135 Bishopsgate, London EC2M 3UR.

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