

Advantage International

Application form for a
multi-currency account



Helpful Banking

Advantage International application

Before completing this application form you must read Advantage International brochure, Terms and Conditions, Fees leaflet and rate sheet. These contain all the information you need to be aware of before opening your Advantage International account. If you do not have all of the above items please contact any branch to obtain those you are missing.

Please complete all parts of this form in BLOCK CAPITALS and black ink.

Your information

For details of how we and others will use your information, please look for the padlock symbol and in the accompanying Terms and Conditions or contact your branch.

Please indicate the currencies that you are most likely to use for your **Advantage International** account.

Sterling US dollar Euro other currencies (please specify)

Please specify the amount and currency of your initial deposit

Cheque enclosed or transfer from my/our existing account no if other, please specify

Additionally if you require a **Fixed Term Deposit*** please specify the term below.

1 month 2 months 3 months 6 months 12 months

Currency account Fixed deposit amount to be debited from your Advantage International account

* Please note our Fixed Term Deposit minimum balance criteria is detailed within the Advantage International brochure.

1. Personal details - main applicant

Are you an existing NatWest customer? Yes No

If yes please provide Account number Sort code

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name? Yes No If yes, please specify

Gender Male Female

Full residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

Address for correspondence
(Only complete if different to residential address)

Postcode

Date of birth

Country of birth

Town of birth

Country of permanent residence

Country of residence for tax purposes

Nationality

Government issued Personal Identification Number i.e the number on the ID document you are providing - Passport, driving licence etc

Relationship status Single Living with partner Married/
In a civil partnership Widowed/
Surviving civil partner Divorced/Separated/
Dissolved

Telephone number (home)

Telephone number (business) extn

Mobile telephone number

E mail address

Memorable word (Please choose a memorable word of no more than 15 characters.
This may be used to confirm certain transactions)

Number of dependants

Residential status Home owner Tenant-Furnished Tenant-Unfurnished Living with parents Other

If other, please specify

1.1. Employment details - main applicant

Occupation

Are you Employed Self-employed Unemployed Homemaker Retired

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced If self-employed please state date established

Gross annual salary £

How are you paid? Cash Cheque Mandated to NatWest Mandated elsewhere n/a Other

If other, please specify

How often are you paid? Monthly Fortnightly Weekly Other

Is salary to be mandated to this account? Yes No If your salary is not already credited to an account with NatWest please enclose your previous 3 months' payslips or other evidence of income. These will be returned.

Net income from employer £ per month

Any other income £ per month

Total income £ per month

1.2. Current banking details - main applicant

Main bank

Account number Sort code

Type of account

Date of joining main bank

Do you have a ATM card Debit/ATM card

How many Credit cards do you have

Total outstanding balance of all Credit cards £

Please give details of your main Credit card. This is the one you use most frequently or the one with the greatest balance.

Type of card (e.g. Mastercard/Visa)

Issuer

Name of account/cardholder

Credit limit £

Balance £

Approximate date account opened

1.3. Financial status - main applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes No

If yes, please provide full details on an attached sheet.

**IF YOU ARE OPENING AN ACCOUNT IN YOUR SOLE NAME PLEASE GO TO SECTION 3
FOR ACCOUNTS TO BE OPENED IN JOINT NAMES PLEASE COMPLETE ALL REMAINING SECTIONS**

2. Personal details - second applicant

Are you an existing NatWest customer?

Yes No

If yes please provide

Account number Sort code

Title

Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name?

Yes No If yes, please specify

Gender

Male Female

Full residential address line 1
(Only necessary if different to main applicant)

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

Address for correspondence
(Only complete if different to residential address)

Postcode

Date of birth

Country of birth

Town of birth

Country of permanent residence

Country of residence for tax purposes

Nationality

Government issued Personal Identification Number i.e the number on the ID document you are providing - Passport, driving licence etc

Relationship status

Single Living with partner Married/
In a civil partnership Widowed/
Surviving civil partner Divorced/Separated/
Dissolved

Telephone number (home)

Telephone number (business)

 extrn

Mobile telephone number

E mail address

Memorable word

(Please choose a memorable word of no more than 15 characters.
This may be used to confirm certain transactions)

Number of dependants

Residential status

Home owner Tenant-Furnished Tenant-Unfurnished Living with parents Other

If other, please specify

2.1. Employment details - second applicant

Occupation

Are you

Employed Self-employed Unemployed Homemaker Retired

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced

If self-employed please state date established

Gross annual salary

£

How are you paid?

Cash Cheque Mandated to NatWest Mandated elsewhere n/a Other

If other, please specify

How often are you paid?

Monthly Fortnightly Weekly Other

Is salary to be mandated to this account?

Yes No

If your salary is not already credited to an account with NatWest please enclose your previous 3 months' payslips or other evidence of income. These will be returned.

Net income from employer

£ per month

Any other income

£ per month

Total income

£ per month

2.2. Current banking details - second applicant

Main bank

Account number

Sort code

Type of account

Date of joining main bank

Do you have a

ATM card

Debit/ATM card

How many Credit cards do you have

Total outstanding balance of all Credit cards

£

Please give details of your main Credit card. This is the one you use most frequently or the one with the greatest balance.

Type of card (e.g. Mastercard/Visa)

Issuer

Name of account/cardholder

Credit limit

£

Balance

£

Approximate date account opened

2.3. Financial status - second applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes

No

If yes, please provide full details on an attached sheet.

3. Account information

About your account – please summarise the reason and purpose of opening this account.*

Source of funds to establish the account – where are the funds held currently. What will be the source of initial funds that will be deposited into the account*

Source of wealth – please provide details of where wealth originated i.e. savings from earnings, sale of property etc. Generic answers such as investments or savings are not acceptable*

* The Bank may require you to supply evidence to support the information you have provided.

If you are not locally resident in the jurisdiction where the account is to be domiciled, please provide an explanation for the account.

4. Commitments and liabilities

Commitments

Mortgage/Rent	£	<input type="text"/>	per month
Local tax	£	<input type="text"/>	per month
Loan repayments to NatWest	£	<input type="text"/>	per month
Other loan repayments	£	<input type="text"/>	per month
Other regular payments	£	<input type="text"/>	per month
Total commitments	£	<input type="text"/>	per month

Liabilities

Loans outstanding with NatWest	£	<input type="text"/>
Other loans outstanding	£	<input type="text"/>
Guarantee obligations	£	<input type="text"/>
Others	£	<input type="text"/>
Please specify e.g. overdrafts		<input type="text"/>
Total liabilities	£	<input type="text"/>

5. Assets

Property details: Main residence

Date purchased

Purchase price
 £

Mortgage outstanding
 £

Estimated present value
 £

Property owned
 Solely Jointly

Lender(s)

Other property

Date purchased

Purchase price
 £

Mortgage outstanding
 £

Estimated present value
 £

Property owned
 Solely Jointly

Lender(s)

Other assets

Existing NatWest deposits
 £

Other deposits
 £

Car(s)
 £

Investments
 £

Others
 £

Please specify

Total assets
 £

6. Non-UK residents

For non-UK residents please provide details of your UK address or last UK address if not retained (up to 3 years previous)

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Residential status of UK address Home owner Tenant-Furnished Tenant-Unfurnished Living with parents Other

If other, please specify

If resident at above address less than 3 years please state previous address

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

UK home telephone number

7. Residents of the European Union

If you are Resident in the European Union then your accounts with us will be subject to the exchange of information measures of the EU Savings Directive. We will automatically exchange information, via our local Tax Controllers, with the relevant EU Tax authority regarding your identity and residence, the amount of savings income earned and the period it relates to.

By completing and signing this application form you authorise us to exchange this information.

Any previous instruction provided in respect of existing accounts you may have with us in Jersey or Gibraltar will be applied automatically, unless you wish to change your election.

Please place a cross here if you would like to receive our Guide to the EU Savings Directive.

8. Declaration and signature(s)

If the application is in joint names, please read the joint applicant's declaration section below and then both sign the form.

1. I/We wish to open a NatWest account that I/we have applied for and have read and accepted the Terms and Conditions applying to the account and declare that the information given above is true and accurate.
2. I/We authorise you to make any enquiries you may deem necessary in connection with this application.
3. I/We understand that you may, at your discretion and at any time, amend the overdraft limit on giving written notice to me/us.
4. I/We understand that if I am/we are dissatisfied with my/our choice of account and decide to close the account or switch, with your approval, to another account within 14 days of the first payment into the account, no extra charges will be payable. I/We accept that to instruct you to do so, I/we must confirm my/our decision in writing addressed to my/our branch.
5. I/We understand that you may decline this application without being required to state a reason.

For accounts in joint names only

We request and authorise you:-

1. To withdraw funds from the account in our names with cheques or withdrawals signed by either or the survivor of us.
2. To release items held in security or safe custody on the written instructions of either or the survivor of us.
3. Subject to any right, mortgage, charge, lien or claim you may have on the death of any one of us to hold the balance of the account(s) to the order of the survivor or survivors of us or to the order of the personal representative(s) of the survivor.

Credit reference agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. We may use credit scoring.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a "notice of disassociation" at the credit reference agencies.

However, for this application, you can choose to be treated as financially independent of any person, (except for another party to this application). If you do, by signing this application you declare that you believe your associate's finances will not affect our decision and agree that we may check your declaration. We may decline this application if we find that your declaration is inaccurate. If you want to be treated as financially independent for this application, please place a cross in this box.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

We may also obtain information about you from fraud prevention agencies.

Keeping you informed

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you don't want us to do this, please place a cross in one or both boxes.

Letter Phone

We would also like to keep you informed via the e-mail address and mobile number you may have provided earlier in this form.

May we keep you informed by electronic means, such as e-mail and mobile messaging?

Yes No

Giving your consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

All applicants sign here

Main applicant

Signature

Date _____

Second applicant

Signature

Date _____

The Royal Bank of Scotland International Limited trading as NatWest (NatWest). Registered Office: PO Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Regulated by the Jersey Financial Services Commission. Business address: PO Box 11, 16 Library Place, St. Helier, Jersey, JE4 8NH.

Guernsey business address: PO Box 62, Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: PO Box 7, 1 Prospect Hill, Douglas, Isle of Man, IM99 1AQ. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business.

NatWest is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: National Westminster House, PO Box 707, 57 Line Wall Road, Gibraltar. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 57 and 55 Line Wall Road, and 1 Corral Road, Gibraltar.

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

NatWest is a member of The Royal Bank of Scotland Group. The Royal Bank of Scotland plc - Registered in Scotland No 90312. Registered office: 36 St Andrew Square, Edinburgh, EH2 2YB. The Royal Bank of Scotland plc is authorised and regulated by the Financial Services Authority. The latest report and accounts are available at www.investors.rbs.com

NatWest places funds with other parts of its Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of RBS International trading as NatWest and the Group based on publicly available information. The latest report and accounts are available at www.natwestinternational.com/financial-results

NatWest is not an Authorised Person subject to the rules and regulations made under the UK Financial Services & Markets Act 2000, and therefore deposits made with branches, all of which are outside the UK, are not protected by those rules and regulations covered by the UK Financial Services Compensation Scheme. As at 31 December 2010 NatWest's paid-up capital and reserves exceeded £1,416 million.

UK resident depositors may be subject to declaration and taxation of resulting income.

Fixed Term Deposits and Capital Protected Deposits may not be suitable if you require easy access to your funds or income.

Credit facilities: Over 18's only.

Cards are only issued to people who meet our criteria.

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch upon request.

NatWest is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors' Compensation Scheme Regulations 2010.

NatWest is a member of the Gibraltar Deposit Guarantee Scheme as set out in the Deposit Guarantee Scheme Act 1997 and Deposit Guarantee Scheme (Amendment) Act 2009.

Further details of these schemes are available on request.

NatWest is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Details are available from: www.dcs.gg. Telephone: +44 (0)1481 722756. Post: PO Box 380, St. Peter Port, GY1 3FY. Deposits made in a Guernsey Branch will not be covered by any equivalent scheme in any jurisdiction outside of the Bailiwick of Guernsey.

NatWest is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request.