

Savings

Application form for a savings account



Helpful Banking

Welcome

With a NatWest account, you will benefit from a wide range of financial services, specially developed to make managing your finances as easy as possible.

We welcome you to NatWest and thank you for choosing us. To help us decide whether we can provide you with the services you have asked for, please answer all the questions on this form.

What happens when we accept your application?

We will send you the following (separately) within 10 days:

- an ATM card
- your Personal Identification Number (PIN) (where applicable)
- an account welcome pack

Choose the right savings account for you

How much do you want to save?	When do you need access to your savings?	Then you'll want to consider...	This will give you...
£1 or more	Instantly	First Reserve	• Tiered rates of interest and an optional ATM card
£2,000 or more	Instantly	Reward Reserve	• Earn extra interest when you limit withdrawals
£2,000 or more	After 30 days' notice	30 Day Bonus Reserve	• Higher rates of interest and the chance to earn a bonus

Savings account application

Your information

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

Before completing this application form you must read the 'Savings' brochure, 'Terms and Conditions', 'Fees' leaflet and 'Savings and current account rates' insert. These contain all the information you need to be aware of before opening your savings 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.

I/We wish to open an account at your branch
(If left blank your account will be opened at your existing branch, for new customers the branch nearest your home address)

I/We would like to apply for First Reserve Reward Reserve 30 Day Bonus Reserve

I/We would like to open a Sole account Joint account

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

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 a 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

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

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.

1.4. Card details - main applicant

Please send my ATM card to me

Please arrange for me to collect my ATM card from my branch

Unless otherwise stated, your name will appear on the card as follows e.g. Mr Peter J Richards. If you wish some other name to appear on your card please provide details below

**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

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

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

7. 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 have read and accepted the Terms and Conditions to the applicable account(s).
2. I/We apply for an ATM card and accept and agree to be bound by the conditions of use (which I/we have read).
3. I/We authorise you to make any enquiries you may deem necessary in connection with this application and understand you may decline this application without being required to state a reason.
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.

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 to verify your identity.

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 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 _____

8. Signature verification - specimen signature(s)

Please provide us with a copy of your signature(s) in the space below. Please use black ink and ensure that signature(s) are kept within the boxes.

Main applicant

Signature

Date _____

Second applicant

Signature

Date _____

Checklist

1. Please ensure you have fully completed, signed and dated this application form
2. You will need to provide proof of identity documentation as detailed in the accompanying account opening leaflet



The Mandate Centre

9. Standing order

Please complete this form and return it with your completed application if you wish to set up a standing order to your savings account.

Name of bank

Branch address line 1

Address line 2

Address line 3

Address line 4

Postcode

Please debit my account no. Sort code

and credit my/our savings account until further notice as detailed below:

Amount of payments £

Date of initial payment

Frequency of payments Monthly Quarterly Half yearly Annually

Payments to be made to savings account number (branch to complete)

In the name of

at NatWest Bank

Branch address line 1

Address line 2

Address line 3

Address line 4

Postcode

Branch sort code

Signature

Date

For bank use only Please use black ink

Sort code

Account number

Account short name

Main applicant

Surname

First name

Second applicant

Surname

First name

Operations by:

Either or survivor

OR both to sign

(Complete joint account mandate together with the authorised signatory sheet and forward with this form. If Third Party Mandate or Power of Attorney, forward copy of mandate with this form)

Verified at branch by

Staff signature

ID no.

Date

For bank use only

Application ref. no.

A/C no. allocated

Details of ID obtained

ID number: customer

ID number: joint customer

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 Glatigny 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 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, RBS International trading as NatWest's paid-up capital and reserves exceeded £1,416 million. UK resident depositors may be subject to declaration and taxation of resulting income.

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 NatWest and the Group based on publicly available information. The latest report and accounts are available at www.natwestinternational.com/financial-results

If you pay into your account at a NatWest branch in the United Kingdom, National Westminster Bank Plc (NWB) agrees to receive the money from you for transfer and credit to an account held by you with NatWest (NWO). NWB acts as your agent, and if NWB is willing to accept the funds from you and NWO accepts the funds for credit to your account, the credit will be shown on your bank statement.

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.

Customers of NatWest are advised that National Westminster Bank plc ('NatWest plc') provide technology support to the online banking service and this will enable NatWest plc in the UK to access your account data. In subscribing for this service, you consent to and authorise this access.

Cards are only issued to people who meet our criteria.

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.

This application must be read with the Savings brochure (NWO 9264) and Terms and Conditions (NWO 100).