

# Current account rates

Rates correct as at 3 September 2018



**NatWest**  
International

## Current account rates

			Gross rate per annum (%)	AER (%)
<b>Gold Account</b> Interest paid monthly Available from age 18	£0	+	0.15	0.15
<b>Select Account</b> Available from age 18	£0	+	0.00	0.00
<b>Card Plus</b> Interest paid monthly Available from 11 up to age 18	£0	+	1.00	1.00
<b>Student Account</b> Available from age 18	£0	+	0.00	0.00
<b>Basic Account</b> Available from age 18	£0	+	0.00	0.00

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ. Tel 01534 282850. Regulated by the Jersey Financial Services Commission. Guernsey business address: Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel 01481 703860. 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: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel 01624 637190. Tel 200 77737 or 200 73200. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary. NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 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, Gibraltar. NatWest International 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 [www.gov.je/dcs](http://www.gov.je/dcs) or on request. NatWest International 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: Website: [www.dcs.gg](http://www.dcs.gg). Telephone: +44 (0)1481 722756. Post: P.O. 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 International is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors' Compensation Scheme Regulations 2010. To understand your eligibility under the scheme you may wish to visit <https://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/>. NatWest International is covered by the Gibraltar Deposit Guarantee Scheme ('GDGS'). The GDGS can pay compensation to depositors if a credit institution is unable to meet its financial obligations. Ordinarily, most depositors – including individuals, corporations and small businesses – can claim back up to EUR 100,000 of their deposits (or EUR 100,000 for each eligible account holder if it's a joint account). However, there are important exclusions which apply to certain depositors, which are set out on the website of the GDGS. For further information about the compensation provided by the GDGS refer to: [www.gdgs.gi](http://www.gdgs.gi). Under the scheme (s) customers are entitled to make only one claim per licensed entity regardless of the number of brands or trading names contained within that licensed entity and customers are entitled to make one claim only per licensed entity in the jurisdiction where the deposits are held. Therefore as NatWest International brand is operated by RBS International it is not licensed in its own right. A person with a deposit in NatWest International and a deposit in RBS International would thus only be entitled to make one claim. As at 31 December 2016, RBS International paid-up capital and reserves exceeded £2,032 million. UK resident depositors may be subject to declaration and taxation of resulting income. AER stands for Annual Equivalent Rate and illustrates the interest rates as if paid and compounded each year. Gross is the interest paid before the deduction of tax.

Rates correct as at 3 September 2018.