

# Application form for NatWest International Online Banking and Telephone Banking (Personal)

To apply for NatWest International Online Banking please print off and complete this application form. A separate application must be made for each person who is to be given access to Online Banking and Telephone Banking. We can only accept applications from customers aged 16 or over. Once you have completed all the information, please return to the address below. Please also ensure that you have signed the signature box at the end of the form. Please use BLOCK CAPITALS and black ink to complete the form and return it to:

**NatWest International Banking**  
**PO Box 11**  
**St Helier**  
**Jersey**  
**Channel Islands**  
**JE4 8PJ**

## Your information

We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our Privacy Notice provided on our website at <https://www.natwestinternational.com/global/privacy-notice.html>

We may update this from time to time and would encourage you to visit our website regularly to stay informed of the purposes for which we process your information and your rights to control how we process it.

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**Your Personal details**

Title Mr  Mrs  Miss  Ms  Other  If other, please specify

First name(s)

Surname

Date of birth

Statement Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Country

Telephone number (home including international dialing code)

Telephone number (business including international dialing code)

Mobile telephone number (including international dialing code)

Email address

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**Personal account details**

Provide the sort code and account number of your main NatWest International account. All associated accounts which you operate under your sole signature or an either/any to sign basis will be visible in Online Banking.

Sort code

Account number

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**Confirming your agreement**

1. I wish to use the NatWest International Online Banking and Telephone Banking services.
2. I have read and accepted the terms and conditions below.

**Giving your consent**

It is important that you read and understand the section entitled Your Information at the top of this application form.  
By signing this application, you agree that we can use your information in this way.

Signature:  Date

## Terms and Conditions for NatWest International Telephone and Online Banking Services

These Terms apply to the Online Banking and Telephone Banking services and form part of the agreement between you and us, The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). The terms that apply to the account(s) you access through Online Banking (your Account Terms), also form part of our agreement. Your Account Terms include details of how payments are made, what happens if something goes wrong and how we use your information, so it's important that you read them carefully together with these Terms.

Customers of NatWest International 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.

### Security procedure

1. You must keep your security details (which include the identifying words, codes and numbers agreed between us) secret and take all reasonable precautions to prevent unauthorised or fraudulent use of them.
2. You must not disclose your security details to any other person or record them in any way that may result in them becoming known to another person.
3. After initial registration we will never contact you, or ask anyone to do so on our behalf, with a request to disclose your security details in full. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your security details to them in any circumstances. You should report any such requests to us immediately.
4. If you suspect someone knows your security details you must contact us immediately.
5. You will be responsible for all instructions given by you or anyone acting with your authority between the time you pass the security procedure and the time you exit from our services. Please note that this includes any input errors or instructions sent by anyone but yourself. You should not leave the device you are using unattended while you are logged on to one of our services.
6. You are responsible for making sure information either stored or shown on your device(s) is kept secure.

### Availability of the services

7. While we will make reasonable efforts to provide our services, we will not be liable for any failure to provide them for any cause that is beyond our reasonable control. This includes, in particular, any suspension of our services resulting from maintenance and upgrades to our systems or the systems of any party used to provide our services, other disruptions to our systems, outages on any phone network or in the case of mobile networks where you are not in an area of mobile coverage.

### Variation/Termination of the service

8. We reserve the right to change our services from time to time and shall give you notice of any material changes in accordance with the General Terms as set out in 'Personal Banking – Account Terms and Fees'.
9. We may suspend, withdraw or restrict the use of our services where:
  - (a) we have reasonable grounds to suspect that your security details have not been kept safe;
  - (b) we have reasonable grounds to suspect unauthorised or fraudulent use of your security details;
  - (c) as a result of a change in the way you operate your account or in your financial circumstances, we have reasonable grounds to believe that you may have difficulty in meeting your commitments; or
  - (d) we consider it appropriate for your protection.

Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will tell you before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible we will tell you and give our reasons afterwards.

10. You may terminate your subscription to our services by notifying us. The notification will not be effective until we receive it.

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. 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. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall 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 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: [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.gdgb.gi](http://www.gdgb.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.

Further details of these schemes are available on request.

NatWest International is a member of NatWest Group. NatWest Group plc - Registered in Scotland No 45551. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The latest report and accounts are available at [www.investors.natwestgroup.com](http://www.investors.natwestgroup.com). NatWest International places funds with other parts of NatWest 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 International and the Group based on publicly available information. The latest report and accounts are available at [www.natwestinternational.com/financial-results](http://www.natwestinternational.com/financial-results)

As at 31 December 2019, RBS International paid-up capital and reserves exceeded £1,581.2 million.

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

Customers are advised that NatWest International is part of NatWest Group plc ("NatWest Group"). NatWest Group companies in the UK and elsewhere provide support for our Online Banking service and can access your account data.

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.