



NatWest
International



Business Banking

Your guide to switching
your account to us

Contents

Current Account Switch Service	01
Current Account Switch Guarantee	03
The Partial Current Account Switch Service	04
Current Account Switch Agreement	05
Current Account Switch Service – Privacy Notice	11
Current Account Switch Service – Account Closure Instruction	13
Frequently Asked Questions	15
Statement Narrative Codes	18
The Current Account Switching Service – Business Banking Form	19

Current Account Switch Service



About the service

The Current Account Switch Service makes switching current accounts from one UK bank or building society to another simple, reliable and stress-free.

The service is available to consumers and small businesses, charities and trusts and allows you to choose a switch date that suits you.

The benefits

The new service provides all of the following benefits:

- All your payments (in and out) will be moved to your new account.
- Any remaining credit balance in your old account will be transferred to your new account and your old account will automatically close.
- If any payments are accidentally made to your old account after your switch date, they'll be automatically redirected or forwarded to your new account.
- If your new bank or building society agrees, bank accounts that include an overdraft can switch using the Current Account Switch Service. And if you'd like to have an overdraft with your new bank account, speak to your new bank or building society before starting your switch. Your new bank or building society will be able to advise if you're eligible for an overdraft, dependent on their lending criteria and your credit status.
- The switch process will be managed entirely by us and will be backed by the Current Account Switch Guarantee.

The guarantee provides the following:

The Current Account Switch Guarantee ensures your current account will switch on a day of your choice, your payments will be automatically transferred and redirected to your new account, and in the unlikely event anything goes wrong with your switch, we will refund any interest and charges (incurred on your old or new current accounts) as a result of this failure as soon as it is brought to our attention.

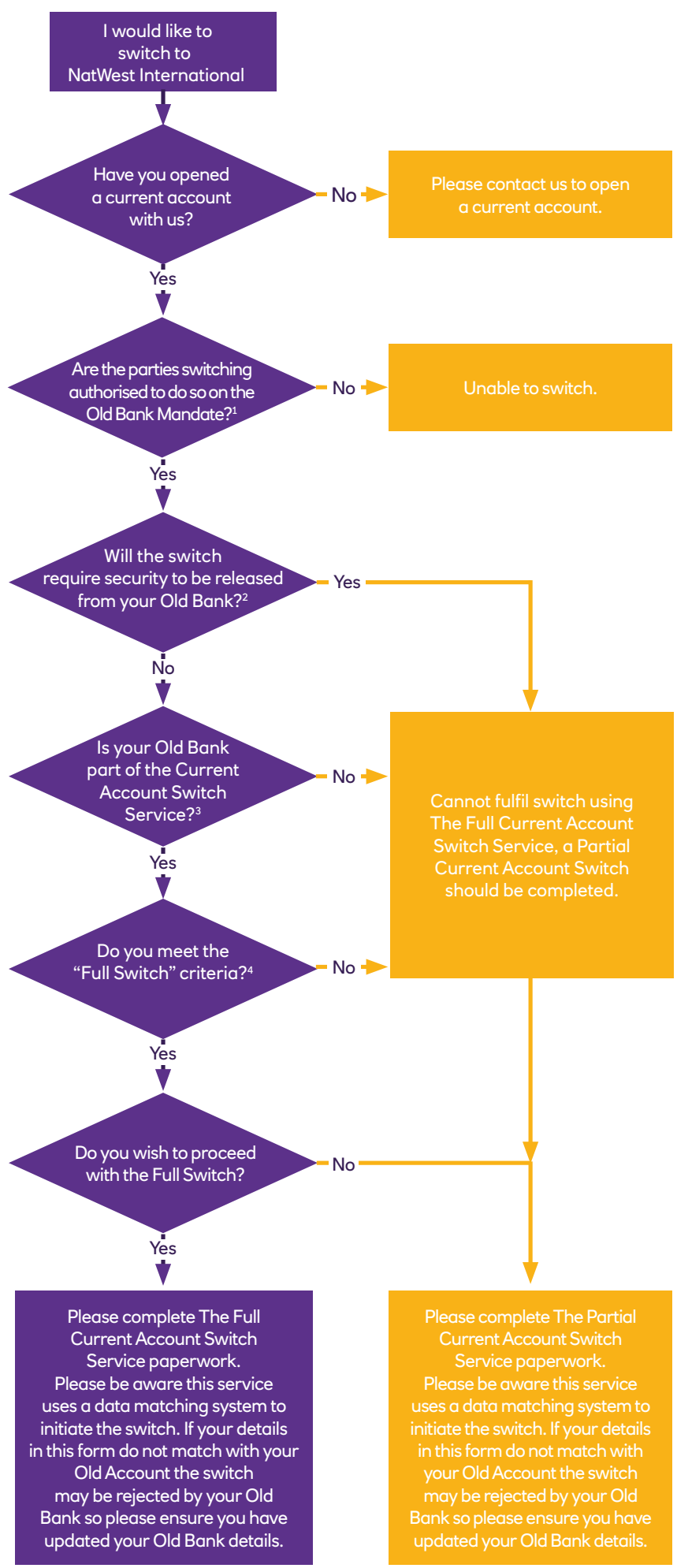
How to switch

- Step 1. Complete a Current Account Agreement Form so your new bank can set up your switch.
- Step 2. Complete a Current Account Closure Instruction Form to authorise closure of your old account.
- Step 3. Agree a switch date that is at least 7 working days after your new account has been set up.
- Step 4. Relax as we manage the switch (you will be contacted if there are any payments that cannot be transferred).
- Step 5. Continue to use your old account until your switch date.

On your switch date

All of the following will happen on your switch date:

- Your payments (such as Direct Debits, Standing Orders and Bill Payments) will have all been transferred to your new account.
- Any credit balance from your old account will have been transferred to your new account.
- Your new account will be ready to use.
- Your old account will be closed.



Choosing your Switch

Please see the description of the different switches below to assess which is best for you:

**Option 1:
The Full Current Account Switch Service**

- Covered by the Current Account Switch Guarantee.
- 7 Working day switch.
- Transfer all existing Direct Debits and Standing Orders.
- We will close your Old Account and transfer your balance.
- All payments to/from your Old Account will be forwarded and redirected.
- If we receive bill payment details from your Old Bank, we will contact you to let you know how to set up a new bill payment with us.

**Option 2:
The Partial Current Account Switch Service**

- Not covered by the Current Account Switch Guarantee.
- Select switch date up to 90 days.
- Transfer all existing Standing Orders and Direct Debits.
- Option for balance transfer and/or close old Account.
- If we receive bill payment details from your Old Bank, we will contact you to let you know how to set up a new bill payment with us.

Notes

¹ The Account parties authorising the switch must match those with appropriate authority on the Old Account Mandate. For partnerships or trusts, the owners on the new account must be the same as on the Old Account.

² Please contact your Old Bank to understand if security needs to be released from your Old Account.
This can include:

- Secured Overdraft
- Secured Loan
- Debentures

³ Please visit currentaccountswitch.co.uk for a list of banks using the Current Account Switch Service.

⁴ Are you:

- An enterprise with a turnover of less than or equal to £6.5 million and less than 50 employees

or

- A charity with an annual income of less than £6.5 million

or

- A trust with a net asset value of less than £6.5 million



Current Account Switch Guarantee



We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days*. As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.

* The Current Account Switch Service is not available for accounts held in Gibraltar.



The Partial Current Account Switch Service

If you are not eligible to use the Current Account Switch Service, you may wish to use the Partial Current Account Switch Service. The Partial Current Account Switch Service is a service which will enable you to transfer your payments from your current account with your Old Bank (including your Standing Order and Direct Debit payments) to your new current account with NatWest International.

This switch is not backed by the Current Account Switch Guarantee, and there is a 90 day window in which the switch can be completed.

The process of the Partial Current Account Switch is as follows:

- Step 1: Please complete a Business Banking Current Account Switch Form, indicating your request to switch to a NatWest International Current Account via our Partial Switch Service.
- Step 2: When we have received your signed Partial Switch Instruction form, we'll contact your previous Bank/building society for a list of all your Direct Debits, Standing Orders and bill payments.
- Step 3: We'll inform the companies taking Direct Debits from your account of your new account details and it is their responsibility to update their records. We will set up the Standing Orders on your NatWest International current account and will advise you of any bill payments and how to set them up with us.
- Step 4: If instructed we will close your old current account and transfer any credit balance to your new NatWest International Current Account. If there is an overdraft outstanding we will confirm the balance and transfer the money from your new NatWest International account to repay the outstanding balance at the old bank – providing you have sufficient funds in your NatWest International Current Account.
- Step 5: We'll write to you to let you know the transfer is complete.
- You'll need to arrange for any payments going into your account such as your salary or pension to be transferred.
 - You'll need to keep money in both your old account and new account to cover any payments as the partial switch does not offer automatic redirection.

Current Account Switch Agreement



- (A) This Current Account Switch Agreement (“Agreement”) is made between you (the individual(s) or entity who or which demonstrates consent to its terms) and us, 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.
- (B) The Agreement is made up of the Consent, the Service Conditions and information about Your Right to Cancel the Agreement. Please read it carefully as you will be legally bound by it. If you do not understand any part of it, please contact us (please refer to section 4 for details of how to do this).
- (C) The Agreement will end 3 years after your selected Switch Date, e.g. if your Switch Date is 10th October 2016, this Agreement would end on the 9th October 2019; or if your switch date was 8th October 2013 this agreement will end on 7th October 2016. In some circumstances, the Agreement may automatically be extended in accordance with clause 1.14 of the Agreement.
- (D) In this Agreement:
- Your “New Account” is the account held with us that you are switching to.
 - Your “Old Account” is the account that you are switching from at your Old Bank.
 - Your “Old Bank” is the bank, building society or other payment account provider displaying the Current Account Switch Service (CASS) Trustmark that you are switching from.
 - The “Switch Date” is the date that we will arrange for any credit balance to be transferred from your Old Account to your New Account. We will complete the switch of information about your payment beneficiaries and your regular payment mandates from your Old Bank to your New Account on the same day. The Switch Date must be a working day and not a bank holiday that is observed by either your Old Bank or us.
 - For the Current Account Switch Service a ‘Current Account’ means an account in pounds (GBP) held in the name of one or more persons and used to make or receive payments.

Your Obligations

You (or each of you, if more than one of you is required to authorise your account switch) agree and confirm that:

- You will be bound by the terms of this Agreement (made up of this consent, a data Privacy Notice, the service conditions and information about Your Right to Cancel the Agreement) when you sign and return it to us.
- You have given your consent for us to switch your Old Account, which is a qualifying current account in pounds, to your New Account.
- You have satisfied yourself that your New Account meets your needs and delivers the services you require even although the protections, features and benefits may not be the same as your Old Account.
- You will select and agree a Switch Date with us.
- The switch process begins 6 working days before the Switch Date.
- You have provided us with an Account Closure Instruction for your Old Account which cannot be reversed or cancelled by you any later than the close of business 7 working days before the Switch Date.
- You have given your consent to the redirection of all payments to and from your Old Account to be made to and from your New Account for 3 years after your Switch Date, or longer in accordance with clause 1.14 of the Agreement.
- You have familiarised yourself with the Privacy Notice which explains what we and your Old Bank will use your information for and is separate to this Agreement.
- All information that you have given to us for the purposes of the switch is complete and correct.

Consent

The number of signatories is dependent on the account mandate requirements. Consent is required and the consent must be capable of being evidenced, e.g. electronic signatures are acceptable provided participants have an audit trail/ can demonstrate customer agreement.

By signing this Agreement, you agree to be bound by its terms:

Old Account number Sort code

New Account number Sort code

You would like the Switch Date to be or any other date we agree with you.

Signature

Printed Name

Date

Signature

Printed Name

Date

Where you are signing on behalf of a legal entity:

Name of Company

Title

Service Conditions

CURRENT ACCOUNT

SWITCH
GUARANTEE



1. The Current Account Switch Service

- 1.1 The Current Account Switch Service Guarantee is issued by us after you have consented to this Agreement and Account Closure Instruction. This means that if you have any questions regarding your switch these should be directed to us, unless otherwise advised.
- 1.2 There is no charge for the Current Account Switch Service, although there may be other taxes or costs that are not charged by us or paid via us.
- 1.3 You can change the Switch Date at any time up until the close of business 7 working days before the Switch Date that you have previously agreed with us.
- 1.4 The switch process begins 6 working days before the Switch Date. We will tell you that the switch is underway and when it is completed, and also if there is any reason why your switch request cannot be initiated or completed.
- 1.5 We will ensure that your existing regular payment mandates directly linked to your old account (e.g. Standing Orders, Direct Debits and bill payment mandates) are set up on your New Account and details of your existing payment beneficiaries are transferred to your New Account. In cases where we cannot match the payment frequency of your existing regular payment mandates, we will contact you to agree alternative arrangements. Note: If you have arranged to make recurring payments using your Old Account debit card number, your Old Bank won't know your New Account debit card number so won't be able to transfer these to your New Account. This means that there is no guarantee that payment requests sent to your Old Account will be redirected to your New Account. The supplier may contact you to request the details of your New Account debit card. We recommend that you contact the supplier to set up a new recurring payment to ensure any service you receive (e.g. insurance) is not interrupted.
- 1.6 We will also transfer any future dated payments (e.g. with a due date after your Switch Date) that you set up on your Old Account more than 6 working days before your Switch Date to your New Account to ensure these are made on the date originally requested.
- 1.7 The regular payment mandates that we will set up on your New Account as part of the switch will be in operation from the day after the Switch Date.
- 1.8 If you have any existing regular payment mandates that are in a foreign currency, or that quote a BIC or IBAN, these won't be switched to your New Account automatically. If we can facilitate foreign currency mandates, non-sterling mandates, or ones that quote a BIC or IBAN, you will have to provide us with the relevant details separately so that we can set up them up on your New Account.
- 1.9 If you make any changes to your regular payment mandates on your Old Account or set up any new payment beneficiaries on your Old Account on or after the 6th working day before the Switch Date you must tell us, otherwise these changes will not be implemented on your New Account.
- 1.10 Your Old Bank will forward any funds remaining in your Old Account to your New Account on the Switch Date. There may be a short period when the balance is being transferred when it will not be possible to access the funds being transferred.
- 1.11 Funds will be retained by your Old Bank to cover any transactions made before the Switch Date on your Old Account which are still in the process of being cleared on the Switch Date. On the day that your Old Bank no longer needs to retain funds to cover transactions that are being cleared, it will transfer them to your New Account and they will be credited to your New Account no later than the next working day. Funds will also be retained by your Old Bank to cover debit card transactions that have already been authorised but which have not yet been paid out of your Old Account.
- 1.12 If you have outstanding debt on your Old Account (including any fees or charges) after the Switch Date, your Old Bank will tell you. You are liable for any outstanding debt on your Old Account remaining after the Switch Date.
- 1.13 For 3 years after the Switch Date if your Old Bank receives payments or requests for payments which relate to your Old Account, subject to compliance with applicable laws, it will redirect these to your New Account. However, if there is an outstanding debt on your Old Account, your Old Bank is entitled to use any funds or payments it receives (including by cheque) in full or part settlement of the debt on your Old Account. The originators of any redirected payments or payment requests will be advised of your New Account details.
- 1.14 In the unlikely event that payments continue to be redirected to your New Account during the 13 months leading up to the end of the 3 year redirection period we will automatically extend the redirection service and the term of this Agreement until such time as there is a 13 month period when no Direct Debits, Bacs Direct Credits or Faster Payment transactions have been automatically redirected by the central redirection service. Consequently payments made with intervals of more than 13 months will be disregarded.
- 1.15 For 3 years after the Switch Date, or longer in accordance with clause 1.14 of the Agreement, payments received in pounds from within the UK by your Old Bank will be redirected and credited to your New Account on the same working day that they were received by your Old Bank.
- 1.16 For 3 years after the Switch Date, or longer in accordance with clause 1.14 of the Agreement, payments received by your Old Bank in any currency other than pounds will be redirected in the same currency as your Old Bank receives

them on the day that the funds are made available to your Old Bank. In certain circumstances it may be necessary for your Old Bank to redirect the payment to us in pounds. If this happens the Old Bank will provide us with full details of the exchange rate used and we will tell you.

- 1.17 Both we and your Old Bank have cut-off times (which may vary depending on the currency of the payment received) after which any payments received are treated as being received on the following working day. For details of your Old Bank's cut-off times you should contact your Old Bank and for details of our cut-off times you should contact us (please refer to section 4 for details of how to do this).
- 1.18 You can stop any payment(s) being redirected by your Old Bank to your New Account by contacting us (please refer to section 4 for details of how to do this). You need to do this by close of business on the working day before you expect the payment to be received by your Old Bank. **However, please be aware that if you stop your Old Bank redirecting a payment to us, this will mean that your Old Bank will stop redirecting any and all future payments and requests for payments to us from that date. Instead, any payments made to, or requests for payments from, your Old Account will be returned to the payment originator with the reason "account closed".**
- 1.19 If you have used your Old Account debit card before the Switch Date to make payments which have not been authorised and paid by your Old Bank out of your Old Account before the Switch Date, we will pay them out of your New Account (subject to the availability of funds).
- 1.20 If any cheques drawn by you on your Old Account have not been presented to your Old Bank for payment before the Switch Date, we will pay them out of your New Account (subject to the availability of funds). This is dependent on whether or not we are a cheque issuing bank and we have advised you in advance that we will not pay cheques drawn on another bank.
- 1.21 If you have asked your Old Bank to stop a cheque drawn on your Old Account and you change your mind, we may not be able to cancel that stop instruction. If you wish to place a stop on a cheque drawn on your Old Account after the Switch Date you must contact us (please refer to section 4 for details of how to do this) to make this request.
- 1.22 You must not use your Old Account chequebook and debit card details after the Switch Date and you should destroy your Old Account chequebook and debit card promptly after the Switch Date.
- 1.23 The Current Account Switch Service does not include payment arrangements that are held by third party providers. If you think you may have any payment arrangements like this please contact us for advice.
- 1.24 In the event that your Old Bank withdraws from the service and your old sort code is no longer able to receive payments because it is withdrawn from the UK payment systems the redirection service will no longer be available with effect from the date your old sort code removed from the UK payment system.

2. Errors and Complaints

- 2.1 You will see details of any funds transferred and any forwarded or redirected payments in the next statement that you receive for your New Account. You should check your statement carefully and let us know as soon as possible if you think there has been an error or if funds haven't been transferred or a payment hasn't been forwarded or redirected as expected.
- 2.2 If something goes wrong with the Current Account Switch Service (for example if a payment is not redirected, is redirected incorrectly, or is lost), we will correct the error, you will receive a refund of any interest and/or charges incurred, paid or lost on your Old Account or your New Account as a result of the failure and we will notify you of any action we have taken and the outcome.
- 2.3 If you have a complaint about the Current Account Switch Service it should be raised with us in the first instance (please refer section 4 for details of how to do this) and we will deal with it as quickly as possible under our internal complaints procedure, copies of which are available on request. We will tell you if we pass your enquiry on to your Old Bank and advise you how we intend to deal with your complaint from that point.
- 2.4 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.

3. This Agreement

- 3.1 We will give you at least 2 months' notice of changes to the redirection services provided under this Agreement. If you are not happy with the changes, you should tell us and you will be able to end the Agreement immediately and without charge before the changes take effect. If we do not hear from you, we will treat you as having accepted the changes. We may make changes:
 - to respond proportionately to changes in general law or decisions of a Financial Ombudsman Service;
 - to meet regulatory requirements;
 - to reflect new industry guidance and codes of practice which improve consumer protection;
 - to reflect the introduction of or changes to technologies or other innovations or changes to payment systems or schemes; and
 - to help us introduce new or improved systems, methods of operation and new features or services that may benefit you.

- 3.2 If you ask us, we'll provide you with a further copy of this Agreement. [Participants should note that the copy provided must be same version originally signed by the customer]
- 3.3 You can end this Agreement at any time by contacting us. If you end this Agreement all payment redirection activities will stop (see paragraph 1.18 above for what will happen if payment redirection activities stop).
- 3.4 We will stop the switch and/or suspend redirection activities if we have reasonable grounds to suspect fraud perpetrated by a third party or we consider it appropriate for your protection or to comply with our statutory duties. 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 do so as soon as we can afterwards. You are responsible for all losses incurred by you if you have acted fraudulently.
- 3.5 We may, at any time, transfer to any person or business any or all of our rights and duties under this Agreement. We will only do this if you are no less favourably treated after the transfer than beforehand.
- 3.6 If your address is in Scotland or Northern Ireland, the Laws of Scotland or Northern Ireland apply to this Agreement and the courts of Scotland or Northern Ireland may settle any related dispute. If you live elsewhere, the laws of England apply to this Agreement and the courts of England and Wales have non-exclusive jurisdiction to settle any related dispute.
- This clause reflects the governing law applicable in the participants' agreement with Bacs, however it is open to participants to use other governing law subject to local advice.

4. Contacting Us

- 4.1 You can contact us by:
- visiting your local branch
 - writing to us at NatWest International, Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ.
 - telephoning us on Jersey 01534 282828, Guernsey 01481 703800 and Isle of Man 01624 697900.
- 4.2 We will only communicate with you in English and we will use the contact details you have given us to contact you by phone or post.
- 4.3 Our head office details are: NatWest International, Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ.
- 4.4 Details of our regulators are set out on the last page of this leaflet.

Your Right to cancel this Agreement

You have a 14 calendar day period in which you can contact us to cancel this Agreement. The 14 day period begins the day after you authorise us to switch your account, unless you have agreed to the switch before receiving this Agreement for signature (e.g. online or over the phone), in which case

the 14 day period begins the day after you receive this Agreement. If you cancel this Agreement, any account switch processes already completed cannot be reversed or unwound.

The following points describe what will happen if you exercise this right to cancel the Agreement at key times during the switch.

1. At least 7 working days before the Switch Date:
 - You can continue to use your Old Bank account because it will not be closed.
 - Details of the payment beneficiaries and regular payment mandates on your Old Account will not be transferred to your New Account.
 - No balance transfer will take place.
 - No payment redirection activities will be undertaken.
2. During the 6 working days before the Switch Date:
 - Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
 - Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 4 for details about how to do this) if you wish to cancel any of them. Please note that if you decide to cancel any payment arrangements with us it does not mean they will remain available to you at your Old Bank.
 - The transfer of your Old Account balance to your New Account will be stopped provided we have enough time to notify your Old Bank that you have cancelled the Agreement before your Old Bank closes for business on the working day before the Switch. Your Old Bank will contact you to find out where you would like your money (e.g. the credit balance in your Old Account) to be sent.
 - No payment redirection activities will be undertaken after the Switch Date.

3. On the Switch Date, or later (and within the 14 day cancellation period):
- Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
 - Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 4 for details about how to do this) if you wish to cancel any of them.
 - The balance transfer from your Old Account to your New Account will have been completed.
 - No payment redirection activities will be undertaken after the day that you cancel this Agreement.

If you change your mind after the switch has started, you might want to consider waiting until after the Switch Date. You can then request another bank, building society or payment account provider to switch your account from us. Please note that you may not be able to switch back to your Old Bank or to the type of current account you held with your Old Bank.

Current Account Switch Data Privacy Notice



YOUR INFORMATION; HOW WE USE IT.

In order to fulfil your Current Account Switch in accordance with the terms of the Current Account Switch Agreement, we collect, process, share and keep your information. This current account switch specific privacy notice sets out a summary of what you need to know about what happens to your information when you choose to use the Current Account Switch Service, and should be read in conjunction with our full privacy notice which can be found at <https://www.natwestinternational.com/global/privacy-notice.html>.

Capitalised words are defined either in this privacy notice or in the Current Account Switch Agreement.

1. STARTING THE SWITCH

1.1 Information we process

When you set up your new current account with us, we collect and process your personal information including your name, address and contact details, and give you a new account number and sort code. If your new account is a joint account, we also collect and process the joint account holder's personal information. Together, this is your New Bank Information.

2. DURING THE SWITCH

2.1 Use of your information

When we receive your signed Current Account Switch Agreement, we send your New Bank Information to your Old Bank to make sure that the correct account with your Old Bank will be closed and all regular payment arrangements are switched to your new current account with us. We will also send your Current Account Switch Agreement and Account Closure Instruction to your Old Bank if they request it.

When your Old Bank receives your New Bank Information from us, they send us your old bank account information so we can set up your regular payment arrangements on your new current account. Regular payment arrangements means standing orders, Direct Debits and future dated payments, unrepresented cheques pre-dating the switch, as well as details of the payment arrangements that you set up using your Old Bank on-line banking system (including mobile banking Apps) more than 6 working days before your switch date.

We collect, process, share and retain your information because you have signed the Current Account Switch Agreement and requested a switch. If for any reason you object to us processing your information we cannot fulfil your switch request.

We also use your information to deal with any queries you may have during or after the switch process and any queries relating to your regular payment arrangements. This is to ensure that you are happy with the switch service and your regular payment arrangements continue to operate successfully.

2.2 Sharing your Information

In addition to sharing your New Bank Information with your Old Bank, we also share your New Bank Information with payment system operators and the provider of the payment system software. We do this so that any regular payments initiated using automated, online and telephone banking means or single payments made by cheque whether made by you, or received by you, will continue to be made from or received into your new current account. It also helps us resolve any queries you may have. This ensures that your switch makes no difference to the people and organisations you are paying or receiving payments from.

We will also share your New Bank Information with organisations that you have payment arrangements with in circumstances where we are dealing with regular payment arrangement complaints.

3. AFTER YOUR SWITCH

3.1 Keeping your information

Your New Bank Information is used by us for a number of purposes. The Current Account Switch Service is only one of those purposes. Your information that relates solely to the Current Account Switch Service will be kept by us so that we can complete the switch and address any future queries or disputes relating to your switch. These include queries or disputes relating to any of your payment arrangements.

We understand our legal obligations relating to your information which include minimum retention periods for accounting and legal documents. Where it is possible to minimise or reduce the amount of your information that is stored, we make sure this takes place.

4 AT ANY TIME

4.1 Contacting Us

I. You can contact us by:

- visiting your local branch
- writing to us at NatWest International, Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ.
- telephoning us on Jersey 01534 282828, Guernsey 01481 703800, Isle of Man 01624 697900 or Gibraltar 00 350 20073200. Calls may be recorded.

II. We will only communicate with you in English and we will use the contact details you have given us to contact you by phone, post, by e-mail or by text.

III. Our head office details are: NatWest International, Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ.

IV. Our data protection officer contact details are: dpo@rbsint.com

4.2 Your Information Rights

You have a number of rights in relation to your information including the right to:

I. Access and obtain a copy of your information

II. Require us to change incorrect or incomplete information;

III. Require us to delete or stop using your information but only where the information is no longer necessary for the purposes of the switch; and

IV. Object to us using your information but only where we no longer need to process it.

Please use the contact us details above if you wish to exercise any of your rights. Where possible we will let those organisations we share your information with know if we make any changes to your information, delete it or stop processing it.

If you wish to raise a complaint on how we have handled your personal information, you can contact our Data Protection Officer who will investigate the matter. We hope that we can address any concerns you may have, but you can always contact the relevant data protection authority. For more information please visit:

- Jersey: www.dataci.je
- Guernsey: www.dataci.gg
- Isle of Man: www.inforights.im
- Gibraltar: www.gra.gi

4.3 Multiple accounts only

Your Old Bank sends us details of your regular payment arrangements. These can include details of regular payment arrangements relating to all accounts you have with your Old Bank, not just the account you have chosen to switch. We recommend you check with your Old Bank to understand if this applies your Old Bank account before you decide to use the switch service.

Current Account Switch Service – Account Closure Instruction



To: NatWest International

Current Account Switch Service – Account Closure Instruction

In this Agreement:

- Your “New Account” is the account held with us that you are switching to.
- Your “Old Account” is the account that you are switching from at your Old Bank.
- Your “Old Bank” is the bank, building society or other payment account provider displaying the Current Account Switch Service (CASS) Trustmark that you are switching from.
- The “Switch Date” is the date that we will arrange for any credit balance to be transferred from your Old Account to your New Account. We will complete the switch of information about your payment beneficiaries and your regular payment mandates from your Old Bank to your New Account on the same day. The Switch Date must be a working day and not a bank holiday that is observed by either your Old Bank or us.

For the Current Account Switch Service a ‘Current Account’ means an account in pounds (GBP) held in the name of one or more persons and used to make or receive payments.

Please instruct my Old Bank that I wish to close my Old Account because I am switching my current account to my New Account with you.

By consenting I/we (if more than one of us is required to authorise this account closure instruction) understand as follows.

1. My Switch Date is the date my switch completes and I will agree my Switch Date with my New Bank.
2. I confirm that I have satisfied myself that my New Account meets my needs and delivers the services I require even although the protections, features and benefits may not be the same as my Old Account.
3. Unless I have outstanding debt on my Old Account, closure of my Old Account will be effective from my Switch Date. **I understand that, whether or not I have an outstanding debt on my Old Account, my Old Account will not be available for use from my Switch Date**, even if I:
 - decide to close my New Account; or,
 - change my mind about the switch.
4. By closing my Old Account I am withdrawing my authority for any regular payment mandates on my Old Account (as I am transferring this authority to my New Account).
5. If I make any changes to the regular payment mandates on my Old Account or set up any new payment beneficiaries on my Old Account on or after the 6th working day before my Switch Date I must tell my New Bank, otherwise those changes or new regular payments will not be implemented on my New Account.
6. As at my Switch Date, any benefits or services associated with, or dependent upon, my Old Account (e.g. travel insurance or preferential rates) will terminate.
7. My Old Bank will retain enough funds to cover:
 - transactions made on my Old Account before my Switch Date which are still in the process of being cleared on my Switch Date, until those transactions have cleared; and
 - debit card transactions that have already been authorised but which have not yet been paid out of my Old Account.
8. I must not write any cheques on my Old Account or use the debit card for my Old Account after my Switch Date, and I will promptly destroy my old cheque book(s) and debit card(s) for my Old Account after my Switch Date.
9. Any cheque that I pay into my Old Account before my Switch Date will be cleared through my Old Account and the cheque value will be transferred to my New Account when it has cleared.
10. After my Switch Date:
 - I should contact my New Bank if I want to stop a cheque drawn on my Old Account; and
 - I may not be able to remove any existing cancellation instruction on a cheque drawn on my Old Account.
11. If I have outstanding debt on my Old Account (including any fees or charges) after my Switch Date, my Old Bank will tell me. In such circumstances:
 - my Old Bank will block my Old Account and I will not be able to carry out any further transactions on it, with the exception of repaying the outstanding debt; and
 - the terms and conditions of my Old Account will continue to apply until I have repaid the outstanding debt in full, at which time my Old Account will be closed.

12. If there is an outstanding debt on my Old Account after my Switch Date, my Old Bank will be entitled to use any funds or payments it receives (including by cheque) in full, or part, settlement of the debt on my Old Account.
13. For 3 years after my Switch Date, or longer in accordance with clause 14 below, if my Old Bank receives payments or requests for payments it will redirect these to my New Bank (e.g. all incoming credits and Direct Debit requests). However, my Old Bank will still have to comply with applicable laws (for example relating to fraud, money laundering etc.), so in certain circumstances it may not be permitted to do so.
14. In the unlikely event that payments continue to be redirected to my New Account during the 13 months leading up to the end of the 3 year redirection period, the redirection service and the term of this Agreement will automatically be extended until such time as there is a 13 month period when no Direct Debits, Bacs Direct Credits or Faster Payment transactions have been automatically redirected by the central redirection service. Consequently, payments made with intervals of more than 13 months will be disregarded.

Customer Consent as captured by New Bank, capable of being evidenced by New Bank For illustrative purposes: In-branch – Signature of old account holder or signatures of both joint account holders Online – Tick and submit for old account holder. Old bank to verify consent with any joint account holders depending on mandates.

Frequently Asked Questions



Common questions

What happens to payments that are sent to my old business account?

The Current Account Switch Service will redirect payments to your new account. Each time an electronic payment is redirected an automatic message is sent back to the originator advising them of the new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed.

What happens if there is a mistake or unnecessary delay in the current account switching process?

The Current Account Switch Service is backed by the Current Account Switch Guarantee. This guarantees that any charges or interest incurred on your old or new account, as a result of a failure in the switching process will be refunded when you bring this to your new bank or building society's attention.

Will the Current Account Switch Service automatically transfer new payment arrangements if I set them up at my old bank within 7 working days of the switch date agreed with me new bank?

No. The Current Account Switch Service will take care of all payment arrangements at your old bank up until 7 working days before your agreed switch date. If you want to set up new payment arrangements during the 7 working day period leading up to your switch date you must do this on your new account.

All about eligibility

Can I switch my business account?

Yes, so long as you have an annual turnover that does not exceed £6.5 million and you employ fewer than 50 people. If you are a small trust with a net asset value of less than £6.5 million you can also use the service. If you are still unsure whether you qualify, speak to your new bank or building society.

Can I switch my savings account?

No, we can't switch savings accounts.

Can I switch my business account if I am overdrawn?

Yes. You will need to agree any overdraft facilities you require with your new bank or building society. Alternatively, they may be able to provide facilities to help you pay off any existing overdraft you may have, subject to their normal lending criteria. If you do not come to an agreement with your new bank you must make separate arrangements to repay your existing overdraft before you switch.

Is the Current Account Switch Guarantee the same for all banks ?

Yes, all banks and building societies that display the Current Account Switch Guarantee Trustmark will follow the same switching process and must offer the same guarantees. There are over 40 participating banks and building societies in the UK and you can see them at <https://www.currentaccountswitch.co.uk/banksandbuildingsocieties/Pages/banks.aspx>

What if my bank is not signed up to the Current Account Switch Guarantee?

If your old or new bank is not signed up with the Current Account Switch Guarantee, then you won't be able to use the Current Account Switch Service. You should talk to your new bank to find out how to switch your account.

The switching process

Who provides the guarantee?

As a participant of the Current Account Switch Service, your new bank or building society guarantees your switching process. Pay.UK, the home of Bacs Payments, Faster Payments and Cheque Payments, manage and oversee the service.

Can I choose my switch date?

Yes, you can choose and agree a switch date with your new bank or building society. Just make sure you allow seven working days for the switch to take place and that your chosen date isn't a Saturday, Sunday or Bank Holiday.

Are account opening and account switching all part of the same process?

Account opening and account switching are separate processes. Your new bank or building society has to carry out 'know your customer' security checks as part of their account opening process. Once these are complete to the satisfaction of the new bank or building society, you can choose and agree your switch date.

When does the switch begin ?

Once you have applied for and opened your new account, you can choose the switch date to suit you. The date of your switch must be at least 7 working days from this point.

Will the Current Account Switch Service automatically transfer new payment arrangements if I set them up at my old bank within 7 working days of the switch date agreed with my new bank?

No. The Current Account Switch Service will take care of all payment arrangements at your old bank up until 7 working days before your agreed switch date. If you want to set up new payment arrangements during the 7 working day period leading up to your switch date you must do this on your new account.

Do I have to close my old account?

If you use the Current Account Switch Service to switch, your old bank will close your old account. This ensures that any payments made to your old account are automatically redirected to your new account.

If you would like to keep your old account open then you are free to do so, but you won't be able to use the Current Account Switch Service to do this, and you will not be covered by the Guarantee. Speak to your bank and they can help explain your options.

What happens to payments that people send to my old account?

All incoming and outgoing payments will be automatically redirected to your new account. Each time a payment is redirected, an automatic message is sent back to the originator advising them of your new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed. If you do not want your new details to be given to someone who sends a one-off payment, contact your new bank.

When will the money in my old account be transferred to my new account?

You will be able to access the funds in your old account up to and until your switch date, when they will be transferred to your new account.

If the switch is delayed for any reason, can I still use my new account?

Yes, if the new account is open and you have money in it (or an overdraft agreed) then you can use it.

What happens to any debit card transactions or Direct Debits that I have asked my old bank to stop?

The Current Account Switch Service will not interfere with this process and any debit card or Direct Debit transactions that you have asked your bank to stop should remain stopped after your switch.

What will happen to any refunds applied to my old debit card after my old account is closed?

Any refunds which are applied to your old debit card after switching your account will be sent to your new bank. If you are expecting a refund and have not received it, please contact your new bank.

What if I change my mind?

You can cancel your switch up to 7 working days before your switch date. If you do want to cancel, speak to your new bank, who can guide you through this process.

My new bank says I need to update my personal details with my old bank. Why?

If the details you provide to your new bank do not match those held by your old bank you may be asked to contact your old bank and update them. Examples include if you have got married and not changed your maiden name to your married name, or if you have moved house and not told your old bank your new address. When you are updating your details with your old bank you do not have to tell them that you will be switching to a new bank.

My new bank says my business details do not match those held with my old bank. Do I need to update them?

Yes, you need to update them, but you do not need to tell your bank that you are switching to a new bank. Examples include if you have changed your address and not told your old bank.

What will happen to my Paym registration when I switch?

On your switch date your old bank or building society will de-register your mobile phone number from Paym. If your new bank or building society offers Paym then you can re-register your mobile number with them. You can do this on or after your switch date, or earlier if you de-register your mobile number at your old bank or building society yourself.

I've allowed third parties (such as financial comparison websites, money management apps and payment services) access to my financial data. Will this be switched too?

No, you'll need to cancel and re-authorise these with your new account details. You would need to contact the third party providers directly to discuss arranging set up at your new bank. If your old account is still open, your bank will be able to tell you which third parties you've given permission to make payments on your behalf, and/or access your financial data.

Not all Third Party Providers services are supported by all banks and building societies, so there's a chance that Third Party Providers on your old account may not be able to access your new account. Please check your new provider's terms and conditions for more information about Third Party Providers.

My new bank doesn't allow me to give my financial data to third parties. What will happen to third-party authorisations on my old account?

Unfortunately, you'll no longer be able to use these services and any payments you have set up through them will end. If you're not sure whether you have any third-party authorisations set up on your old account, check with your old bank before you close the account.

What happens to my old bank statements after I switch?

Your transaction history on your old account won't be transferred through the Current Account Switch Service. If you'd like your old statements get in touch with your old bank.

Your rights

What happens if there is a mistake or unnecessary delay in the switching process?

In the unlikely event that there are any issues in starting the switch, we will inform you before your switch date. If anything goes wrong, we will ensure that any charges or interest incurred on your old and/or new account as a result of the error will be refunded. It is for your new bank to decide whether you receive compensation above and beyond the refund.

Will switching my current account affect my credit rating?

Simply switching from one bank to another using the Current Account Switch Service will not affect your credit rating.

However, when you open a new bank account, your new provider may run a credit score check which could affect your credit rating.

In the unlikely event that during the switch you encounter any problems with payments (such as a standing order), your new bank or building society will correct them and ensure your credit rating is not affected.

Can I be sure that all payments made to my old account are redirected?

Yes, any payments made to your old account will automatically be redirected to your new account. Each time a payment is redirected, an automatic message is sent back to the originator advising them of your new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed. Let your new bank know if you do not want them to provide your details to anyone.

If something goes wrong

My switch is not going as promised. Who do I contact ?

If there's a problem with your switch you should contact the bank or building society you are switching to. If you've got any questions about the switching process, take a look at our how to switch page.

My Direct Debit hasn't moved across after I've switched. What do I do?

If you're missing a Direct Debit and your switch is complete, contact your new bank. Remember all payments are covered by the Current Account Switch Guarantee and any charges or interest incurred on your old or new account as a result of the error will be refunded.

Who do I tell if I think the Current Account Switch Service does not meet my requirements ? (Please note: if you have a complaint about the way the service has been delivered by your new bank please contact them directly).

If you think you have found a flaw, or missing feature, in the service design, or in the way that Pay.UK operates the service, please contact:

By email: Complete the Contact us form, including a summary of the issue that you would like to raise.

By post: CASS Advisor, Pay.UK Limited, 2 Thomas More Square, London, E1W 1YN. Enclosing a summary of the issue that you would like to raise.

Pay.UK will acknowledge receipt within 2 working days of receiving the email / letter and for more complex questions provide a detailed (initial) response within 10 working days.

Statement abbreviations

We recognise as part of the Current Account Switch Service you may receive forwarded credits from your Old Bank on your new statement from us here at NatWest International.

In the table below you will see the new statement abbreviations and narratives that will be used.

Abbreviations	Definition
CLS BAL TFR	Closing Balance Transfer
RES BAL TFR	Residual Balance Transfer
OB TFR	Old Bank Transfer
FASTER PAYMENT	Faster Payment
BACS CREDIT	BACS Credit
FP RETURN	Faster Payment Return
DEBIT CARD RFND	Debit Card Refund
DEBIT CARD CREDIT	Debit Card Credit
DEBIT CARD CHGBK	Debit Card Chargeback
DD INDEMNITY CLAIM	Direct Debit Indemnity Claim
CHEQUE CREDIT	Cheque Credit
BANK GIRO CREDIT	Bank Giro Credit
CLOSING BAL PYMT	Negative Closing Balance Payment

The Current Account Switch Service – Business Banking Form



NatWest
International

Please note – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do not use the return or enter keys.

*Please see the ‘Your Guide to Switching Your Account to Us’ for more help

For Staff Use Only

Switcher Option Checklist – Please answer all questions and complete the table below.

Customer Authority

- a) Please confirm that the parties authorising this switch have authority on the Old Bank’s mandate Yes No
Please note that the customer’s Old Bank will reject the switch application if the authorisers included in this form do not have the required authority on the Old Bank’s mandate

Eligibility Checks

- b) Please confirm that your customer’s Old Bank is a participant of the **Current Account Switch Service** Yes No
c) Please confirm that the account is being switched to a NatWest International current account Yes No
Please note that if your customer has answered NO to either of these questions, they will only be eligible for the Partial Current Account Switch

Attached Security

- d) Will the switch of the old current account require security to be released? Yes No
Please note that if the release of security is required, your customer will only be eligible for the **Partial Current Account Switch**

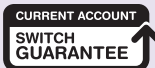
About Your Customer

- e) Does the customer have a turnover of less than £6.5 Million and less than 50 employees? Yes No
f) Is the customer a Charity with an annual income of less than £6.5 Million? Yes No
g) Is the customer a Trust with a Net Asset of less than £6.5 Million? Yes No

Please note that if your customer meets ANY of these criteria, they can choose either the

Current Account Switch Service or the **Partial Current Account Switch**

If they do not meet any of these criteria, they will only be eligible for the **Partial Current Account Switch**

Information on Switch Types	Option(s) available	Option chosen by customer**	Account closure/Balance Transfer
Current Account Switch Service Covered by the Current Account Switch Guarantee.  <ul style="list-style-type: none"> • 7 Working Day Switch. • Transfer all existing Standing Orders and Direct Debits. • Close old account and balance transfer. • All payments will be forwarded and redirected. • If we receive bill payment details from your Old Bank we will contact you to let you know how to set up a bill payment with us. 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Please ensure the completion of Section 8 – The Full Switch	– Old account will be closed automatically. – Positive balances: Will be transferred automatically. – Negative balances: Please decide if you would like us to settle this for you. (See section 8.2)
Partial Current Account Switch Service <ul style="list-style-type: none"> • Not Covered by the Current Account Switch Guarantee. • Select switch date up to 90 days. • Transfer all existing Standing Orders and Direct Debits. • Option to transfer existing balance and close account. • If we receive bill payment details from your Old Bank we will contact you to let you know how to set up a bill payment with us. 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Please ensure the completion of Section 9 – The Partial Current Account Switch	– Option to transfer existing balance. – Option to close old account.

** Please note that when switching more than one current account it needs to be the same type of switch and the same name otherwise use separate forms.

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at natwestinternational.com/privacy

Who we are

The organisation responsible for processing your personal and financial information is The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International), a member of NatWest Group plc (NatWest Group).

1. NatWest International Customer details (TO BE COMPLETED BY ALL)

Full Organisation/
Business Name:

Organisation legal status – Please select one box below (please see Helpful Switcher sheet on page 10 for details).

Registered legal status: IAPS PCLS PCLG PCLC CICC CIOC
UNLT GENP LLPP LIMP UNCL
Unregistered legal status: IAPS PCLS

2. Details of the current account(s) you wish to transfer (TO BE COMPLETED BY ALL)

2.1 Main account

Old account name

Old account number

Old account sort code

Transfer to NatWest International account:

NatWest International
account number

NatWest International
account sort code

Are there Standing Orders or Direct Debits to be transferred from the old account? Yes No

2.2 Additional account

Old account name

Old account number

Old account sort code

Transfer to NatWest International account:

NatWest International
account number

NatWest International
account sort code

Are there Standing Orders or Direct Debits to be transferred from the old account? Yes No

2.3 Additional account

Old account name

Old account number Old account sort code

Transfer to NatWest International account:

NatWest International account number NatWest International account sort code

Are there Standing Orders or Direct Debits to be transferred from the old account? Yes No

If additional accounts are needed please photocopy this page and attach to form.

3. Sole Traders

Are you a sole trader? Yes No

- If 'no', please skip to section 4.
- If 'yes', please provide your residential address and details of any debit cards held on your old accounts below.

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode

Card details relating to Old Account in section 2.1

Cardholder Name (1)

Debit Card number

Debit Card expiry date

Cardholder Name (2)

Debit Card number

Debit Card expiry date

Card details relating to Old Account in section 2.2

Cardholder Name (1)

Debit Card number

Debit Card expiry date

Cardholder Name (2)

Debit Card number

Debit Card expiry date

Card details relating to Old Account in section 2.3

Cardholder Name (1)	<input type="text"/>
Debit Card number	<input type="text"/>
Debit Card expiry date	<input type="text" value="DDMMYYYY"/>
Cardholder Name (2)	<input type="text"/>
Debit Card number	<input type="text"/>
Debit Card expiry date	<input type="text" value="DDMMYYYY"/>

4. Organisation Information (TO BE COMPLETED BY ALL)

Date of establishment	<input type="text" value="DDMMYYYY"/>
Registration Number (where applicable)	<input type="text"/>
Date of Registration (where applicable)	<input type="text" value="DDMMYYYY"/>

(A) Correspondence/Postal Address. Please ensure this matches the customers cheque book/statement.

Address line 1	<input type="text"/>
Address line 2	<input type="text"/>
Address line 3	<input type="text"/>
Address line 4 OR overseas country	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>

(B) Business/Trading Address Same as (A)

Address line 1	<input type="text"/>
Address line 2	<input type="text"/>
Address line 3	<input type="text"/>
Address line 4 OR overseas country	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>

(B) Business/Trading Address Same as (A) Same as (B)

Address line 1	<input type="text"/>
Address line 2	<input type="text"/>
Address line 3	<input type="text"/>
Address line 4 OR overseas country	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>

If additional addresses are required as a result of multiple accounts, please use a separate form.

5. Switch information

5.1 Keeping you informed

We will keep you up to date on how your switch is progressing and will issue letters to update you throughout your switching journey. If you also wish to receive email and/or SMS updates to be sent to you, please input your email address and/or mobile number below:

Email:

Mobile Number:

We will contact you on this number to confirm your switch date.

6. Details of Account Authorisers (authorised to perform account switches on old and new Bank mandate)(TO BE COMPLETED BY ALL)(ALL AUTHORISERS MUST SIGN SECTION 10)

Authoriser(s)

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth DDMMYYYY Account party type Please see Helpful Switcher sheet on page 11

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth DDMMYYYY Account party type Please see Helpful Switcher sheet on page 11

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth DDMMYYYY Account party type Please see Helpful Switcher sheet on page 11

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth Account party type Please see Helpful Switcher sheet on page 11

If additional authorisers are needed please photocopy this page and attach to form.
If multiple accounts are being switched, with different authorisers, please use a separate switch form.

Owners of Partnerships/Trusts

Is the business a Partnership (General Partnership, Limited Liability Partnership or Limited Partnership) or Trust? Yes No

- If no, please go to section 8.
- If the owners are not listed in section 6 as an authoriser please enter their details below, otherwise please continue to next section.

Is this a Full Switch? Yes No

- If no, please go to section 9.
- If the owners of the partnership are not individuals, then this section does not need to be completed.

Owner(s)

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth Account party type Please see Helpful Switcher sheet on page 11

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth Account party type Please see Helpful Switcher sheet on page 11

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth Account party type Please see Helpful Switcher sheet on page 11

Name prefix Mr Mrs Miss Ms Other If other, please specify

First name(s)

Middle name(s)

Surname

Nationality

Country of residence

Date of birth Account party type Please see Helpful Switcher sheet on page 11

If additional owners are needed please photocopy the previous page and attach to form.

8. The Full Switch (TO BE COMPLETED BY FULL SWITCHERS ONLY)

8.1 Full Switch – The preferred switch date

Your switch(es) will complete on the earliest possible date, unless you wish to specify a date for the completion of your switch.

Please note that the switch will take 7 working days and cannot start until your new account details have been confirmed. Therefore, if switching into a New Account please select a date which is at least 7 working days after the opening of your new account but no later than 30 days after the application has been submitted.

If switching into an existing account, please select a date at least 7 working days but no later than 30 days after this application has been submitted.

Preferred Switch completion date

(If left blank the switch will complete on the earliest possible date.)

Or

If you wish to have different dates for different accounts please state below:

Main account (as per section 2.1)

Additional Account date (as per section 2.2)

Additional Account date (as per section 2.3)

8.2 Full Switch – The Account Closure/Balance Transfer*

The balance will be transferred, unless negative, and the old account closed automatically.

Please advise if you would like us to settle any negative balance at your old account Yes No

Note* If there are insufficient funds in the new account to repay the outstanding balance at the time of the switch, then the balance will not be repaid and it will be your responsibility to arrange repayment with the other bank. Any outstanding balance unpaid may affect your credit rating.

9. The Partial Switch (TO BE COMPLETED BY PARTIAL SWITCHERS ONLY)

Account Closure(s) and balance transfer(s)

Ask my/our Old Bank/building society to close my/our old account(s) and transfer any credit balance(s) on my/our current account(s) to my/our NatWest International account(s). If there is an overdraft outstanding then confirm the balance and transfer money from my/our NatWest International account(s) to repay the outstanding borrowing with the old bank.

10. Declaration and signatures (TO BE COMPLETED BY ALL)

Please Confirm Switch Type

The Current Account Switch Service

I/We are signing to confirm that I/we have received a copy of the service conditions contained in the Current Account Switch Agreement and understand that I/we will be bound by them. I/We authorise the switch and the closure of the existing accounts. I/We have received the following literature.

Your Guide to Switching Your Account to Us

I/We declare that this form is signed in accordance with the mandate held by my/our Old bank/building society and also in accordance with the bank mandate provided to NatWest International.

The Partial Current Account Switch Service

I/We declare that this form is signed in accordance with the mandate held by my/our Old bank/building society and also in accordance with the bank mandate provided to NatWest International.

How we use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about you/your business and the proprietors of that business from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

When assessing this application, we may consider any financial connections you have with third parties (for example from any joint accounts or joint mortgage you hold/have held). If this is a joint application then a new financial connection may be created. Any financial connection will remain on your record until you request the third party's information to be removed from your record by filing a "notice of disassociation" with the credit reference agencies.

Further information about credit reference agencies, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies. The main agencies we use are Experian (www.experian.co.uk/crain), Equifax (www.equifax.co.uk/crain) and Callcredit (www.callcredit.co.uk/crain). We may use other agencies from time to time. For more information about the agencies we use, see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at natwestinternational.com/privacy or contact your Relationship Manager.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

(b) With other NatWest Group companies

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will normally keep your information for up to 6 years (or 10 in Jersey), but we may keep it for longer if required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

(c) With other Third Parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers.

Marketing information

NatWest International would like to keep you informed about products, services and offers that we believe may be of interest to you. If you would prefer not to receive this information by any or all of the methods below, please place a cross in the relevant boxes (if you leave these boxes blank we will assume that you are happy to be contacted by these methods):

Letter Phone Email Text

NatWest International will not share your information with third parties for their own marketing purposes without your permission.

Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

Confirming your agreement

By signing this application you confirm that you have read and understood how we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Privacy Notice at natwestinternational.com/privacynotice

Customer signature(s) – Authorisers Only (As per section 6)

Name (in full)

Signature:

Date _____

Name (in full)

Signature:

Date _____

Name (in full)

Signature:

Date _____

Name (in full)

Signature:

Date _____

Internal use only

I confirm the form has been completed in full Yes No

Please Confirm Switch Type

Send to

Signature:

Date _____

Name (in full)

Team/Unit

Position held

Contact number

Email address

New Account/Existing Account (delete as appropriate)

Account opening centre
(e.g CAO/GOI/Chatham)

NAO reference

Copy of "Account amends" form attached? (Existing cases only, where appropriate)

Yes No

Salary Reference Number

Helpful Switcher Sheet



Registered legal statuses:

“IAPS” – Industrial and Provident Society
(e.g. a Co-operative, which does include Ltd. or charity)

“PCLS” – Private Company limited by shares (Ltd.)

“PCLG” – Private Company limited by guarantee (Ltd.)

“PCLC” – Public limited company (Plc.)

“GENP” – General partnership

“LLPP” – Limited liability partnership (LLP)

“LIMP” – Limited partnership (LP)

“UNLC” – Unlimited Company

“UNLT” – Unlimited trust

“CICC” – Community Interest Company (CIC)

“CIOC” – Charitable Incorporated Organisation (CIO)

Unregistered legal statuses:

“SOLE” – Sole proprietorship/Sole trader

“CHAR” – Charity

Account Party Types:

“PRIM” – Primary owner

“JOIN” – Joint owner

“TRST” – Trustee

“CUST” – Custodian for minor

“NOMI” – Nominee

“SCND” – Secondary owner

“BENE” – Beneficiary

“POAT” – Power of attorney

“LGRD” – Legal guardian

“ASGN” – Account signatory

Here's how to get in touch



Pop into your local branch



Visit us at natwestinternational.com/switch



Call us on

Jersey **01534 282828**

Guernsey **01481 703800**

Isle of Man **01624 697900**

Gibraltar **00 350 20073200**

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 Gategny 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, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

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.

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 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. 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/>

The Royal Bank of Scotland International Limited trading as 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

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. 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.

As at 31 December 2019, RBS International's paid-up capital and reserves exceeded £1,581.2 million. UK resident depositors may be subject to declaration and taxation of resulting income.

Calls may be recorded.

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.