

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Cash Club
Interest Rates	Gross Rate 0.50% AER 0.50%
Tax Status	Interest is paid tax-free if an R85 form is completed
Conditions for bonus payment	N/A
Withdrawal arrangements	Instant Access
Access	Branch, Telephone or Internet

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Rainbow Savings
Interest Rates	Gross Rate 0.50% AER 0.50%
Tax Status	Interest is paid tax-free if an R85 form is completed
Conditions for bonus payment	N/A
Withdrawal arrangements	Instant Access
Access	Branch (Passbook)

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Instant Access Cash ISA	
Interest Rates (Excluding conditional bonus)	Gross Rate p.a./AER%	
	£50,000+	2.00%
	£27,000 – £49,999	1.90%
	£22,000 – £26,999	1.75%
	£15,000 – £21,999	0.95%
	£9,000 – £14,999	0.75%
	£1 – £8,999	0.55%
Including Bonus Rate of 0.5% Gross for 12 months for customers who apply to transfer in funds between 01 February 2010 to 30 April 2010* OR for customers who max fund their 2010/2011 Cash ISA allowance by 30 April 2010**	Gross Rate p.a./AER%	
	£50,000+	2.50%
	£27,000 – £49,999	2.40%
	£22,000 – £26,999	2.25%
	£15,000 – £21,999	1.45%
	£9,000 – £14,999	1.25%
	£1 – £8,999	1.05%
Including conditional bonus rate of 1.00% Gross for 12 months for customers who apply to transfer in funds from 09 February until 20 April 2009	Gross Rate p.a./AER%	
	Including conditional bonus	
	£50,000+	3.00%
	£27,000 – £49,999	2.90%
	£22,000 – £26,999	2.75%
	£15,000 – £21,999	1.95%
	£9,000 – £14,999	1.75%
	£1 – £8,999	1.55%
Including conditional bonus rate of 0.75% Gross for 12 months for customers who applied to transfer in funds from 18 September until 09 November 2008 and accepted Replace and Extend Offer from November 2009 to 31 January 2011***	Gross Rate p.a./AER%	
	Including conditional bonus	
	£50,000+	2.75%
	£27,000 – £49,999	2.65%
	£22,000 – £26,999	2.50%
	£15,000 – £21,999	1.70%
	£9,000 – £14,999	1.50%
	£1 – £8,999	1.30%
Tax Status	Tax-free	
Conditions for bonus payment	N/A	

Instant Access Cash ISA continued

Summary Box Key Product Information for our Savings Account(s)

Account Name	Instant Access Cash ISA
Withdrawal arrangements	Instant Access
Access	Branch, Telephone or Internet

*Fixed rate bonus is for customers transferring in Cash ISA funds from another provider (excludes transfers within the RBS group, which includes NatWest) and the rate is applied from the date of receipt of the transfer form and will accrue 12 months from the date of receipt of the transferred funds. Interest is calculated daily and applied on the whole balance in the account for 12 months. If you make any withdrawals during the 12 month period, the 0.5% gross p.a. bonus interest will be applied to your reduced balance. The bonus interest will be paid annually to the account on 31 March along with the standard underlying interest rate, as detailed above. Interest is paid tax free which means it is exempt from UK income tax. This offer is not available to customers in conjunction with any other Cash ISA offer.

**A fixed rate bonus of 0.5% gross for 12 months, starting from 1 May 2010. This means your 2009/2010 and 2010/2011 contributions will receive a bonus of 0.5% gross p.a. which will be paid on 31 May 2011. Any other balances you've saved in previous years will receive the standard underlying interest rate, as detailed in the rates above. The bonus is only payable to customers who save their full 2010/2011 allowance by 30 April 2010. The bonus interest is calculated daily, based on a maximum of £10,200 (£8,700 for customers who will not be 50 on or before 5 April 2010), from 1 May 2010 to 30 April 2011 and is payable in one lump sum on 31 May 2011. If you make any withdrawals during the 12 month period, the 0.5% gross p.a. bonus interest will be applied to your reduced balance. Interest is paid tax free which means it is exempt from UK income tax. This offer is not available to customers in conjunction with any other Cash ISA offer.

***Bonus is for customers transferring in Cash ISA funds from another provider (excludes transfers within the RBS group, which includes NatWest) and is calculated on the whole balance in the account for 12 months from receipt of the Cash ISA transfer request. Interest is paid tax free and is paid annually to the account. The bonus will be paid annually on 31 March along with the standard Interest payment.

Summary Box**Key Product Information for our Savings Account(s)**

Account Name	Instant Access Savings Account
Interest Rate	Gross Rate p.a./AER% £1+ 0.10%
Tax Status	Interest is paid after the deduction of 20% tax
Conditions for bonus payment	N/A
Withdrawal arrangements	Instant Access
Access	Branch, Telephone or Internet

Summary Box**Key Product Information for our Savings Account(s)**

Account Name	Instant Access Savings Account (offset)									
Interest Rates	<table><tr><td></td><td>Gross Rate</td><td></td></tr><tr><td></td><td>p.a.</td><td>AER</td></tr><tr><td>£1+</td><td>0.10%</td><td>0.10%</td></tr></table>		Gross Rate			p.a.	AER	£1+	0.10%	0.10%
	Gross Rate									
	p.a.	AER								
£1+	0.10%	0.10%								
Tax Status	Interest is paid after the deduction of 20% tax									
Conditions for bonus payment	N/A									
Withdrawal arrangements	Instant Access									
Access	Branch, Telephone or Internet									

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Private Banking Deposit Account		
Interest Rates		Gross Rate p.a.	AER
	£1,000,000+	1.00%	1.00%
	£100,000 – £999,999	0.55%	0.55%
	£50,000 – £99,999	0.30%	0.30%
	£1 – £49,999	0.20%	0.20%
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	N/A		
Withdrawal arrangements	Instant Access		
Access	Branch, Telephone or Internet		

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Royalties Saver		
Interest Rates (Excluding conditional bonus)	Gross Rate p.a./AER%		
	£100,000+	1.20%	
	£50,000 – £99,999	0.90%	
	£25,000 – £49,999	0.70%	
	£2,000 – £24,999	0.40%	
	£1 – £1,999	0.10%	
An additional 1% gross p.a. bonus is payable for the first 9 months the account is opened on accounts opened between 20 April and 1 August 2009*	Including conditional bonus	Gross Rate p.a.	AER
	£100,000+	2.20%	1.95%
	£50,000 – £99,999	1.90%	1.65%
	£25,000 – £49,999	1.70%	1.45%
	£2,000 – £24,999	1.40%	1.15%
	£1 – £1,999	0.10%	0.10%
Including conditional bonus rate of 2.00% gross for 6 months for customers who opened an account between 18 December 2008 and 21 February 2009**	Including conditional bonus	Gross Rate p.a.	AER
	£100,000+	3.20%	2.20%
	£50,000 – £99,999	2.90%	1.90%
	£25,000 – £49,999	2.70%	1.70%
	£2,000 – £24,999	2.40%	1.40%
	£1 – £1,999	0.10%	0.10%
Tax Status	Interest is paid after the deduction of 20% tax		

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Royalties Saver
Conditions for bonus payment	Conditional bonus paid on new accounts opened during offer period where minimum balance of £2,000 maintained during bonus period
Withdrawal arrangements	Instant Access
Access	Branch, Telephone or Internet

*The bonus is only applicable on balances of £2,000 or more. Bonus interest will be paid at the end of March 2010 for accounts opened until 30 June 2009, along with the standard interest payments. Accounts opened until 1 August 2009 will receive interest in two instalments at the end of March 2010 and 2011, along with the standard interest payments. AERs including conditional bonus have been calculated from the start date of the bonus.

**The bonus interest is only payable if the minimum balance of £2,000 is maintained for the first 6 months after the account is opened and will be paid in two instalments at the end of March 2009 and March 2010. AERs including conditional bonus have been calculated from the start date of the bonus.

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Royalties Private Saver		
Interest Rates (Excluding conditional bonus)	Amount held in account £250,000+ £100,000 – £249,999 £50,000 – £99,999 £25,000 – £49,999 £10,000 – £24,999 £1 – £9,999	Gross Rate p.a. 1.39% 1.19% 0.99% 0.75% 0.50% 0.10%	AER 1.40% 1.20% 0.99% 0.75% 0.50% 0.10%
(Including 0.25% conditional bonus)	Including conditional bonus £250,000+ £100,000 – £249,999 £50,000 – £99,999 £25,000 – £49,999 £10,000 – £24,999 £1 – £9,999	Gross Rate p.a. 1.64% 1.44% 1.24% 1.00% 0.75% 0.10%	AER 1.65% 1.45% 1.25% 1.00% 0.75% 0.10%
(Including 1% introductory conditional bonus + 0.25% conditional bonus). Available on accounts opened between 20 April 2009 and 1 August 2009*	Including conditional bonus £250,000+ £100,000 – £249,999 £50,000 – £99,999 £25,000 – £49,999 £10,000 – £24,999 £1 – £9,999	Gross Rate p.a. 2.64% 2.44% 2.24% 2.00% 1.75% 0.10%	AER 2.42% 2.21% 2.01% 1.76% 1.51% 0.10%

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Royalties Private Saver
Tax Status	Interest is paid after the deduction of 20% tax
Conditions for bonus payment	A 0.25% bonus is paid monthly if no withdrawals are made in that month and a minimum balance of £10,000 is maintained. For limited edition bonus rates see below*.
Withdrawal arrangements	Instant Access
Access	Branch, Telephone or Internet

*These rates include an introductory conditional bonus equivalent to 1.00% gross p.a. (0.8% net p.a.) and a conditional bonus equivalent to 0.25% gross p.a. (0.20% net p.a.). These bonuses are available on accounts opened between 20 April 2009 and 1 August 2009. These bonuses are payable for the first 9 months from account opening where a minimum balance of £10,000 is maintained during this time.

Your bonus interest will be paid monthly for nine consecutive months (along with the standard interest payment) starting on the 15th day of the month after the month in which you open your account.

Following the nine month period, a conditional bonus equivalent to 0.25% gross p.a. (0.20% net p.a.) will be payable with your monthly interest provided you meet the conditions detailed in the section for Royalties Private Saver including 0.25% conditional bonus. In any month where these conditions are not met, the rates shown in the table Royalties Private Saver excluding conditional bonus will apply.

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Bonus 30												
Interest Rates	<p>Excluding bonus</p> <p>Gross Rate p.a./AER%</p> <table border="0"> <tr> <td>£100,000+</td> <td>0.30%</td> <td>0.30%</td> </tr> <tr> <td>£1 – £99,999</td> <td>0.20%</td> <td>0.20%</td> </tr> </table> <p>Including bonus</p> <p>Gross Rate p.a./AER%</p> <table border="0"> <tr> <td>£100,000+</td> <td>1.30%</td> <td>1.30%</td> </tr> <tr> <td>£1 – £99,999</td> <td>1.20%</td> <td>1.20%</td> </tr> </table> <p>The gross rates for the current interest rates illustrate the interest rate when a full year's bonus is payable. The AERs for the current interest rates illustrate the interest rate when no bonus is payable. A bonus of 1% gross per annum is paid annually on the last business day of March (where you have made no more than 4 withdrawals during the annual period) and is calculated on the daily cleared credit balance for that annual period (starting on the last business day of March)</p>	£100,000+	0.30%	0.30%	£1 – £99,999	0.20%	0.20%	£100,000+	1.30%	1.30%	£1 – £99,999	1.20%	1.20%
£100,000+	0.30%	0.30%											
£1 – £99,999	0.20%	0.20%											
£100,000+	1.30%	1.30%											
£1 – £99,999	1.20%	1.20%											
Tax Status	Interest is paid after the deduction of 20% tax												
Conditions for bonus payment	No more than 4 withdrawals per annum												
Withdrawal arrangements	30 Days' notice required for withdrawals												
Access	Branch, Telephone or Internet												

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Instant Savings Tracker		
(Excluding conditional bonus)	Gross Rate p.a./AER%		
	£50,000+	0.50%	
	£25,000 – £49,999	0.50%	
	£10,000 – £24,999	0.25%	
	£5,000 – £9,999	0.25%	
	£1 – £4,999	0.10%	
Including conditional bonus rate of 1.50% gross for 6 months for customers who open an account from 18 December 2008 until 21 February 2009*	Including conditional bonus	Gross Rate p.a.	AER
	£50,000+	2.00%	1.25%
	£25,000 – £49,999	2.00%	1.25%
	£10,000 – £24,999	1.75%	1.00%
	£5,000 – £9,999	1.75%	1.00%
	£500 – £4,999	1.60%	0.85%
	£1 – £499	0.10%	0.10%
Interest Rate earned from 25 June 2012	Gross Rate p.a./AER%		
	£1+	1.00%	
Tax Status	Interest is paid after the deduction of 20% tax		
Conditions for bonus payment	Conditional bonus paid on new accounts opened during offer period where minimum balance of £500 maintained for first 6 months from account opening		
Withdrawal arrangements	Instant Access.		
Access	Branch, Telephone or Internet		

*The bonus interest is only payable if the minimum balance of £500 is maintained for the first 6 months after the account is opened and will be paid in two instalments at the end of March 2009 and 2010. AERs including conditional bonus have been calculated from the start date of the bonus.

Summary Box**Key Product Information for our Savings Account(s)**

Account Name	Direct Saver
Interest Rates up to and including 24 June 2012	Gross Rate p.a./AER% £50,000+ 1.50% £25,000 – £49,999 1.20% £10,000 – £24,999 1.10% £1 – £9,999 1.00%
Interest Rate earned from 25 June 2012	Gross Rate p.a./AER% £1+ 1.00%
Tax Status	Interest is paid after the deduction of 20% tax
Conditions for bonus payment	N/A
Withdrawal arrangements	Instant Access
Access	Internet only

Summary Box

Key Product Information for our Savings Account(s)

Account Name	RBS Fixed Rate Bonds
Interest Rates	Fixed Rate Bond interest rates vary from month to month. Please refer to the latest Fixed Rate Bond information sheet for the current rates
Tax Status	Interest earned on the balance of your Fixed Rate Bond will be paid after the deduction of tax, unless we hold a valid R85 declaration.
Conditions for bonus payment	N/A
Withdrawal arrangements	<p>Partial withdrawals are not permitted</p> <p>If you close your bond before the date specified, you will incur an interest charge. This is detailed in the Fixed Rate Bond information sheet for that issue, and will vary depending on the Bond issue selected</p> <p>If early closure applies, the accrued interest and initial deposit will be paid into your nominated account. If the interest earned up until closure is less than the interest charge, your nominated account will be debited with the difference</p>
Access	You can apply for this product in branch, online and via the telephone